

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

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

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

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

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

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

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

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

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

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

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

1. limit raise or better in ♠

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

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

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

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

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

You bid first.

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

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

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

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

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

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

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

1. limit raise or better in ♠

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

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

Partner bids first.

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

East Bids 1NT if possible.

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

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

East Bids 1NT if possible.

You bid first.

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

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

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

You bid first.

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

East Bids 1NT if possible.

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

East Bids 1NT if possible.

Partner bids first.

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

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

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 13 ♠ J104
Dealer: S ♥ AQ1082
Vul: None ♦ Q
HCP: 9 ♣ 9864

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

Partner bids first.

Board: 14 ♠ QJ7
Dealer: N ♥ KJ6
Vul: NS ♦ AQ864
HCP: 13 ♣ 65

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

You bid first.

Board: 15 ♠ J87
Dealer: S ♥ 53
Vul: None ♦ 10864
HCP: 2 ♣ J653

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

Partner bids first.

Board: 16 ♠ 2
Dealer: N ♥ AJ1074
Vul: NS ♦ AJ93
HCP: 14 ♣ A105

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

You bid first.

Board: 17 ♠ 108765
Dealer: S ♥ Q7
Vul: EW ♦ 75
HCP: 2 ♣ 8743

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

Partner bids first.

Board: 18 ♠ Q7
Dealer: N ♥ K6
Vul: Both ♦ KQJ632
HCP: 15 ♣ A97

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

You bid first.

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

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

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

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

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

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

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

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

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

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

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

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

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

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

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

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

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

East Bids 1NT if possible.

You bid first.

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

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

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

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

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

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

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

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

East Bids 1NT if possible.

Partner bids first.

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

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

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

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

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

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

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

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

Partner bids first.

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

East Bids 1NT if possible.

You bid first.

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

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

Partner bids first.

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

East Bids 1NT if possible.

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

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

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

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

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

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

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

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

You bid first.

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

East Bids 1NT if possible.

Partner bids first.

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

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

You bid first.

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

East Bids 1NT if possible.

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

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

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

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

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

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

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

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

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

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

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

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

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

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

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

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

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

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

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

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

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

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

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

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

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

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

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

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

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

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

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

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

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

West Bids 1NT if possible.

Partner bids first.

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

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

You bid first.

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

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

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

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

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ 106432		1♣	1NT	Pass
Vul: NS	♥ K873	♥ J9542	3♣ ¹	Pass	3♦ ²	Pass
North HCP: 13	♦ 7	♦ 83	4NT ³	Pass	5♣	Pass
South HCP: 1	♣ A1062	♣ 9	5♦	AP		
Contract: 5♦ E			1. Minor Suit Transfers after 1NT			
			2. automat			
			3. Blackwood 1430, for ♦			

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

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

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

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

West Bids 1NT if possible.

You bid first.

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

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

Partner bids first.

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

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

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

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

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ 106432		1♣	1NT	Pass
Vul: NS	♥ K873	♥ J9542	3♣ ¹	Pass	3♦ ²	Pass
North HCP: 13	♦ 7	♦ 83	4NT ³	Pass	5♣	Pass
South HCP: 1	♣ A1062	♣ 9	5♦	AP		
Contract: 5♦ E			1. Minor Suit Transfers after 1NT			
			2. automat			
			3. Blackwood 1430, for ♦			

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

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

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

Partner bids first.

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

East Bids 1NT if possible.

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

West Bids 1NT if possible.

Partner bids first.

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

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

You bid first.

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

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

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

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

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

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

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

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

You bid first.

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

East Bids 1NT if possible.

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

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

West Bids 1NT if possible.

You bid first.

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

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

Partner bids first.

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

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

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

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

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

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

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

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

Partner bids first.

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

East Bids 1NT if possible.

You bid first.

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

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

Partner bids first.

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

East Bids 1NT if possible.

You bid first.

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

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

Partner bids first.

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

East Bids 1NT if possible.

You bid first.

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

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

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

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

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

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

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

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

You bid first.

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

East Bids 1NT if possible.

Partner bids first.

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

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

You bid first.

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

East Bids 1NT if possible.

Partner bids first.

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

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

You bid first.

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

East Bids 1NT if possible.

Partner bids first.

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

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

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

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

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

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

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

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

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

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

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

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

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

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

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

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

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

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

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

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

You bid first.

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

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

Partner bids first.

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

West Bids 1NT if possible.

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

East Bids 1NT if possible.

Partner bids first.

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

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

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

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

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

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

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

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

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

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

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

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

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

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

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

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

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

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

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

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

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

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

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

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

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

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

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

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

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

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

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

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

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

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

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

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

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

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

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

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

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

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

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

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

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

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

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

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

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

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

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

Partner bids first.

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

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

You bid first.

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

West Bids 1NT if possible.

Partner bids first.

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

East Bids 1NT if possible.

You bid first.

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

West Bids 1NT if possible.

Partner bids first.

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

East Bids 1NT if possible.

You bid first.

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

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

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

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

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

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

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

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

You bid first.

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

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

Partner bids first.

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

West Bids 1NT if possible.

You bid first.

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

East Bids 1NT if possible.

Partner bids first.

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

West Bids 1NT if possible.

You bid first.

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

East Bids 1NT if possible.

Partner bids first.

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

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

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

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

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

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

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

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

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

Board: 82 ♠ 107
Dealer: N ♥ AK4
Vul: Both ♦ Q643 East Bids 1NT if possible.
HCP: 14 ♣ KQ62 West Bids 2♥ if possible.
East Bids 2♠ if possible.
West Bids 3♠ if possible.
East Bids 4♠ if possible.
You bid first.

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

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

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

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

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

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

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ 53		1♦	1NT	Pass
Vul: Both	♥ AK4	♥ J852	2♥	Pass	2♠	Pass
North HCP: 14	♦ Q643	♦ J872	3♠	Pass	4♠	AP
South HCP: 7	♣ KQ62	♣ AJ9				
Contract: 4♠ E						

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

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

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

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

Board: 82 ♠ 53 East Bids 1NT if possible.
Dealer: N ♥ J852 West Bids 2♥ if possible.
Vul: Both ♦ J872 East Bids 2♠ if possible.
HCP: 7 ♣ AJ9 West Bids 3♠ if possible.
East Bids 4♠ if possible.
Partner bids first.

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

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

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

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

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

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

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ 53		1♦	1NT	Pass
Vul: Both	♥ AK4	♥ J852	2♥	Pass	2♠	Pass
North HCP: 14	♦ Q643	♦ J872	3♠	Pass	4♠	AP
South HCP: 7	♣ KQ62	♣ AJ9				
Contract: 4♠ E						

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

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

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

Partner bids first.

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

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

You bid first.

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

West Bids 1NT if possible.

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

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

East Bids 1NT if possible.

You bid first.

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

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

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

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

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

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

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ KJ10543	♠ 62				
Vul: NS	♥ AJ	♥ 10852		1♣	1NT	XN
North HCP: 13	♦ 108	♦ AKQ65	Pass	2♣	Pass	3♣
South HCP: 10	♣ A109	♣ J2	Pass	4♣	AP	
Contract: 4♠ N						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

You bid first.

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

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

Partner bids first.

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

West Bids 1NT if possible.

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

East Bids 1NT if possible.

Partner bids first.

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

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

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

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

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

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

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ KJ10543	♠ 62				
Vul: NS	♥ AJ	♥ 10852		1♣	1NT	XN
North HCP: 13	♦ 108	♦ AKQ65	Pass	2♣	Pass	3♣
South HCP: 10	♣ A109	♣ J2	Pass	4♣	AP	
Contract: 4♠ N						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 91	♠ K763	West Bids 1NT if possible.
Dealer: S	♥ AK2	
Vul: EW	♦ J3	Partner bids first.
HCP: 12	♣ J1075	

Board: 92	♠ AQJ10	East Bids 1NT if possible.
Dealer: N	♥ 10864	
Vul: Both	♦ J7	You bid first.
HCP: 14	♣ AQ2	

Board: 93	♠ 74	West Bids 1NT if possible.
Dealer: S	♥ 976	East Bids 3NT if possible.
Vul: NS	♦ 1095	
HCP: 1	♣ J7652	Partner bids first.

Board: 94	♠ J976	East Bids 1NT if possible.
Dealer: N	♥ QJ	West Bids 2♦ if possible.
Vul: EW	♦ A872	East Bids 2♥ if possible.
HCP: 14	♣ AQ5	You bid first.

Board: 95	♠ 1083	West Bids 1NT if possible.
Dealer: S	♥ 5	
Vul: Both	♦ Q9543	Partner bids first.
HCP: 4	♣ Q865	

Board: 96	♠ AQJ1072	East Bids 1NT if possible.
Dealer: N	♥ 2	West Bids 4♥ if possible.
Vul: None	♦ J62	East Bids X♠ if possible.
HCP: 12	♣ A109	You bid first.

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

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

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

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

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

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

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

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 91	♠ AJ84	West Bids 1NT if possible.
Dealer: S	♥ 865	
Vul: EW	♦ A64	You bid first.
HCP: 12	♣ K82	

Board: 92	♠ 9754	East Bids 1NT if possible.
Dealer: N	♥ KQ53	
Vul: Both	♦ 852	Partner bids first.
HCP: 5	♣ 87	

Board: 93	♠ A109865	West Bids 1NT if possible.
Dealer: S	♥ KJ3	East Bids 3NT if possible.
Vul: NS	♦ 32	
HCP: 12	♣ A10	You bid first.

Board: 94	♠ 10852	East Bids 1NT if possible.
Dealer: N	♥ A1094	West Bids 2♦ if possible.
Vul: EW	♦ 943	East Bids 2♥ if possible.
HCP: 4	♣ 103	Partner bids first.

Board: 95	♠ K42	West Bids 1NT if possible.
Dealer: S	♥ AJ632	
Vul: Both	♦ J108	You bid first.
HCP: 13	♣ KJ	

Board: 96	♠ 985	East Bids 1NT if possible.
Dealer: N	♥ A104	West Bids 4♥ if possible.
Vul: None	♦ Q8	East Bids X♠ if possible.
HCP: 6	♣ 76432	Partner bids first.

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

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

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

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

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

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

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

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

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

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

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

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

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

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

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

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

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

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

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

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

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

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

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

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

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

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

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

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

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

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

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

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

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

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

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

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

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

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ AQ973	♠ —		1♠	1NT	Pass
Vul: None	♥ 65	♥ Q97432	Pass	2♦	Pass	2♥
North HCP: 15	♦ AKQ86	♦ 9	Pass	3♥	Pass	4♥
South HCP: 4	♣ 4	♣ Q98632	X	AP		
Contract: 4♥ X S						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

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

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

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

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

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

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

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ AQ973	♠ —		1♠	1NT	Pass
Vul: None	♥ 65	♥ Q97432	Pass	2♦	Pass	2♥
North HCP: 15	♦ AKQ86	♦ 9	Pass	3♥	Pass	4♥
South HCP: 4	♣ 4	♣ Q98632	X	AP		
Contract: 4♥ X S						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

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

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

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

Board: 114	♠ AQJ4	East Bids 1NT if possible.
Dealer: N	♥ K106	East Redoubles if possible.
Vul: None	♦ 842	West Bids 2♦ if possible.
HCP: 12	♣ Q107	You bid first.

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

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

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

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

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

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

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

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

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

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

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

Board: 114	♠ 1097	East Bids 1NT if possible.
Dealer: N	♥ J87	East Redoubles if possible.
Vul: None	♦ AK5	West Bids 2♦ if possible.
HCP: 11	♣ K965	Partner bids first.

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

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

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

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

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

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

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

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

Partner bids first.

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

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

You bid first.

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

West Bids 1NT if possible.

Partner bids first.

Board: 118 ♠ Q
Dealer: N ♥ A653
Vul: EW ♦ QJ875
HCP: 14 ♣ AJ7

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

You bid first.

Board: 119 ♠ AJ9872
Dealer: S ♥ Q10
Vul: Both ♦ 8752
HCP: 7 ♣ 2

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

Partner bids first.

Board: 120 ♠ KQJ52
Dealer: N ♥ 8
Vul: NS ♦ KQ6
HCP: 13 ♣ Q872

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

You bid first.

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

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

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

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

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ J763				
Vul: EW	♥ A653	♥ K9		1♦	1NT	Pass
North HCP: 14	♦ QJ875	♦ 964	2♥	Pass	2♠	AP
South HCP: 7	♣ AJ7	♣ K1062				
Contract: 2♠ E						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ AJ9872	♠ K				1♥
Vul: Both	♥ Q10	♥ J8763				
North HCP: 7	♦ 8752	♦ K1094	1NT	2♠	3♣	AP
South HCP: 13	♣ 2	♣ AQ10				
Contract: 3♣ E						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ KQJ52	♠ 93				
Vul: NS	♥ 8	♥ KQ92		1♠	1NT	XN
North HCP: 13	♦ KQ6	♦ J32	2♦	3♣	Pass	3NT
South HCP: 11	♣ Q872	♣ AJ109	AP			
Contract: 3N S						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

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

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

You bid first.

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

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

Partner bids first.

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

West Bids 1NT if possible.

You bid first.

Board: 118 ♠ J763
Dealer: N ♥ K9
Vul: EW ♦ 964
HCP: 7 ♣ K1062

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

Partner bids first.

Board: 119 ♠ K
Dealer: S ♥ J8763
Vul: Both ♦ K1094
HCP: 13 ♣ AQ10

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

You bid first.

Board: 120 ♠ 93
Dealer: N ♥ KQ92
Vul: NS ♦ J32
HCP: 11 ♣ AJ109

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

Partner bids first.

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

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

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

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

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ J763				
Vul: EW	♥ A653	♥ K9		1♦	1NT	Pass
North HCP: 14	♦ QJ875	♦ 964	2♥	Pass	2♠	AP
South HCP: 7	♣ AJ7	♣ K1062				
Contract: 2♠ E						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ AJ9872	♠ K				1♥
Vul: Both	♥ Q10	♥ J8763				
North HCP: 7	♦ 8752	♦ K1094	1NT	2♠	3♣	AP
South HCP: 13	♣ 2	♣ AQ10				
Contract: 3♣ E						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ KQJ52	♠ 93				
Vul: NS	♥ 8	♥ KQ92		1♠	1NT	XN
North HCP: 13	♦ KQ6	♦ J32	2♦	3♣	Pass	3NT
South HCP: 11	♣ Q872	♣ AJ109	AP			
Contract: 3N S						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 121	♠ J5	West Bids 1NT if possible.
Dealer: S	♥ QJ97	
Vul: EW	♦ 1075	Partner bids first.
HCP: 4	♣ 10543	

Board: 122	♠ K2	East Bids 1NT if possible.
Dealer: N	♥ KJ10	
Vul: Both	♦ A974	You bid first.
HCP: 14	♣ K632	

Board: 123	♠ 1096	West Bids 1NT if possible.
Dealer: S	♥ 9876	
Vul: None	♦ 8	Partner bids first.
HCP: 4	♣ A10986	

Board: 124	♠ QJ96	East Bids 1NT if possible.
Dealer: N	♥ KQJ32	
Vul: EW	♦ AJ108	You bid first.
HCP: 14	♣ —	

Board: 125	♠ 1093	West Bids 1NT if possible.
Dealer: S	♥ 10652	East Bids 2♥ if possible.
Vul: Both	♦ QJ1087	West Bids 2♠ if possible.
HCP: 3	♣ 6	East Bids 2NT if possible.
		Partner bids first.

Board: 126	♠ J875	East Bids 1NT if possible.
Dealer: N	♥ 104	West Bids 2♦ if possible.
Vul: None	♦ KQ	
HCP: 13	♣ AQJ109	You bid first.

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

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ A42				1♦
Vul: EW	♥ QJ97	♥ A52				
North HCP: 4	♦ 1075	♦ QJ862	1NT	AP		
South HCP: 14	♣ 10543	♣ QJ				
Contract: 1N W						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ 10754				
Vul: Both	♥ KJ10	♥ 965		1♦	1NT	AP
North HCP: 14	♦ A974	♦ Q85				
South HCP: 4	♣ K632	♣ Q97				
Contract: 1N E						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ AJ43				1♦
Vul: None	♥ 9876	♥ 52				
North HCP: 4	♦ 8	♦ KQJ102	1NT	AP		
South HCP: 14	♣ A10986	♣ K2				
Contract: 1N W						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ QJ96	♠ K852				
Vul: EW	♥ KQJ32	♥ 8654		1♥	1NT	3♥
North HCP: 14	♦ AJ108	♦ —	AP			
South HCP: 5	♣ —	♣ Q9543				
Contract: 3♥ N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ J74				1♣
Vul: Both	♥ 10652	♥ K7				
North HCP: 3	♦ QJ1087	♦ K52	1NT	Pass	2♥	Pass
South HCP: 13	♣ 6	♣ AQ1098	2♣	Pass	2NT	AP
Contract: 2N W						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ J875	♠ Q643				
Vul: None	♥ 104	♥ K85		1♣	1NT	XN
North HCP: 13	♦ KQ	♦ A1097	2♦	2♣	Pass	3♣
South HCP: 9	♣ AQJ109	♣ 84	AP			
Contract: 3♠ N						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 121	♠ A42	West Bids 1NT if possible.
Dealer: S	♥ A52	
Vul: EW	♦ QJ862	You bid first.
HCP: 14	♣ QJ	
Board: 122	♠ 10754	East Bids 1NT if possible.
Dealer: N	♥ 965	
Vul: Both	♦ Q85	Partner bids first.
HCP: 4	♣ Q97	
Board: 123	♠ AJ43	West Bids 1NT if possible.
Dealer: S	♥ 52	
Vul: None	♦ KQJ102	You bid first.
HCP: 14	♣ K2	
Board: 124	♠ K852	East Bids 1NT if possible.
Dealer: N	♥ 8654	
Vul: EW	♦ —	Partner bids first.
HCP: 5	♣ Q9543	
Board: 125	♠ J74	West Bids 1NT if possible.
Dealer: S	♥ K7	East Bids 2♥ if possible.
Vul: Both	♦ K52	West Bids 2♠ if possible.
HCP: 13	♣ AQ1098	East Bids 2NT if possible.
		You bid first.
Board: 126	♠ Q643	East Bids 1NT if possible.
Dealer: N	♥ K85	West Bids 2♦ if possible.
Vul: None	♦ A1097	
HCP: 9	♣ 84	Partner bids first.

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

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ A42				1♦
Vul: EW	♥ QJ97	♥ A52				
North HCP: 4	♦ 1075	♦ QJ862	1NT	AP		
South HCP: 14	♣ 10543	♣ QJ				
Contract: 1N W						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ 10754				
Vul: Both	♥ KJ10	♥ 965		1♦	1NT	AP
North HCP: 14	♦ A974	♦ Q85				
South HCP: 4	♣ K632	♣ Q97				
Contract: 1N E						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ AJ43				1♦
Vul: None	♥ 9876	♥ 52				
North HCP: 4	♦ 8	♦ KQJ102	1NT	AP		
South HCP: 14	♣ A10986	♣ K2				
Contract: 1N W						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ QJ96	♠ K852				
Vul: EW	♥ KQJ32	♥ 8654		1♥	1NT	3♥
North HCP: 14	♦ AJ108	♦ —	AP			
South HCP: 5	♣ —	♣ Q9543				
Contract: 3♥ N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ J74				1♣
Vul: Both	♥ 10652	♥ K7				
North HCP: 3	♦ QJ1087	♦ K52	1NT	Pass	2♥	Pass
South HCP: 13	♣ 6	♣ AQ1098	2♣	Pass	2NT	AP
Contract: 2N W						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ J875	♠ Q643		1♣	1NT	XN
Vul: None	♥ 104	♥ K85				
North HCP: 13	♦ KQ	♦ A1097	2♦	2♠	Pass	3♠
South HCP: 9	♣ AQJ109	♣ 84	AP			
Contract: 3♠ N						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 127	♠ Q753	West Bids 1NT if possible.
Dealer: S	♥ 63	
Vul: NS	♦ 6	Partner bids first.
HCP: 6	♣ A109864	

Board: 128	♠ AJ10	East Bids 1NT if possible.
Dealer: N	♥ KQ9	West Bids 3♥ if possible.
Vul: Both	♦ 976	
HCP: 14	♣ KJ85	You bid first.

Board: 129	♠ 103	West Bids 1NT if possible.
Dealer: S	♥ 9854	East Bids 4♥ if possible.
Vul: None	♦ Q8754	West Bids 4♠ if possible.
HCP: 2	♣ 65	Partner bids first.

Board: 130	♠ AQJ1063	East Bids 1NT if possible.
Dealer: N	♥ KJ86	West Bids 5♦ if possible.
Vul: NS	♦ Q43	East Bids X♠ if possible.
HCP: 13	♣ —	You bid first.

Board: 131	♠ K763	West Bids 1NT if possible.
Dealer: S	♥ Q75	
Vul: EW	♦ 1075	Partner bids first.
HCP: 6	♣ J97	

Board: 132	♠ KQJ1096	East Bids 1NT if possible.
Dealer: N	♥ AJ9	West Bids 2♦ if possible.
Vul: None	♦ AJ9	
HCP: 17	♣ J	You bid first.

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

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ Q753	♠ AK				1♦
Vul: NS	♥ 63	♥ A87				
North HCP: 6	♦ 6	♦ KJ10832	1NT	Pass	Pass	2♦
South HCP: 15	♣ A109864	♣ 73	AP			
Contract: 2♦ S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ 752				
Vul: Both	♥ KQ9	♥ 753		1♣	1NT	3♣
North HCP: 14	♦ 976	♦ 85	3♥	AP		
South HCP: 2	♣ KJ85	♣ Q10964				
Contract: 3♥ W						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ 95				1♣
Vul: None	♥ 9854	♥ A632	1NT	Pass	4♥ ¹	Pass
North HCP: 2	♦ Q8754	♦ A103	4♠	AP		
South HCP: 13	♣ 65	♣ AJ109	1. Texas			
Contract: 4♠ W						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ AQJ1063	♠ 875		1♠	1NT	2♠
Vul: NS	♥ KJ86	♥ Q	Pass	4♠	Pass	Pass
North HCP: 13	♦ Q43	♦ K5	5♦	5♠	X♠	AP
South HCP: 6	♣ —	♣ J986432				
Contract: 5♠X N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ K763	♠ QJ				1♣
Vul: EW	♥ Q75	♥ KJ94				
North HCP: 6	♦ 1075	♦ A32	1NT	AP		
South HCP: 13	♣ J97	♣ Q1052				
Contract: 1N W						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ KQJ1096	♠ 872		1♠	1NT	Pass
Vul: None	♥ AJ9	♥ 10	2♦	3♠	Pass	4♠
North HCP: 17	♦ AJ9	♦ 10432	AP			
South HCP: 3	♣ J	♣ K10653				
Contract: 4♠ N						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 127	♠ AK	West Bids 1NT if possible.
Dealer: S	♥ A87	
Vul: NS	♦ KJ10832	You bid first.
HCP: 15	♣ 73	

Board: 128	♠ 752	East Bids 1NT if possible.
Dealer: N	♥ 753	West Bids 3♥ if possible.
Vul: Both	♦ 85	
HCP: 2	♣ Q10964	Partner bids first.

Board: 129	♠ 95	West Bids 1NT if possible.
Dealer: S	♥ A632	East Bids 4♥ if possible.
Vul: None	♦ A103	West Bids 4♠ if possible.
HCP: 13	♣ AJ109	You bid first.

Board: 130	♠ 875	East Bids 1NT if possible.
Dealer: N	♥ Q	West Bids 5♦ if possible.
Vul: NS	♦ K5	East Bids X♠ if possible.
HCP: 6	♣ J986432	Partner bids first.

Board: 131	♠ QJ	West Bids 1NT if possible.
Dealer: S	♥ KJ94	
Vul: EW	♦ A32	You bid first.
HCP: 13	♣ Q1052	

Board: 132	♠ 872	East Bids 1NT if possible.
Dealer: N	♥ 10	West Bids 2♦ if possible.
Vul: None	♦ 10432	
HCP: 3	♣ K10653	Partner bids first.

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

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ Q753	♠ AK				1♦
Vul: NS	♥ 63	♥ A87				
North HCP: 6	♦ 6	♦ KJ10832	1NT	Pass	Pass	2♦
South HCP: 15	♣ A109864	♣ 73	AP			
Contract: 2♦ S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ 752				
Vul: Both	♥ KQ9	♥ 753		1♣	1NT	3♣
North HCP: 14	♦ 976	♦ 85	3♥	AP		
South HCP: 2	♣ KJ85	♣ Q10964				
Contract: 3♥ W						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ 95				1♣
Vul: None	♥ 9854	♥ A632	1NT	Pass	4♥ ¹	Pass
North HCP: 2	♦ Q8754	♦ A103	4♠	AP		
South HCP: 13	♣ 65	♣ AJ109	1. Texas			
Contract: 4♠ W						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ AQJ1063	♠ 875		1♠	1NT	2♠
Vul: NS	♥ KJ86	♥ Q	Pass	4♠	Pass	Pass
North HCP: 13	♦ Q43	♦ K5	5♦	5♠	X♠	AP
South HCP: 6	♣ —	♣ J986432				
Contract: 5♠X N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ K763	♠ QJ				1♣
Vul: EW	♥ Q75	♥ KJ94				
North HCP: 6	♦ 1075	♦ A32	1NT	AP		
South HCP: 13	♣ J97	♣ Q1052				
Contract: 1N W						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ KQJ1096	♠ 872		1♠	1NT	Pass
Vul: None	♥ AJ9	♥ 10	2♦	3♠	Pass	4♠
North HCP: 17	♦ AJ9	♦ 10432	AP			
South HCP: 3	♣ J	♣ K10653				
Contract: 4♠ N						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 133	♠ 54	West Bids 1NT if possible.
Dealer: S	♥ J10952	East Bids 2NT if possible.
Vul: NS	♦ 108	
HCP: 3	♣ Q932	Partner bids first.

Board: 134	♠ AQ93	East Bids 1NT if possible.
Dealer: N	♥ K864	West Bids 2♠ if possible.
Vul: Both	♦ QJ7	East Bids 3♣ if possible.
HCP: 13	♣ J8	You bid first.

Board: 135	♠ 10972	West Bids 1NT if possible.
Dealer: S	♥ KJ3	East Bids 3♣ if possible.
Vul: NS	♦ 10754	East Bids 3♥ if possible.
HCP: 4	♣ 63	West Bids 3♠ if possible.
		East Bids 4♦ if possible.
		Partner bids first.

Board: 136	♠ AK8	East Bids 1NT if possible.
Dealer: N	♥ A10862	West Bids 2♥ if possible.
Vul: Both	♦ Q10	East Bids 2♠ if possible.
HCP: 19	♣ AQ10	You bid first.

Board: 137	♠ 432	West Bids 1NT if possible.
Dealer: S	♥ 654	East Bids 2♥ if possible.
Vul: None	♦ Q96	West Bids 2♠ if possible.
HCP: 3	♣ J872	East Bids 2NT if possible.
		Partner bids first.

Board: 138	♠ Q96	East Bids 1NT if possible.
Dealer: N	♥ KQ	West Bids 3♣ if possible.
Vul: EW	♦ 106	East Redoubles if possible.
HCP: 12	♣ KQ10932	West Bids 5♦ if possible.
		You bid first.

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

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ QJ10872				1♠
Vul: NS	♥ J10952	♥ 3				
North HCP: 3	♦ 108	♦ AK42	1NT	Pass	2NT	AP
South HCP: 13	♣ Q932	♣ K10				
Contract: 2N W						
Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ J1064		1♦	1NT	Pass
Vul: Both	♥ K864	♥ 10753	2♠ ¹	Pass	3♣ ²	AP
North HCP: 13	♦ QJ7	♦ 84	1. Minor Suit Transfers after 1NT			
South HCP: 4	♣ J8	♣ K53	2. automat			
Contract: 3♣ E						
Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 10972	♠ QJ65				1♣
Vul: NS	♥ KJ3	♥ 1052	1NT	Pass	3♠ ¹	X
North HCP: 4	♦ 10754	♦ A	Pass	Pass	3♥	Pass
South HCP: 13	♣ 63	♣ AQ987	3♠	Pass	4♦	AP
Contract: 4♦ E			1. Minor Suit Transfers after 1NT			
Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 976				
Vul: Both	♥ A10862	♥ J4		1♥	1NT	Pass
North HCP: 19	♦ Q10	♦ 9752	2♥	Pass	2♠	AP
South HCP: 2	♣ AQ10	♣ J762				
Contract: 2♠ E						
Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ AQ6				1♣
Vul: None	♥ 654	♥ A732	1NT	Pass	2♥	Pass
North HCP: 3	♦ Q96	♦ 532	2♠	Pass	2NT	AP
South HCP: 13	♣ J872	♣ K54				
Contract: 2N W						
Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ Q96	♠ 8543		1♣	1NT	Pass
Vul: EW	♥ KQ	♥ A10975	3♣ ¹	X	XX	Pass
North HCP: 12	♦ 106	♦ 987	5♦	AP		
South HCP: 4	♣ KQ10932	♣ 6	1. Minor Suit Transfers after 1NT			
Contract: 5♦ W						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 133	♠ QJ10872	West Bids 1NT if possible.
Dealer: S	♥ 3	East Bids 2NT if possible.
Vul: NS	♦ AK42	
HCP: 13	♣ K10	You bid first.

Board: 134	♠ J1064	East Bids 1NT if possible.
Dealer: N	♥ 10753	West Bids 2♠ if possible.
Vul: Both	♦ 84	East Bids 3♣ if possible.
HCP: 4	♣ K53	Partner bids first.

Board: 135	♠ QJ65	West Bids 1NT if possible.
Dealer: S	♥ 1052	East Bids 3♣ if possible.
Vul: NS	♦ A	East Bids 3♥ if possible.
HCP: 13	♣ AQ987	West Bids 3♠ if possible.
		East Bids 4♦ if possible.
		You bid first.

Board: 136	♠ 976	East Bids 1NT if possible.
Dealer: N	♥ J4	West Bids 2♥ if possible.
Vul: Both	♦ 9752	East Bids 2♠ if possible.
HCP: 2	♣ J762	Partner bids first.

Board: 137	♠ AQ6	West Bids 1NT if possible.
Dealer: S	♥ A732	East Bids 2♥ if possible.
Vul: None	♦ 532	West Bids 2♠ if possible.
HCP: 13	♣ K54	East Bids 2NT if possible.
		You bid first.

Board: 138	♠ 8543	East Bids 1NT if possible.
Dealer: N	♥ A10975	West Bids 3♣ if possible.
Vul: EW	♦ 987	East Redoubles if possible.
HCP: 4	♣ 6	West Bids 5♦ if possible.
		Partner bids first.

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

Board: 133
Dealer: S
Vul: NS
North HCP: 3
South HCP: 13
Contract: 2N W

North:
♠ 54
♥ J10952
♦ 108
♣ Q932

South:
♠ QJ10872
♥ 3
♦ AK42
♣ K10

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

Board: 134
Dealer: N
Vul: Both
North HCP: 13
South HCP: 4
Contract: 3♣ E

North:
♠ AQ93
♥ K864
♦ QJ7
♣ J8

South:
♠ J1064
♥ 10753
♦ 84
♣ K53

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

Board: 135
Dealer: S
Vul: NS
North HCP: 4
South HCP: 13
Contract: 4♦ E

North:
♠ 10972
♥ KJ3
♦ 10754
♣ 63

South:
♠ QJ65
♥ 1052
♦ A
♣ AQ987

West	North	East	South
			1♣
1NT	Pass	3♣ ¹	X
Pass	Pass	3♥	Pass
3♣	Pass	4♦	AP
1. Minor Suit Transfers after 1NT			

Board: 136
Dealer: N
Vul: Both
North HCP: 19
South HCP: 2
Contract: 2♠ E

North:
♠ AK8
♥ A10862
♦ Q10
♣ AQ10

South:
♠ 976
♥ J4
♦ 9752
♣ J762

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

Board: 137
Dealer: S
Vul: None
North HCP: 3
South HCP: 13
Contract: 2N W

North:
♠ 432
♥ 654
♦ Q96
♣ J872

South:
♠ AQ6
♥ A732
♦ 532
♣ K54

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

Board: 138
Dealer: N
Vul: EW
North HCP: 12
South HCP: 4
Contract: 5♦ W

North:
♠ Q96
♥ KQ
♦ 106
♣ KQ10932

South:
♠ 8543
♥ A10975
♦ 987
♣ 6

West	North	East	South
	1♣	1NT	Pass
3♣ ¹	X	XX	Pass
5♦	AP		
1. Minor Suit Transfers after 1NT			

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 139	♠ AQ843	West Bids 1NT if possible.
Dealer: S	♥ 985	
Vul: None	♦ 10864	Partner bids first.
HCP: 6	♣ 2	

Board: 140	♠ AQ854	East Bids 1NT if possible.
Dealer: N	♥ KQJ985	
Vul: NS	♦ J7	You bid first.
HCP: 13	♣ —	

Board: 141	♠ J862	West Bids 1NT if possible.
Dealer: S	♥ J32	East Bids 2NT if possible.
Vul: Both	♦ Q843	
HCP: 4	♣ 63	Partner bids first.

Board: 142	♠ AQ54	East Bids 1NT if possible.
Dealer: N	♥ 108762	West Bids 2♥ if possible.
Vul: None	♦ K5	East Bids 2♠ if possible.
HCP: 12	♣ K8	You bid first.

Board: 143	♠ Q8	West Bids 1NT if possible.
Dealer: S	♥ 109863	East Bids 2♥ if possible.
Vul: NS	♦ 10972	West Bids 2♠ if possible.
HCP: 6	♣ A8	East Bids 3♠ if possible.
		Partner bids first.

Board: 144	♠ AQ2	East Bids 1NT if possible.
Dealer: N	♥ Q82	West Bids 2♦ if possible.
Vul: EW	♦ 1096	East Bids 2♥ if possible.
HCP: 12	♣ A732	You bid first.

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

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ AQ843	♠ J652				1♣
Vul: None	♥ 985	♥ AQ				
North HCP: 6	♦ 10864	♦ A5	1NT	AP		
South HCP: 12	♣ 2	♣ J10843				
Contract: 1N W						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ AQ854	♠ K6				
Vul: NS	♥ KQJ985	♥ 76		1♥	1NT	AP
North HCP: 13	♦ J7	♦ 653				
South HCP: 3	♣ —	♣ 1097632				
Contract: 1N E						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ J862	♠ 73				1♥
Vul: Both	♥ J32	♥ A9765				
North HCP: 4	♦ Q843	♦ A1076	1NT	Pass	2NT	AP
South HCP: 12	♣ 63	♣ A2				
Contract: 2N W						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AQ54	♠ J9				
Vul: None	♥ 108762	♥ J5		1♥	1NT	Pass
North HCP: 12	♦ K5	♦ 9863	2♥	Pass	2♠	AP
South HCP: 5	♣ K8	♣ QJ543				
Contract: 2♠ E						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ 43				1♦
Vul: NS	♥ 109863	♥ QJ4				
North HCP: 6	♦ 10972	♦ AQ53	1NT	Pass	2♥	Pass
South HCP: 12	♣ A8	♣ K652	2♠	Pass	3♠	AP
Contract: 3♠ W						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ 753				
Vul: EW	♥ Q82	♥ K7		1♣	1NT	Pass
North HCP: 12	♦ 1096	♦ K8742	2♦	Pass	2♥	AP
South HCP: 8	♣ A732	♣ Q95				
Contract: 2♥ E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 139	♠ J652	West Bids 1NT if possible.
Dealer: S	♥ AQ	
Vul: None	♦ A5	You bid first.
HCP: 12	♣ J10843	

Board: 140	♠ K6	East Bids 1NT if possible.
Dealer: N	♥ 76	
Vul: NS	♦ 653	Partner bids first.
HCP: 3	♣ 1097632	

Board: 141	♠ 73	West Bids 1NT if possible.
Dealer: S	♥ A9765	East Bids 2NT if possible.
Vul: Both	♦ A1076	
HCP: 12	♣ A2	You bid first.

Board: 142	♠ J9	East Bids 1NT if possible.
Dealer: N	♥ J5	West Bids 2♥ if possible.
Vul: None	♦ 9863	East Bids 2♠ if possible.
HCP: 5	♣ QJ543	Partner bids first.

Board: 143	♠ 43	West Bids 1NT if possible.
Dealer: S	♥ QJ4	East Bids 2♥ if possible.
Vul: NS	♦ AQ53	West Bids 2♠ if possible.
HCP: 12	♣ K652	East Bids 3♠ if possible.
		You bid first.

Board: 144	♠ 753	East Bids 1NT if possible.
Dealer: N	♥ K7	West Bids 2♦ if possible.
Vul: EW	♦ K8742	East Bids 2♥ if possible.
HCP: 8	♣ Q95	Partner bids first.

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

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ AQ843	♠ J652				1♣
Vul: None	♥ 985	♥ AQ				
North HCP: 6	♦ 10864	♦ A5	1NT	AP		
South HCP: 12	♣ 2	♣ J10843				
Contract: 1N W						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ AQ854	♠ K6				
Vul: NS	♥ KQJ985	♥ 76		1♥	1NT	AP
North HCP: 13	♦ J7	♦ 653				
South HCP: 3	♣ —	♣ 1097632				
Contract: 1N E						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ J862	♠ 73				1♥
Vul: Both	♥ J32	♥ A9765				
North HCP: 4	♦ Q843	♦ A1076	1NT	Pass	2NT	AP
South HCP: 12	♣ 63	♣ A2				
Contract: 2N W						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AQ54	♠ J9				
Vul: None	♥ 108762	♥ J5		1♥	1NT	Pass
North HCP: 12	♦ K5	♦ 9863	2♥	Pass	2♠	AP
South HCP: 5	♣ K8	♣ QJ543				
Contract: 2♠ E						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ 43				1♦
Vul: NS	♥ 109863	♥ QJ4				
North HCP: 6	♦ 10972	♦ AQ53	1NT	Pass	2♥	Pass
South HCP: 12	♣ A8	♣ K652	2♠	Pass	3♠	AP
Contract: 3♠ W						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ 753				
Vul: EW	♥ Q82	♥ K7		1♣	1NT	Pass
North HCP: 12	♦ 1096	♦ K8742	2♦	Pass	2♥	AP
South HCP: 8	♣ A732	♣ Q95				
Contract: 2♥ E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 145 ♠ Q653
Dealer: S ♥ 654
Vul: None ♦ 10843
HCP: 2 ♣ 86

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

Partner bids first.

Board: 146 ♠ 982
Dealer: N ♥ AQ7
Vul: NS ♦ AK
HCP: 13 ♣ 107643

East Bids 1NT if possible.

You bid first.

Board: 147 ♠ QJ7
Dealer: S ♥ 10432
Vul: EW ♦ 986
HCP: 3 ♣ 1062

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

Partner bids first.

Board: 148 ♠ AK873
Dealer: N ♥ J65
Vul: Both ♦ KQ86
HCP: 13 ♣ 8

East Bids 1NT if possible.

You bid first.

Board: 149 ♠ 42
Dealer: S ♥ 75
Vul: NS ♦ 9752
HCP: 1 ♣ J10542

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

Partner bids first.

Board: 150 ♠ K104
Dealer: N ♥ J4
Vul: EW ♦ Q1072
HCP: 13 ♣ AQJ4

East Bids 1NT if possible.

You bid first.

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

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ Q653	♠ A7				1♦
Vul: None	♥ 654	♥ KQ97	1NT	Pass	2♣ ¹	Pass
North HCP: 2	♦ 10843	♦ K962	2♦	Pass	3NT	AP
South HCP: 12	♣ 86	♣ 953	1. Stayman			
Contract: 3N W						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ 982	♠ QJ104				
Vul: NS	♥ AQ7	♥ J1043		1♣	1NT	AP
North HCP: 13	♦ AK	♦ 73				
South HCP: 5	♣ 107643	♣ J95				
Contract: 1N E						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ QJ7	♠ K85				1♦
Vul: EW	♥ 10432	♥ J9	1NT	Pass	2♣ ¹	Pass
North HCP: 3	♦ 986	♦ 10543	2♠	Pass	2NT	AP
South HCP: 13	♣ 1062	♣ AKQ4	1. Stayman			
Contract: 2N W						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ AK873	♠ 42				
Vul: Both	♥ J65	♥ Q984		1♠	1NT	AP
North HCP: 13	♦ KQ86	♦ 1043				
South HCP: 7	♣ 8	♣ AJ53				
Contract: 1N E						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ 1076				1♣
Vul: NS	♥ 75	♥ A843	1NT	3♣	3♠	Pass
North HCP: 1	♦ 9752	♦ AK10	4♠	AP		
South HCP: 14	♣ J10542	♣ K87				
Contract: 4♠ E						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ A976				
Vul: EW	♥ J4	♥ Q9853		1♦	1NT	AP
North HCP: 13	♦ Q1072	♦ J9				
South HCP: 7	♣ AQJ4	♣ 96				
Contract: 1N E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 145 ♠ A7
Dealer: S ♥ KQ97
Vul: None ♦ K962
HCP: 12 ♣ 953

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

You bid first.

Board: 146 ♠ QJ104
Dealer: N ♥ J1043
Vul: NS ♦ 73
HCP: 5 ♣ J95

East Bids 1NT if possible.

Partner bids first.

Board: 147 ♠ K85
Dealer: S ♥ J9
Vul: EW ♦ 10543
HCP: 13 ♣ AKQ4

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

You bid first.

Board: 148 ♠ 42
Dealer: N ♥ Q984
Vul: Both ♦ 1043
HCP: 7 ♣ AJ53

East Bids 1NT if possible.

Partner bids first.

Board: 149 ♠ 1076
Dealer: S ♥ A843
Vul: NS ♦ AK10
HCP: 14 ♣ K87

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

You bid first.

Board: 150 ♠ A976
Dealer: N ♥ Q9853
Vul: EW ♦ J9
HCP: 7 ♣ 96

East Bids 1NT if possible.

Partner bids first.

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

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ Q653	♠ A7				1♦
Vul: None	♥ 654	♥ KQ97	1NT	Pass	2♣ ¹	Pass
North HCP: 2	♦ 10843	♦ K962	2♦	Pass	3NT	AP
South HCP: 12	♣ 86	♣ 953	1. Stayman			
Contract: 3N W						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ 982	♠ QJ104				
Vul: NS	♥ AQ7	♥ J1043		1♣	1NT	AP
North HCP: 13	♦ AK	♦ 73				
South HCP: 5	♣ 107643	♣ J95				
Contract: 1N E						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ QJ7	♠ K85				1♦
Vul: EW	♥ 10432	♥ J9	1NT	Pass	2♣ ¹	Pass
North HCP: 3	♦ 986	♦ 10543	2♠	Pass	2NT	AP
South HCP: 13	♣ 1062	♣ AKQ4	1. Stayman			
Contract: 2N W						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ AK873	♠ 42				
Vul: Both	♥ J65	♥ Q984		1♠	1NT	AP
North HCP: 13	♦ KQ86	♦ 1043				
South HCP: 7	♣ 8	♣ AJ53				
Contract: 1N E						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ 1076				1♣
Vul: NS	♥ 75	♥ A843	1NT	3♣	3♣	Pass
North HCP: 1	♦ 9752	♦ AK10	4♠	AP		
South HCP: 14	♣ J10542	♣ K87				
Contract: 4♠ E						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ A976				
Vul: EW	♥ J4	♥ Q9853		1♦	1NT	AP
North HCP: 13	♦ Q1072	♦ J9				
South HCP: 7	♣ AQJ4	♣ 96				
Contract: 1N E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 151 ♠ 432 West Bids 1NT if possible.
Dealer: S ♥ A65
Vul: Both ♦ 10853 Partner bids first.
HCP: 6 ♣ Q64

Board: 152 ♠ AJ105 East Bids 1NT if possible.
Dealer: N ♥ KQ6
Vul: None ♦ J105 You bid first.
HCP: 13 ♣ Q32

Board: 153 ♠ 10543 West Bids 1NT if possible.
Dealer: S ♥ 108 East Bids 2♣ if possible.
Vul: EW ♦ 973 West Bids 2♦ if possible.
HCP: 2 ♣ Q752 East Bids 2NT if possible.
Partner bids first.

Board: 154 ♠ J53 East Bids 1NT if possible.
Dealer: N ♥ AK83 West Redoubles if possible.
Vul: Both ♦ A962 East Bids 2♣ if possible.
HCP: 18 ♣ AQ You bid first.

Board: 155 ♠ 9742 West Bids 1NT if possible.
Dealer: S ♥ 54 East Bids 2NT if possible.
Vul: None ♦ J9865
HCP: 3 ♣ Q10 Partner bids first.

Board: 156 ♠ K86 East Bids 1NT if possible.
Dealer: N ♥ A974 West Bids 2♦ if possible.
Vul: NS ♦ KQ5 East Bids 2♥ if possible.
HCP: 13 ♣ J83 You bid first.

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

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ AQ765				1♠
Vul: Both	♥ A65	♥ Q				
North HCP: 6	♦ 10853	♦ A764	1NT	2♠	AP	
South HCP: 12	♣ Q64	♣ 987				
Contract: 2♠ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ AJ105	♠ K843				
Vul: None	♥ KQ6	♥ A832		1♣	1NT	AP
North HCP: 13	♦ J105	♦ Q4				
South HCP: 9	♣ Q32	♣ 986				
Contract: 1N E						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 10543	♠ Q982				1♦
Vul: EW	♥ 108	♥ AK94	1NT	Pass	2♣ ¹	Pass
North HCP: 2	♦ 973	♦ AJ82	2♦	Pass	2NT	AP
South HCP: 14	♣ Q752	♣ 10				
Contract: 2N W			1. Stayman			

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ J53	♠ K872		1♦	1NT	Pass
Vul: Both	♥ AK83	♥ 10962	Pass	X	Pass	Pass
North HCP: 18	♦ A962	♦ 4	XX ¹	Pass	2♣ ²	AP
South HCP: 4	♣ AQ	♣ J742	1. 4432 or 4441			
Contract: 2♣ E			2. artificial			

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ 9742	♠ AJ5				1♣
Vul: None	♥ 54	♥ KJ92				
North HCP: 3	♦ J9865	♦ 42	1NT	Pass	2NT	AP
South HCP: 14	♣ Q10	♣ AJ84				
Contract: 2N W						

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ QJ742				
Vul: NS	♥ A974	♥ Q5		1♣	1NT	Pass
North HCP: 13	♦ KQ5	♦ 943	2♦	Pass	2♥	AP
South HCP: 5	♣ J83	♣ 642				
Contract: 2♥ E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 151 ♠ AQ765 West Bids 1NT if possible.
Dealer: S ♥ Q
Vul: Both ♦ A764 You bid first.
HCP: 12 ♣ 987

Board: 152 ♠ K843 East Bids 1NT if possible.
Dealer: N ♥ A832
Vul: None ♦ Q4 Partner bids first.
HCP: 9 ♣ 986

Board: 153 ♠ Q982 West Bids 1NT if possible.
Dealer: S ♥ AK94 East Bids 2♣ if possible.
Vul: EW ♦ AJ82 West Bids 2♦ if possible.
HCP: 14 ♣ 10 East Bids 2NT if possible.
You bid first.

Board: 154 ♠ K872 East Bids 1NT if possible.
Dealer: N ♥ 10962 West Redoubles if possible.
Vul: Both ♦ 4 East Bids 2♣ if possible.
HCP: 4 ♣ J742 Partner bids first.

Board: 155 ♠ AJ5 West Bids 1NT if possible.
Dealer: S ♥ KJ92 East Bids 2NT if possible.
Vul: None ♦ 42
HCP: 14 ♣ AJ84 You bid first.

Board: 156 ♠ QJ742 East Bids 1NT if possible.
Dealer: N ♥ Q5 West Bids 2♦ if possible.
Vul: NS ♦ 943 East Bids 2♥ if possible.
HCP: 5 ♣ 642 Partner bids first.

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

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ AQ765				1♠
Vul: Both	♥ A65	♥ Q				
North HCP: 6	♦ 10853	♦ A764	1NT	2♠	AP	
South HCP: 12	♣ Q64	♣ 987				
Contract: 2♠ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ AJ105	♠ K843				
Vul: None	♥ KQ6	♥ A832		1♣	1NT	AP
North HCP: 13	♦ J105	♦ Q4				
South HCP: 9	♣ Q32	♣ 986				
Contract: 1N E						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 10543	♠ Q982				1♦
Vul: EW	♥ 108	♥ AK94	1NT	Pass	2♣ ¹	Pass
North HCP: 2	♦ 973	♦ AJ82	2♦	Pass	2NT	AP
South HCP: 14	♣ Q752	♣ 10				
Contract: 2N W			1. Stayman			

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ J53	♠ K872		1♦	1NT	Pass
Vul: Both	♥ AK83	♥ 10962	Pass	X	Pass	Pass
North HCP: 18	♦ A962	♦ 4	XX ¹	Pass	2♣ ²	AP
South HCP: 4	♣ AQ	♣ J742				
Contract: 2♣ E			1. 4432 or 4441			
			2. artificial			

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ 9742	♠ AJ5				1♣
Vul: None	♥ 54	♥ KJ92				
North HCP: 3	♦ J9865	♦ 42	1NT	Pass	2NT	AP
South HCP: 14	♣ Q10	♣ AJ84				
Contract: 2N W						

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ QJ742				
Vul: NS	♥ A974	♥ Q5		1♣	1NT	Pass
North HCP: 13	♦ KQ5	♦ 943	2♦	Pass	2♥	AP
South HCP: 5	♣ J83	♣ 642				
Contract: 2♥ E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 157 ♠ K985 West Bids 1NT if possible.
Dealer: S ♥ Q872
Vul: Both ♦ KJ7 Partner bids first.
HCP: 9 ♣ 108

Board: 158 ♠ Q4 East Bids 1NT if possible.
Dealer: N ♥ 7542 West Bids 2♣ if possible.
Vul: None ♦ AK5 East Bids 2♦ if possible.
HCP: 13 ♣ A986 West Bids 2NT if possible.

You bid first.

Board: 159 ♠ 1063 West Bids 1NT if possible.
Dealer: S ♥ J1096432 East Bids 2♠ if possible.
Vul: NS ♦ QJ West Bids 3♣ if possible.
HCP: 4 ♣ 8 Partner bids first.

Board: 160 ♠ KJ105 East Bids 1NT if possible.
Dealer: N ♥ J7652 West Bids 2NT if possible.
Vul: EW ♦ K72
HCP: 12 ♣ A You bid first.

Board: 161 ♠ 42 West Bids 1NT if possible.
Dealer: S ♥ 4 East Bids 4♦ if possible.
Vul: None ♦ Q10942 West Bids 5♥ if possible.
HCP: 5 ♣ QJ854 Partner bids first.

Board: 162 ♠ Q9 East Bids 1NT if possible.
Dealer: N ♥ 85 West Bids 2♥ if possible.
Vul: NS ♦ AQ43 East Bids 2♠ if possible.
HCP: 12 ♣ KJ653 West Bids 3♠ if possible.

East Bids 4♠ if possible.

You bid first.

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

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ K985	♠ Q62				1♣
Vul: Both	♥ Q872	♥ K954				
North HCP: 9	♦ KJ7	♦ A92	1NT	XN	AP	
South HCP: 13	♣ 108	♣ A32				
Contract: 1NX W						
Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ 9876		1♣	1NT	Pass
Vul: None	♥ 7542	♥ 103	2♣ ¹	Pass	2♦	Pass
North HCP: 13	♦ AK5	♦ Q109874	2NT	AP		
South HCP: 2	♣ A986	♣ 7	1. Stayman			
Contract: 2N E						
Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ 1063	♠ KQJ7				1♦
Vul: NS	♥ J1096432	♥ 7	1NT	Pass	2♠ ¹	Pass
North HCP: 4	♦ QJ	♦ A754	3♣ ²	AP		
South HCP: 13	♣ 8	♣ K764	1. Minor Suit Transfers after 1NT			
Contract: 3♣ W			2. automat			
Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ KJ105	♠ 987643				
Vul: EW	♥ J7652	♥ 10		1♥	1NT	Pass
North HCP: 12	♦ K72	♦ J5	2NT	AP		
South HCP: 4	♣ A	♣ QJ63				
Contract: 2N E						
Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ KQJ1065				1♣
Vul: None	♥ 4	♥ 107	1NT	Pass	4♦ ¹	4♣
North HCP: 5	♦ Q10942	♦ —	5♥	Pass	Pass	X
South HCP: 13	♣ QJ854	♣ AK1032	AP			
Contract: 5♥ X W			1. Texas			
Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ A83		1♣	1NT	Pass
Vul: NS	♥ 85	♥ 76432	2♥	Pass	2♣	Pass
North HCP: 12	♦ AQ43	♦ 106	3♣	Pass	4♣	AP
South HCP: 6	♣ KJ653	♣ Q107				
Contract: 4♣ E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 157	♠ Q62	West Bids 1NT if possible.
Dealer: S	♥ K954	
Vul: Both	♦ A92	You bid first.
HCP: 13	♣ A32	

Board: 158	♠ 9876	East Bids 1NT if possible.
Dealer: N	♥ 103	West Bids 2♣ if possible.
Vul: None	♦ Q109874	East Bids 2♦ if possible.
HCP: 2	♣ 7	West Bids 2NT if possible.
		Partner bids first.

Board: 159	♠ KQJ7	West Bids 1NT if possible.
Dealer: S	♥ 7	East Bids 2♠ if possible.
Vul: NS	♦ A754	West Bids 3♣ if possible.
HCP: 13	♣ K764	You bid first.

Board: 160	♠ 987643	East Bids 1NT if possible.
Dealer: N	♥ 10	West Bids 2NT if possible.
Vul: EW	♦ J5	
HCP: 4	♣ QJ63	Partner bids first.

Board: 161	♠ KQJ1065	West Bids 1NT if possible.
Dealer: S	♥ 107	East Bids 4♦ if possible.
Vul: None	♦ —	West Bids 5♥ if possible.
HCP: 13	♣ AK1032	You bid first.

Board: 162	♠ A83	East Bids 1NT if possible.
Dealer: N	♥ 76432	West Bids 2♥ if possible.
Vul: NS	♦ 106	East Bids 2♠ if possible.
HCP: 6	♣ Q107	West Bids 3♠ if possible.
		East Bids 4♠ if possible.
		Partner bids first.

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

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ K985	♠ Q62				1♣
Vul: Both	♥ Q872	♥ K954				
North HCP: 9	♦ KJ7	♦ A92	1NT	XN	AP	
South HCP: 13	♣ 108	♣ A32				
Contract: 1NX W						
Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ 9876		1♣	1NT	Pass
Vul: None	♥ 7542	♥ 103	2♣ ¹	Pass	2♦	Pass
North HCP: 13	♦ AK5	♦ Q109874	2NT	AP		
South HCP: 2	♣ A986	♣ 7	1. Stayman			
Contract: 2N E						
Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ 1063	♠ KQJ7				1♦
Vul: NS	♥ J1096432	♥ 7	1NT	Pass	2♠ ¹	Pass
North HCP: 4	♦ QJ	♦ A754	3♣ ²	AP		
South HCP: 13	♣ 8	♣ K764	1. Minor Suit Transfers after 1NT			
Contract: 3♣ W			2. automat			
Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ KJ105	♠ 987643				
Vul: EW	♥ J7652	♥ 10		1♥	1NT	Pass
North HCP: 12	♦ K72	♦ J5	2NT	AP		
South HCP: 4	♣ A	♣ QJ63				
Contract: 2N E						
Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ KQJ1065				1♣
Vul: None	♥ 4	♥ 107	1NT	Pass	4♦ ¹	4♣
North HCP: 5	♦ Q10942	♦ —	5♥	Pass	Pass	X
South HCP: 13	♣ QJ854	♣ AK1032	AP			
Contract: 5♥ X W			1. Texas			
Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ A83		1♣	1NT	Pass
Vul: NS	♥ 85	♥ 76432	2♥	Pass	2♣	Pass
North HCP: 12	♦ AQ43	♦ 106	3♣	Pass	4♣	AP
South HCP: 6	♣ KJ653	♣ Q107				
Contract: 4♣ E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 163	♠ A62	West Bids 1NT if possible.
Dealer: S	♥ Q985	
Vul: EW	♦ Q109	Partner bids first.
HCP: 8	♣ 1053	

Board: 164	♠ AK98	East Bids 1NT if possible.
Dealer: N	♥ QJ763	
Vul: Both	♦ KQ	You bid first.
HCP: 15	♣ 95	

Board: 165	♠ —	West Bids 1NT if possible.
Dealer: S	♥ QJ96	
Vul: NS	♦ QJ3	Partner bids first.
HCP: 9	♣ QJ9532	

Board: 166	♠ K7	East Bids 1NT if possible.
Dealer: N	♥ A532	West Bids 2♥ if possible.
Vul: EW	♦ K3	East Bids 2♠ if possible.
HCP: 13	♣ K7642	You bid first.

Board: 167	♠ Q95	West Bids 1NT if possible.
Dealer: S	♥ 754	East Bids 2♣ if possible.
Vul: Both	♦ 108763	West Bids 2♥ if possible.
HCP: 3	♣ J7	East Bids 3♣ if possible.
		West Bids 4♥ if possible.
		Partner bids first.

Board: 168	♠ KQ7	East Bids 1NT if possible.
Dealer: N	♥ 842	East Redoubles if possible.
Vul: None	♦ KJ9	West Bids 2♠ if possible.
HCP: 12	♣ QJ52	You bid first.

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

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ A62	♠ 974				1♦
Vul: EW	♥ Q985	♥ KJ6				
North HCP: 8	♦ Q109	♦ KJ73	1NT	AP		
South HCP: 12	♣ 1053	♣ A98				
Contract: 1N W						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ 2				
Vul: Both	♥ QJ763	♥ K10854		1♥	1NT	4♥
North HCP: 15	♦ KQ	♦ 9865	AP			
South HCP: 4	♣ 95	♣ J108				
Contract: 4♥ N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ Q10852				1♠
Vul: NS	♥ QJ96	♥ AK1053	1NT	2♣	Pass	2♥
North HCP: 9	♦ QJ3	♦ K6	Pass	3♥	Pass	4♥
South HCP: 12	♣ QJ9532	♣ 6	AP			
Contract: 4♥ S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q1065				
Vul: EW	♥ A532	♥ 984		1♣	1NT	Pass
North HCP: 13	♦ K3	♦ 1075	2♥	Pass	2♠	AP
South HCP: 4	♣ K7642	♣ Q53				
Contract: 2♠ E						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ J832				1♣
Vul: Both	♥ 754	♥ Q9	1NT	Pass	2♣ ¹	Pass
North HCP: 3	♦ 108763	♦ AK	2♥	Pass	3♣ ²	Pass
South HCP: 13	♣ J7	♣ K9843	4♥	AP		
Contract: 4♥ W			1. Stayman			
			2. limit raise or better in ♥			

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ J3				
Vul: None	♥ 842	♥ QJ1065		1♣	1NT	XN
North HCP: 12	♦ KJ9	♦ A654	Pass	Pass	XX ¹	Pass
South HCP: 11	♣ QJ52	♣ K3	2♠	AP		
Contract: 2♠ W			1. SOS			

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 163	♠ 974	West Bids 1NT if possible.
Dealer: S	♥ KJ6	
Vul: EW	♦ KJ73	You bid first.
HCP: 12	♣ A98	

Board: 164	♠ 2	East Bids 1NT if possible.
Dealer: N	♥ K10854	
Vul: Both	♦ 9865	Partner bids first.
HCP: 4	♣ J108	

Board: 165	♠ Q10852	West Bids 1NT if possible.
Dealer: S	♥ AK1053	
Vul: NS	♦ K6	You bid first.
HCP: 12	♣ 6	

Board: 166	♠ Q1065	East Bids 1NT if possible.
Dealer: N	♥ 984	West Bids 2♥ if possible.
Vul: EW	♦ 1075	East Bids 2♠ if possible.
HCP: 4	♣ Q53	Partner bids first.

Board: 167	♠ J832	West Bids 1NT if possible.
Dealer: S	♥ Q9	East Bids 2♣ if possible.
Vul: Both	♦ AK	West Bids 2♥ if possible.
HCP: 13	♣ K9843	East Bids 3♣ if possible.
		West Bids 4♥ if possible.
		You bid first.

Board: 168	♠ J3	East Bids 1NT if possible.
Dealer: N	♥ QJ1065	East Redoubles if possible.
Vul: None	♦ A654	West Bids 2♠ if possible.
HCP: 11	♣ K3	Partner bids first.

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

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ A62	♠ 974				1♦
Vul: EW	♥ Q985	♥ KJ6				
North HCP: 8	♦ Q109	♦ KJ73	1NT	AP		
South HCP: 12	♣ 1053	♣ A98				
Contract: 1N W						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ 2				
Vul: Both	♥ QJ763	♥ K10854		1♥	1NT	4♥
North HCP: 15	♦ KQ	♦ 9865	AP			
South HCP: 4	♣ 95	♣ J108				
Contract: 4♥ N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ Q10852				1♠
Vul: NS	♥ QJ96	♥ AK1053	1NT	2♣	Pass	2♥
North HCP: 9	♦ QJ3	♦ K6	Pass	3♥	Pass	4♥
South HCP: 12	♣ QJ9532	♣ 6	AP			
Contract: 4♥ S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q1065				
Vul: EW	♥ A532	♥ 984		1♣	1NT	Pass
North HCP: 13	♦ K3	♦ 1075	2♥	Pass	2♠	AP
South HCP: 4	♣ K7642	♣ Q53				
Contract: 2♠ E						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ J832				1♣
Vul: Both	♥ 754	♥ Q9	1NT	Pass	2♣ ¹	Pass
North HCP: 3	♦ 108763	♦ AK	2♥	Pass	3♣ ²	Pass
South HCP: 13	♣ J7	♣ K9843	4♥	AP		
Contract: 4♥ W						

1. Stayman
2. limit raise or better in ♥

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ J3				
Vul: None	♥ 842	♥ QJ1065		1♣	1NT	XN
North HCP: 12	♦ KJ9	♦ A654	Pass	Pass	XX ¹	Pass
South HCP: 11	♣ QJ52	♣ K3	2♠	AP		
Contract: 2♠ W						

1. SOS

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 169 ♠ J1082
Dealer: S ♥ KQJ7
Vul: EW ♦ Q542
HCP: 9 ♣ 10

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

Partner bids first.

Board: 170 ♠ AJ9
Dealer: N ♥ A82
Vul: Both ♦ QJ984
HCP: 12 ♣ 102

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

You bid first.

Board: 171 ♠ Q84
Dealer: S ♥ Q1095
Vul: None ♦ 84
HCP: 4 ♣ 10754

West Bids 1NT if possible.
East Bids 5♦ if possible.

Partner bids first.

Board: 172 ♠ AKQ2
Dealer: N ♥ J74
Vul: NS ♦ J10432
HCP: 14 ♣ K

East Bids 1NT if possible.

You bid first.

Board: 173 ♠ 9832
Dealer: S ♥ Q107
Vul: Both ♦ K2
HCP: 5 ♣ 9874

West Bids 1NT if possible.

Partner bids first.

Board: 174 ♠ Q7643
Dealer: N ♥ AK74
Vul: None ♦ J54
HCP: 13 ♣ K

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

You bid first.

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

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ J1082	♠ K9				1♣
Vul: EW	♥ KQJ7	♥ 52				
North HCP: 9	♦ Q542	♦ AJ108	1NT	XN	2♦	Pass
South HCP: 12	♣ 10	♣ A6542	2♥	X♥	AP	
Contract: 2♥ X W						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ Q865				
Vul: Both	♥ A82	♥ 104		1♦	1NT	Pass
North HCP: 12	♦ QJ984	♦ 62	2♦	Pass	2♥	AP
South HCP: 6	♣ 102	♣ A8765				
Contract: 2♥ E						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ K53				1♥
Vul: None	♥ Q1095	♥ K7432				
North HCP: 4	♦ 84	♦ 6	1NT	3♥	5♦	AP
South HCP: 13	♣ 10754	♣ AK96				
Contract: 5♦ E						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ J65				
Vul: NS	♥ J74	♥ A1096		1♦	1NT	AP
North HCP: 14	♦ J10432	♦ Q8				
South HCP: 7	♣ K	♣ 9652				
Contract: 1N E						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ 9832	♠ Q64				1♦
Vul: Both	♥ Q107	♥ AJ2				
North HCP: 5	♦ K2	♦ J753	1NT	AP		
South HCP: 13	♣ 9874	♣ KQ10				
Contract: 1N W						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ Q7643	♠ K52				
Vul: None	♥ AK74	♥ 95		1♠	1NT	2♠
North HCP: 13	♦ J54	♦ K9763	X	Pass	3♥	AP
South HCP: 7	♣ K	♣ J95				
Contract: 3♥ E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 169 ♠ K9
Dealer: S ♥ 52
Vul: EW ♦ AJ108
HCP: 12 ♣ A6542

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

You bid first.

Board: 170 ♠ Q865
Dealer: N ♥ 104
Vul: Both ♦ 62
HCP: 6 ♣ A8765

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

Partner bids first.

Board: 171 ♠ K53
Dealer: S ♥ K7432
Vul: None ♦ 6
HCP: 13 ♣ AK96

West Bids 1NT if possible.
East Bids 5♦ if possible.

You bid first.

Board: 172 ♠ J65
Dealer: N ♥ A1096
Vul: NS ♦ Q8
HCP: 7 ♣ 9652

East Bids 1NT if possible.

Partner bids first.

Board: 173 ♠ Q64
Dealer: S ♥ AJ2
Vul: Both ♦ J753
HCP: 13 ♣ KQ10

West Bids 1NT if possible.

You bid first.

Board: 174 ♠ K52
Dealer: N ♥ 95
Vul: None ♦ K9763
HCP: 7 ♣ J95

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

Partner bids first.

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

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ J1082	♠ K9				1♣
Vul: EW	♥ KQJ7	♥ 52				
North HCP: 9	♦ Q542	♦ AJ108	1NT	XN	2♦	Pass
South HCP: 12	♣ 10	♣ A6542	2♥	X♥	AP	
Contract: 2♥ X W						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ Q865				
Vul: Both	♥ A82	♥ 104		1♦	1NT	Pass
North HCP: 12	♦ QJ984	♦ 62	2♦	Pass	2♥	AP
South HCP: 6	♣ 102	♣ A8765				
Contract: 2♥ E						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ K53				
Vul: None	♥ Q1095	♥ K7432				1♥
North HCP: 4	♦ 84	♦ 6	1NT	3♥	5♦	AP
South HCP: 13	♣ 10754	♣ AK96				
Contract: 5♦ E						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ J65				
Vul: NS	♥ J74	♥ A1096		1♦	1NT	AP
North HCP: 14	♦ J10432	♦ Q8				
South HCP: 7	♣ K	♣ 9652				
Contract: 1N E						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ 9832	♠ Q64				
Vul: Both	♥ Q107	♥ AJ2				1♦
North HCP: 5	♦ K2	♦ J753	1NT	AP		
South HCP: 13	♣ 9874	♣ KQ10				
Contract: 1N W						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ Q7643	♠ K52				
Vul: None	♥ AK74	♥ 95		1♠	1NT	2♠
North HCP: 13	♦ J54	♦ K9763	X	Pass	3♥	AP
South HCP: 7	♣ K	♣ J95				
Contract: 3♥ E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 175	♠ K764	West Bids 1NT if possible.
Dealer: S	♥ 1074	
Vul: EW	♦ 32	Partner bids first.
HCP: 3	♣ 9864	

Board: 176	♠ KJ1095	East Bids 1NT if possible.
Dealer: N	♥ AJ3	East Redoubles if possible.
Vul: NS	♦ 62	
HCP: 12	♣ K94	You bid first.

Board: 177	♠ 974	West Bids 1NT if possible.
Dealer: S	♥ AQJ5	East Bids 2♦ if possible.
Vul: EW	♦ 93	West Bids 2♥ if possible.
HCP: 8	♣ J1087	Partner bids first.

Board: 178	♠ A	East Bids 1NT if possible.
Dealer: N	♥ K42	West Bids 2♥ if possible.
Vul: Both	♦ 1093	East Bids 2♠ if possible.
HCP: 12	♣ KQ10543	You bid first.

Board: 179	♠ J982	West Bids 1NT if possible.
Dealer: S	♥ 842	East Bids 3NT if possible.
Vul: NS	♦ 652	
HCP: 1	♣ 986	Partner bids first.

Board: 180	♠ A5	East Bids 1NT if possible.
Dealer: N	♥ 963	
Vul: EW	♦ AJ1098	You bid first.
HCP: 12	♣ K108	

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

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ K764	♠ A3				1♣
Vul: EW	♥ 1074	♥ KQJ6				
North HCP: 3	♦ 32	♦ KQ7	1NT	Pass	Pass	X
South HCP: 18	♣ 9864	♣ QJ52	Pass	2♣	AP	
Contract: 2♠ N						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ KJ1095	♠ 82		1♣	1NT	XN
Vul: NS	♥ AJ3	♥ 10962	Pass	Pass	XX ¹	2♣
North HCP: 12	♦ 62	♦ KJ	AP			
South HCP: 10	♣ K94	♣ AQ1085	1. SOS			
Contract: 2♣ S						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 974	♠ Q82				1♦
Vul: EW	♥ AQJ5	♥ 72				
North HCP: 8	♦ 93	♦ AK52	1NT	Pass	2♦	Pass
South HCP: 12	♣ J1087	♣ K932	2♥	AP		
Contract: 2♥ W						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ A	♠ Q1032		1♣	1NT	Pass
Vul: Both	♥ K42	♥ J96				
North HCP: 12	♦ 1093	♦ J8754	2♥	Pass	2♣	AP
South HCP: 4	♣ KQ10543	♣ 8				
Contract: 2♠ E						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ J982	♠ 76				1♥
Vul: NS	♥ 842	♥ AJ10976				
North HCP: 1	♦ 652	♦ KJ107	1NT	Pass	3NT	AP
South HCP: 13	♣ 986	♣ A				
Contract: 3N W						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ K108632				
Vul: EW	♥ 963	♥ J842		1♦	1NT	AP
North HCP: 12	♦ AJ1098	♦ 6				
South HCP: 5	♣ K108	♣ J6				
Contract: 1N E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 175	♠ A3	West Bids 1NT if possible.
Dealer: S	♥ KQJ6	
Vul: EW	♦ KQ7	You bid first.
HCP: 18	♣ QJ52	
Board: 176	♠ 82	East Bids 1NT if possible.
Dealer: N	♥ 10962	East Redoubles if possible.
Vul: NS	♦ KJ	
HCP: 10	♣ AQ1085	Partner bids first.
Board: 177	♠ Q82	West Bids 1NT if possible.
Dealer: S	♥ 72	East Bids 2♦ if possible.
Vul: EW	♦ AK52	West Bids 2♥ if possible.
HCP: 12	♣ K932	You bid first.
Board: 178	♠ Q1032	East Bids 1NT if possible.
Dealer: N	♥ J96	West Bids 2♥ if possible.
Vul: Both	♦ J8754	East Bids 2♠ if possible.
HCP: 4	♣ 8	Partner bids first.
Board: 179	♠ 76	West Bids 1NT if possible.
Dealer: S	♥ AJ10976	East Bids 3NT if possible.
Vul: NS	♦ KJ107	
HCP: 13	♣ A	You bid first.
Board: 180	♠ K108632	East Bids 1NT if possible.
Dealer: N	♥ J842	
Vul: EW	♦ 6	Partner bids first.
HCP: 5	♣ J6	

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

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ K764	♠ A3				1♣
Vul: EW	♥ 1074	♥ KQJ6				
North HCP: 3	♦ 32	♦ KQ7	1NT	Pass	Pass	X
South HCP: 18	♣ 9864	♣ QJ52	Pass	2♣	AP	
Contract: 2♠ N						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ KJ1095	♠ 82		1♣	1NT	XN
Vul: NS	♥ AJ3	♥ 10962	Pass	Pass	XX ¹	2♣
North HCP: 12	♦ 62	♦ KJ	AP			
South HCP: 10	♣ K94	♣ AQ1085	1. SOS			
Contract: 2♣ S						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 974	♠ Q82				1♦
Vul: EW	♥ AQJ5	♥ 72				
North HCP: 8	♦ 93	♦ AK52	1NT	Pass	2♦	Pass
South HCP: 12	♣ J1087	♣ K932	2♥	AP		
Contract: 2♥ W						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ A	♠ Q1032		1♣	1NT	Pass
Vul: Both	♥ K42	♥ J96				
North HCP: 12	♦ 1093	♦ J8754	2♥	Pass	2♣	AP
South HCP: 4	♣ KQ10543	♣ 8				
Contract: 2♠ E						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ J982	♠ 76				1♥
Vul: NS	♥ 842	♥ AJ10976				
North HCP: 1	♦ 652	♦ KJ107	1NT	Pass	3NT	AP
South HCP: 13	♣ 986	♣ A				
Contract: 3N W						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ K108632				
Vul: EW	♥ 963	♥ J842		1♦	1NT	AP
North HCP: 12	♦ AJ1098	♦ 6				
South HCP: 5	♣ K108	♣ J6				
Contract: 1N E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 181	♠ Q98	West Bids 1NT if possible.
Dealer: S	♥ KQJ8	
Vul: Both	♦ 85	Partner bids first.
HCP: 8	♣ 10942	

Board: 182	♠ Q	East Bids 1NT if possible.
Dealer: N	♥ AJ95432	West Bids 4♥ if possible.
Vul: None	♦ AK109	East Bids 4♠ if possible.
HCP: 14	♣ 2	You bid first.

Board: 183	♠ 1096	West Bids 1NT if possible.
Dealer: S	♥ Q8	West Bids 2♣ if possible.
Vul: EW	♦ QJ653	East Bids 3♣ if possible.
HCP: 9	♣ A63	Partner bids first.

Board: 184	♠ AJ63	East Bids 1NT if possible.
Dealer: N	♥ Q82	West Bids 3♣ if possible.
Vul: Both	♦ 5	East Bids 3♦ if possible.
HCP: 12	♣ KQ543	You bid first.

Board: 185	♠ J6	West Bids 1NT if possible.
Dealer: S	♥ A1098	East Bids 2♠ if possible.
Vul: None	♦ 8765	West Bids 3♣ if possible.
HCP: 5	♣ 1054	Partner bids first.

Board: 186	♠ QJ	East Bids 1NT if possible.
Dealer: N	♥ A82	
Vul: NS	♦ KJ73	You bid first.
HCP: 13	♣ Q753	

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

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ K10764				1♠
Vul: Both	♥ KQJ8	♥ 6	1NT	2♠	Pass	4♠
North HCP: 8	♦ 85	♦ K6	AP			
South HCP: 16	♣ 10942	♣ AKQJ7				
Contract: 4♠ S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ 986		1♥	1NT	Pass
Vul: None	♥ AJ95432	♥ 107	4♥ ¹	X	4♠	AP
North HCP: 14	♦ AK109	♦ 865	1. Texas			
South HCP: 3	♣ 2	♣ QJ943				
Contract: 4♠ E						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ AJ2				1♥
Vul: EW	♥ Q8	♥ KJ7652	1NT	XN	Pass	Pass
North HCP: 9	♦ QJ653	♦ AK4	2♣	2♦	3♣	5♦
South HCP: 16	♣ A63	♣ 7	AP			
Contract: 5♦ N						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AJ63	♠ 10754		1♣	1NT	XN
Vul: Both	♥ Q82	♥ J73	3♣ ¹	Pass	3♦ ²	AP
North HCP: 12	♦ 5	♦ AK84	1. Minor Suit Transfers after 1NT			
South HCP: 9	♣ KQ543	♣ J6	2. automat			
Contract: 3♦ E						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ KQ985				1♠
Vul: None	♥ A1098	♥ KQ74	1NT	Pass	2♠ ¹	Pass
North HCP: 5	♦ 8765	♦ Q1093	3♣ ²	AP		
South HCP: 12	♣ 1054	♣ —	1. Minor Suit Transfers after 1NT			
Contract: 3♣ W			2. automat			

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 1095				
Vul: NS	♥ A82	♥ J953		1♦	1NT	AP
North HCP: 13	♦ KJ73	♦ 52				
South HCP: 6	♣ Q753	♣ AJ84				
Contract: 1N E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 181	♠ K10764	West Bids 1NT if possible.
Dealer: S	♥ 6	
Vul: Both	♦ K6	You bid first.
HCP: 16	♣ AKQJ7	

Board: 182	♠ 986	East Bids 1NT if possible.
Dealer: N	♥ 107	West Bids 4♥ if possible.
Vul: None	♦ 865	East Bids 4♠ if possible.
HCP: 3	♣ QJ943	Partner bids first.

Board: 183	♠ AJ2	West Bids 1NT if possible.
Dealer: S	♥ KJ7652	West Bids 2♣ if possible.
Vul: EW	♦ AK4	East Bids 3♣ if possible.
HCP: 16	♣ 7	You bid first.

Board: 184	♠ 10754	East Bids 1NT if possible.
Dealer: N	♥ J73	West Bids 3♣ if possible.
Vul: Both	♦ AK84	East Bids 3♦ if possible.
HCP: 9	♣ J6	Partner bids first.

Board: 185	♠ KQ985	West Bids 1NT if possible.
Dealer: S	♥ KQ74	East Bids 2♠ if possible.
Vul: None	♦ Q1093	West Bids 3♣ if possible.
HCP: 12	♣ —	You bid first.

Board: 186	♠ 1095	East Bids 1NT if possible.
Dealer: N	♥ J953	
Vul: NS	♦ 52	Partner bids first.
HCP: 6	♣ AJ84	

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

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ K10764				1♠
Vul: Both	♥ KQJ8	♥ 6	1NT	2♠	Pass	4♠
North HCP: 8	♦ 85	♦ K6	AP			
South HCP: 16	♣ 10942	♣ AKQJ7				
Contract: 4♠ S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ 986		1♥	1NT	Pass
Vul: None	♥ AJ95432	♥ 107	4♥ ¹	X	4♠	AP
North HCP: 14	♦ AK109	♦ 865	1. Texas			
South HCP: 3	♣ 2	♣ QJ943				
Contract: 4♠ E						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ AJ2				1♥
Vul: EW	♥ Q8	♥ KJ7652	1NT	XN	Pass	Pass
North HCP: 9	♦ QJ653	♦ AK4	2♣	2♦	3♣	5♦
South HCP: 16	♣ A63	♣ 7	AP			
Contract: 5♦ N						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AJ63	♠ 10754		1♣	1NT	XN
Vul: Both	♥ Q82	♥ J73	3♣ ¹	Pass	3♦ ²	AP
North HCP: 12	♦ 5	♦ AK84	1. Minor Suit Transfers after 1NT			
South HCP: 9	♣ KQ543	♣ J6	2. automat			
Contract: 3♦ E						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ KQ985				1♠
Vul: None	♥ A1098	♥ KQ74	1NT	Pass	2♠ ¹	Pass
North HCP: 5	♦ 8765	♦ Q1093	3♣ ²	AP		
South HCP: 12	♣ 1054	♣ —	1. Minor Suit Transfers after 1NT			
Contract: 3♣ W			2. automat			

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 1095				
Vul: NS	♥ A82	♥ J953		1♦	1NT	AP
North HCP: 13	♦ KJ73	♦ 52				
South HCP: 6	♣ Q753	♣ AJ84				
Contract: 1N E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 187 ♠ 8543
Dealer: S ♥ A972
Vul: Both ♦ QJ62
HCP: 7 ♣ 3

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

Partner bids first.

Board: 188 ♠ J92
Dealer: N ♥ A10
Vul: None ♦ A4
HCP: 12 ♣ QJ5432

East Bids 1NT if possible.

You bid first.

Board: 189 ♠ 93
Dealer: S ♥ 1042
Vul: NS ♦ J42
HCP: 3 ♣ Q10987

West Bids 1NT if possible.

Partner bids first.

Board: 190 ♠ K7
Dealer: N ♥ KQ9765
Vul: EW ♦ AQ9
HCP: 14 ♣ 92

East Bids 1NT if possible.

You bid first.

Board: 191 ♠ J10654
Dealer: S ♥ K107
Vul: None ♦ 43
HCP: 4 ♣ 1085

West Bids 1NT if possible.

Partner bids first.

Board: 192 ♠ 98642
Dealer: N ♥ 764
Vul: NS ♦ A7
HCP: 12 ♣ AKJ

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

You bid first.

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

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ 8543	♠ 10				1♣
Vul: Both	♥ A972	♥ K	1NT	Pass	2♥	Pass
North HCP: 7	♦ QJ62	♦ A10873	2♠	AP		
South HCP: 13	♣ 3	♣ AQ10974				
Contract: 2♠ W						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ J92	♠ Q1076				
Vul: None	♥ A10	♥ Q952	1♣		1NT	AP
North HCP: 12	♦ A4	♦ QJ62				
South HCP: 7	♣ QJ5432	♣ 10				
Contract: 1N E						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ A854				1♥
Vul: NS	♥ 1042	♥ AJ986	1NT	Pass	Pass	X
North HCP: 3	♦ J42	♦ A5	Pass	2♥	AP	
South HCP: 17	♣ Q10987	♣ KJ				
Contract: 2♥ S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ QJ1084				
Vul: EW	♥ KQ9765	♥ 102	1♥		1NT	AP
North HCP: 14	♦ AQ9	♦ 842				
South HCP: 7	♣ 92	♣ A87				
Contract: 1N E						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ J10654	♠ 32				1♣
Vul: None	♥ K107	♥ AQ64	1NT	AP		
North HCP: 4	♦ 43	♦ 1065				
South HCP: 12	♣ 1085	♣ AQ93				
Contract: 1N W						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ 98642	♠ 107				
Vul: NS	♥ 764	♥ 1083		1♠	1NT	Pass
North HCP: 12	♦ A7	♦ 8632	3NT	AP		
South HCP: 2	♣ AKJ	♣ Q754				
Contract: 3N E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 187 ♠ 10
Dealer: S ♥ K
Vul: Both ♦ A10873
HCP: 13 ♣ AQ10974

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

Board: 188 ♠ Q1076
Dealer: N ♥ Q952
Vul: None ♦ QJ62
HCP: 7 ♣ 10

East Bids 1NT if possible.
Partner bids first.

Board: 189 ♠ A854
Dealer: S ♥ AJ986
Vul: NS ♦ A5
HCP: 17 ♣ KJ

West Bids 1NT if possible.
You bid first.

Board: 190 ♠ QJ1084
Dealer: N ♥ 102
Vul: EW ♦ 842
HCP: 7 ♣ A87

East Bids 1NT if possible.
Partner bids first.

Board: 191 ♠ 32
Dealer: S ♥ AQ64
Vul: None ♦ 1065
HCP: 12 ♣ AQ93

West Bids 1NT if possible.
You bid first.

Board: 192 ♠ 107
Dealer: N ♥ 1083
Vul: NS ♦ 8632
HCP: 2 ♣ Q754

East Bids 1NT if possible.
West Bids 3NT if possible.
Partner bids first.

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

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ 8543	♠ 10				1♣
Vul: Both	♥ A972	♥ K	1NT	Pass	2♥	Pass
North HCP: 7	♦ QJ62	♦ A10873	2♠	AP		
South HCP: 13	♣ 3	♣ AQ10974				
Contract: 2♠ W						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ J92	♠ Q1076				
Vul: None	♥ A10	♥ Q952	1♣		1NT	AP
North HCP: 12	♦ A4	♦ QJ62				
South HCP: 7	♣ QJ5432	♣ 10				
Contract: 1N E						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ A854				1♥
Vul: NS	♥ 1042	♥ AJ986	1NT	Pass	Pass	X
North HCP: 3	♦ J42	♦ A5	Pass	2♥	AP	
South HCP: 17	♣ Q10987	♣ KJ				
Contract: 2♥ S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ QJ1084				
Vul: EW	♥ KQ9765	♥ 102	1♥		1NT	AP
North HCP: 14	♦ AQ9	♦ 842				
South HCP: 7	♣ 92	♣ A87				
Contract: 1N E						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ J10654	♠ 32				1♣
Vul: None	♥ K107	♥ AQ64	1NT	AP		
North HCP: 4	♦ 43	♦ 1065				
South HCP: 12	♣ 1085	♣ AQ93				
Contract: 1N W						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ 98642	♠ 107				
Vul: NS	♥ 764	♥ 1083		1♠	1NT	Pass
North HCP: 12	♦ A7	♦ 8632	3NT	AP		
South HCP: 2	♣ AKJ	♣ Q754				
Contract: 3N E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 193 ♠ KQ1083
Dealer: S ♥ K6
Vul: EW ♦ 106
HCP: 9 ♣ J642

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

Partner bids first.

Board: 194 ♠ AQ
Dealer: N ♥ 10987543
Vul: Both ♦ AK7
HCP: 14 ♣ J

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

You bid first.

Board: 195 ♠ K10976
Dealer: S ♥ 97
Vul: NS ♦ 10865
HCP: 5 ♣ Q10

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

Partner bids first.

Board: 196 ♠ KQ76
Dealer: N ♥ K64
Vul: EW ♦ J2
HCP: 12 ♣ K963

East Bids 1NT if possible.

You bid first.

Board: 197 ♠ K864
Dealer: S ♥ 973
Vul: Both ♦ 8763
HCP: 4 ♣ J8

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

Partner bids first.

Board: 198 ♠ 863
Dealer: N ♥ KQ6
Vul: None ♦ KJ1093
HCP: 12 ♣ K9

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

You bid first.

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

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ KQ1083	♠ A95				1♦
Vul: EW	♥ K6	♥ Q73	1NT	XN	2♦	2NT
North HCP: 9	♦ 106	♦ AQ932	X ¹	AP		
South HCP: 14	♣ J642	♣ Q3				
Contract: 2NX S			1. artificial			

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 87432		1♥	1NT	Pass
Vul: Both	♥ 10987543	♥ 2	Pass	2♥	Pass	Pass
North HCP: 14	♦ AK7	♦ Q985	3♣	Pass	3♥ ¹	Pass
South HCP: 2	♣ J	♣ 876	3♣	Pass	4♣	AP
Contract: 4♣ W			1. limit raise or better in ♣			

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ K10976	♠ 5				1♥
Vul: NS	♥ 97	♥ KQ10862	1NT	Pass	2♥	X
North HCP: 5	♦ 10865	♦ AQJ72	XX ¹	Pass	3♣	AP
South HCP: 15	♣ Q10	♣ K				
Contract: 3♣ E			1. artificial			

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ KQ76	♠ 854				
Vul: EW	♥ K64	♥ Q83		1♣	1NT	AP
North HCP: 12	♦ J2	♦ A10853				
South HCP: 6	♣ K963	♣ 84				
Contract: 1N E						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ K864	♠ 3				1♦
Vul: Both	♥ 973	♥ A1082	1NT	Pass	4♥ ¹	Pass
North HCP: 4	♦ 8763	♦ KQ109	4♣	AP		
South HCP: 14	♣ J8	♣ KQ94				
Contract: 4♠ W			1. Texas			

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ 863	♠ Q1095		1♦	1NT	Pass
Vul: None	♥ KQ6	♥ 10843	2♣ ¹	Pass	2♦	Pass
North HCP: 12	♦ KJ1093	♦ 7	2NT	Pass	3NT	AP
South HCP: 2	♣ K9	♣ 10762				
Contract: 3N E			1. Stayman			

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 193 ♠ A95
Dealer: S ♥ Q73
Vul: EW ♦ AQ932
HCP: 14 ♣ Q3

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

You bid first.

Board: 194 ♠ 87432
Dealer: N ♥ 2
Vul: Both ♦ Q985
HCP: 2 ♣ 876

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

Partner bids first.

Board: 195 ♠ 5
Dealer: S ♥ KQ10862
Vul: NS ♦ AQJ72
HCP: 15 ♣ K

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

You bid first.

Board: 196 ♠ 854
Dealer: N ♥ Q83
Vul: EW ♦ A10853
HCP: 6 ♣ 84

East Bids 1NT if possible.

Partner bids first.

Board: 197 ♠ 3
Dealer: S ♥ A1082
Vul: Both ♦ KQ109
HCP: 14 ♣ KQ94

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

You bid first.

Board: 198 ♠ Q1095
Dealer: N ♥ 10843
Vul: None ♦ 7
HCP: 2 ♣ 10762

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

Partner bids first.

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

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ KQ1083	♠ A95				1♦
Vul: EW	♥ K6	♥ Q73	1NT	XN	2♦	2NT
North HCP: 9	♦ 106	♦ AQ932	X ¹	AP		
South HCP: 14	♣ J642	♣ Q3				
Contract: 2NX S			1. artificial			

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 87432		1♥	1NT	Pass
Vul: Both	♥ 10987543	♥ 2	Pass	2♥	Pass	Pass
North HCP: 14	♦ AK7	♦ Q985	3♣	Pass	3♥ ¹	Pass
South HCP: 2	♣ J	♣ 876	3♣	Pass	4♣	AP
Contract: 4♣ W			1. limit raise or better in ♣			

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ K10976	♠ 5				1♥
Vul: NS	♥ 97	♥ KQ10862	1NT	Pass	2♥	X
North HCP: 5	♦ 10865	♦ AQJ72	XX ¹	Pass	3♣	AP
South HCP: 15	♣ Q10	♣ K				
Contract: 3♣ E			1. artificial			

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ KQ76	♠ 854				
Vul: EW	♥ K64	♥ Q83		1♣	1NT	AP
North HCP: 12	♦ J2	♦ A10853				
South HCP: 6	♣ K963	♣ 84				
Contract: 1N E						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ K864	♠ 3				1♦
Vul: Both	♥ 973	♥ A1082	1NT	Pass	4♥ ¹	Pass
North HCP: 4	♦ 8763	♦ KQ109	4♣	AP		
South HCP: 14	♣ J8	♣ KQ94				
Contract: 4♠ W			1. Texas			

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ 863	♠ Q1095		1♦	1NT	Pass
Vul: None	♥ KQ6	♥ 10843	2♣ ¹	Pass	2♦	Pass
North HCP: 12	♦ KJ1093	♦ 7	2NT	Pass	3NT	AP
South HCP: 2	♣ K9	♣ 10762				
Contract: 3N E			1. Stayman			

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 199 ♠ 5
Dealer: S ♥ QJ974
Vul: EW ♦ 1043
HCP: 3 ♣ 8543

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

Partner bids first.

Board: 200 ♠ J
Dealer: N ♥ KJ876
Vul: Both ♦ K4
HCP: 16 ♣ AKJ84

East Bids 1NT if possible.

You bid first.

Board: 201 ♠ J10
Dealer: S ♥ KJ63
Vul: None ♦ 86432
HCP: 5 ♣ 82

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

Partner bids first.

Board: 202 ♠ K76
Dealer: N ♥ Q1074
Vul: NS ♦ A82
HCP: 12 ♣ QJ2

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

You bid first.

Board: 203 ♠ A2
Dealer: S ♥ 976
Vul: Both ♦ 6542
HCP: 8 ♣ KJ102

West Bids 1NT if possible.

Partner bids first.

Board: 204 ♠ AQ9864
Dealer: N ♥ K
Vul: None ♦ K965
HCP: 16 ♣ A10

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

You bid first.

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

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ J9832				1♠
Vul: EW	♥ QJ974	♥ A	1NT	Pass	2♦	Pass
North HCP: 3	♦ 1043	♦ KJ5	2♥	Pass	2NT	AP
South HCP: 13	♣ 8543	♣ KJ106				
Contract: 2N W						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ 9843				
Vul: Both	♥ KJ876	♥ Q3		1♥	1NT	2♦
North HCP: 16	♦ K4	♦ AJ7532	Pass	3♦	AP	
South HCP: 7	♣ AKJ84	♣ 3				
Contract: 3♦ S						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ K8742				1♠
Vul: None	♥ KJ63	♥ 5	1NT	Pass	2♦	Pass
North HCP: 5	♦ 86432	♦ 75	2♥	Pass	2NT	3♣
South HCP: 12	♣ 82	♣ AKQ104	3♥	AP		
Contract: 3♥ W						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ K76	♠ Q109				
Vul: NS	♥ Q1074	♥ 632		1♣	1NT	Pass
North HCP: 12	♦ A82	♦ J1093	2♥	Pass	2♠	AP
South HCP: 6	♣ QJ2	♣ K94				
Contract: 2♠ E						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ KJ84				
Vul: Both	♥ 976	♥ A1084				1♣
North HCP: 8	♦ 6542	♦ KQ	1NT	AP		
South HCP: 13	♣ KJ102	♣ 964				
Contract: 1N W						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ AQ9864	♠ J2				
Vul: None	♥ K	♥ A832		1♠	1NT	Pass
North HCP: 16	♦ K965	♦ J43	2♦	Pass	2♥	AP
South HCP: 6	♣ A10	♣ 6542				
Contract: 2♥ E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 199 ♠ J9832
Dealer: S ♥ A
Vul: EW ♦ KJ5
HCP: 13 ♣ KJ106

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

You bid first.

Board: 200 ♠ 9843
Dealer: N ♥ Q3
Vul: Both ♦ AJ7532
HCP: 7 ♣ 3

East Bids 1NT if possible.

Partner bids first.

Board: 201 ♠ K8742
Dealer: S ♥ 5
Vul: None ♦ 75
HCP: 12 ♣ AKQ104

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

You bid first.

Board: 202 ♠ Q109
Dealer: N ♥ 632
Vul: NS ♦ J1093
HCP: 6 ♣ K94

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

Partner bids first.

Board: 203 ♠ KJ84
Dealer: S ♥ A1084
Vul: Both ♦ KQ
HCP: 13 ♣ 964

West Bids 1NT if possible.

You bid first.

Board: 204 ♠ J2
Dealer: N ♥ A832
Vul: None ♦ J43
HCP: 6 ♣ 6542

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

Partner bids first.

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

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ J9832				1♠
Vul: EW	♥ QJ974	♥ A	1NT	Pass	2♦	Pass
North HCP: 3	♦ 1043	♦ KJ5	2♥	Pass	2NT	AP
South HCP: 13	♣ 8543	♣ KJ106				
Contract: 2N W						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ 9843				
Vul: Both	♥ KJ876	♥ Q3		1♥	1NT	2♦
North HCP: 16	♦ K4	♦ AJ7532	Pass	3♦	AP	
South HCP: 7	♣ AKJ84	♣ 3				
Contract: 3♦ S						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ K8742				1♠
Vul: None	♥ KJ63	♥ 5	1NT	Pass	2♦	Pass
North HCP: 5	♦ 86432	♦ 75	2♥	Pass	2NT	3♣
South HCP: 12	♣ 82	♣ AKQ104	3♥	AP		
Contract: 3♥ W						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ K76	♠ Q109				
Vul: NS	♥ Q1074	♥ 632		1♣	1NT	Pass
North HCP: 12	♦ A82	♦ J1093	2♥	Pass	2♠	AP
South HCP: 6	♣ QJ2	♣ K94				
Contract: 2♠ E						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ KJ84				
Vul: Both	♥ 976	♥ A1084				1♣
North HCP: 8	♦ 6542	♦ KQ	1NT	AP		
South HCP: 13	♣ KJ102	♣ 964				
Contract: 1N W						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ AQ9864	♠ J2				
Vul: None	♥ K	♥ A832		1♠	1NT	Pass
North HCP: 16	♦ K965	♦ J43	2♦	Pass	2♥	AP
South HCP: 6	♣ A10	♣ 6542				
Contract: 2♥ E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 205	♠ Q94	West Bids 1NT if possible.
Dealer: S	♥ 62	
Vul: EW	♦ J65	Partner bids first.
HCP: 6	♣ QJ654	

Board: 206	♠ 852	East Bids 1NT if possible.
Dealer: N	♥ KQ9	
Vul: None	♦ KQ75	You bid first.
HCP: 14	♣ A42	

Board: 207	♠ 7	West Bids 1NT if possible.
Dealer: S	♥ QJ10985	East Bids 4♠ if possible.
Vul: NS	♦ A2	
HCP: 7	♣ 8743	Partner bids first.

Board: 208	♠ A532	East Bids 1NT if possible.
Dealer: N	♥ AQ2	West Bids 2♦ if possible.
Vul: EW	♦ 10643	East Bids 2♥ if possible.
HCP: 14	♣ A7	You bid first.

Board: 209	♠ 763	West Bids 1NT if possible.
Dealer: S	♥ K8542	East Bids 2♣ if possible.
Vul: Both	♦ 542	West Bids 2♦ if possible.
HCP: 3	♣ 42	East Bids 3NT if possible.
		Partner bids first.

Board: 210	♠ 83	East Bids 1NT if possible.
Dealer: N	♥ K10753	
Vul: NS	♦ AQ52	You bid first.
HCP: 12	♣ K10	

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

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ A8753				1♠
Vul: EW	♥ 62	♥ AK75				
North HCP: 6	♦ J65	♦ Q82	1NT	2♠	AP	
South HCP: 16	♣ QJ654	♣ K				
Contract: 2♠ S						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ 852	♠ QJ74				
Vul: None	♥ KQ9	♥ J854		1♦	1NT	AP
North HCP: 14	♦ KQ75	♦ 63				
South HCP: 5	♣ A42	♣ J96				
Contract: 1N E						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ KQ63				1♦
Vul: NS	♥ QJ10985	♥ 6				
North HCP: 7	♦ A2	♦ K10854	1NT	2♥	4♠	AP
South HCP: 12	♣ 8743	♣ A95				
Contract: 4♠ E						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ A532	♠ Q1087				
Vul: EW	♥ AQ2	♥ 3		1♦	1NT	Pass
North HCP: 14	♦ 10643	♦ J87	2♦	Pass	2♥	AP
South HCP: 4	♣ A7	♣ J9865				
Contract: 2♥ E						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ 763	♠ QJ4				1♦
Vul: Both	♥ K8542	♥ 976	1NT	Pass	2♣ ¹	Pass
North HCP: 3	♦ 542	♦ Q973	2♦	Pass	3NT	AP
South HCP: 12	♣ 42	♣ AK9				
Contract: 3N W			1. Stayman			

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ 83	♠ J654				
Vul: NS	♥ K10753	♥ QJ8		1♥	1NT	XN
North HCP: 12	♦ AQ52	♦ 1098	Pass	2♦	Pass	3♥
South HCP: 11	♣ K10	♣ AQJ	AP			
Contract: 3♥ N						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 205	♠ A8753	West Bids 1NT if possible.
Dealer: S	♥ AK75	
Vul: EW	♦ Q82	You bid first.
HCP: 16	♣ K	

Board: 206	♠ QJ74	East Bids 1NT if possible.
Dealer: N	♥ J854	
Vul: None	♦ 63	Partner bids first.
HCP: 5	♣ J96	

Board: 207	♠ KQ63	West Bids 1NT if possible.
Dealer: S	♥ 6	East Bids 4♠ if possible.
Vul: NS	♦ K10854	
HCP: 12	♣ A95	You bid first.

Board: 208	♠ Q1087	East Bids 1NT if possible.
Dealer: N	♥ 3	West Bids 2♦ if possible.
Vul: EW	♦ J87	East Bids 2♥ if possible.
HCP: 4	♣ J9865	Partner bids first.

Board: 209	♠ QJ4	West Bids 1NT if possible.
Dealer: S	♥ 976	East Bids 2♣ if possible.
Vul: Both	♦ Q973	West Bids 2♦ if possible.
HCP: 12	♣ AK9	East Bids 3NT if possible.
		You bid first.

Board: 210	♠ J654	East Bids 1NT if possible.
Dealer: N	♥ QJ8	
Vul: NS	♦ 1098	Partner bids first.
HCP: 11	♣ AQJ	

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

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ A8753				1♠
Vul: EW	♥ 62	♥ AK75				
North HCP: 6	♦ J65	♦ Q82	1NT	2♠	AP	
South HCP: 16	♣ QJ654	♣ K				
Contract: 2♠ S						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ 852	♠ QJ74				
Vul: None	♥ KQ9	♥ J854		1♦	1NT	AP
North HCP: 14	♦ KQ75	♦ 63				
South HCP: 5	♣ A42	♣ J96				
Contract: 1N E						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ KQ63				1♦
Vul: NS	♥ QJ10985	♥ 6				
North HCP: 7	♦ A2	♦ K10854	1NT	2♥	4♠	AP
South HCP: 12	♣ 8743	♣ A95				
Contract: 4♠ E						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ A532	♠ Q1087				
Vul: EW	♥ AQ2	♥ 3		1♦	1NT	Pass
North HCP: 14	♦ 10643	♦ J87	2♦	Pass	2♥	AP
South HCP: 4	♣ A7	♣ J9865				
Contract: 2♥ E						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ 763	♠ QJ4				1♦
Vul: Both	♥ K8542	♥ 976	1NT	Pass	2♣ ¹	Pass
North HCP: 3	♦ 542	♦ Q973	2♦	Pass	3NT	AP
South HCP: 12	♣ 42	♣ AK9				
Contract: 3N W			1. Stayman			

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ 83	♠ J654				
Vul: NS	♥ K10753	♥ QJ8		1♥	1NT	XN
North HCP: 12	♦ AQ52	♦ 1098	Pass	2♦	Pass	3♥
South HCP: 11	♣ K10	♣ AQJ	AP			
Contract: 3♥ N						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 211	♠ 542	West Bids 1NT if possible.
Dealer: S	♥ Q965	
Vul: EW	♦ AKJ63	Partner bids first.
HCP: 11	♣ J	

Board: 212	♠ A64	East Bids 1NT if possible.
Dealer: N	♥ Q1082	
Vul: None	♦ K5	You bid first.
HCP: 13	♣ A1052	

Board: 213	♠ 975	West Bids 1NT if possible.
Dealer: S	♥ 8742	East Bids 2♥ if possible.
Vul: EW	♦ 7	West Bids 2♠ if possible.
HCP: 2	♣ Q9876	East Bids 4♥ if possible.
		West Bids 4♠ if possible.
		Partner bids first.

Board: 214	♠ K9	East Bids 1NT if possible.
Dealer: N	♥ K63	West Bids 2♥ if possible.
Vul: Both	♦ AJ954	
HCP: 14	♣ K96	You bid first.

Board: 215	♠ 86	West Bids 1NT if possible.
Dealer: S	♥ J752	
Vul: None	♦ KJ65	Partner bids first.
HCP: 5	♣ 1063	

Board: 216	♠ AJ	East Bids 1NT if possible.
Dealer: N	♥ J105	
Vul: NS	♦ A108	You bid first.
HCP: 13	♣ K10976	

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

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ QJ8				1♣
Vul: EW	♥ Q965	♥ J874				
North HCP: 11	♦ AKJ63	♦ Q97	1NT	XN	AP	
South HCP: 12	♣ J	♣ AQ6				
Contract: 1NX W						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ A64	♠ J75				
Vul: None	♥ Q1082	♥ 654		1♣	1NT	AP
North HCP: 13	♦ K5	♦ A10864				
South HCP: 5	♣ A1052	♣ 93				
Contract: 1N E						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ 975	♠ 8				1♦
Vul: EW	♥ 8742	♥ Q6	1NT	Pass	2♥	Pass
North HCP: 2	♦ 7	♦ AQJ654	2♣	Pass	4♥	Pass
South HCP: 13	♣ Q9876	♣ A1043	4♣	AP		
Contract: 4♠ W						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ Q862				
Vul: Both	♥ K63	♥ Q9		1♦	1NT	2♦
North HCP: 14	♦ AJ954	♦ Q10832	2♥	3♦	AP	
South HCP: 8	♣ K96	♣ Q4				
Contract: 3♦ N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AQ92				
Vul: None	♥ J752	♥ K94				1♣
North HCP: 5	♦ KJ65	♦ 7	1NT	AP		
South HCP: 13	♣ 1063	♣ A9875				
Contract: 1N W						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 942				
Vul: NS	♥ J105	♥ K9762		1♣	1NT	AP
North HCP: 13	♦ A108	♦ K62				
South HCP: 6	♣ K10976	♣ 32				
Contract: 1N E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 211	♠ QJ8	West Bids 1NT if possible.
Dealer: S	♥ J874	
Vul: EW	♦ Q97	You bid first.
HCP: 12	♣ AQ6	

Board: 212	♠ J75	East Bids 1NT if possible.
Dealer: N	♥ 654	
Vul: None	♦ A10864	Partner bids first.
HCP: 5	♣ 93	

Board: 213	♠ 8	West Bids 1NT if possible.
Dealer: S	♥ Q6	East Bids 2♥ if possible.
Vul: EW	♦ AQJ654	West Bids 2♠ if possible.
HCP: 13	♣ A1043	East Bids 4♥ if possible.
		West Bids 4♠ if possible.
		You bid first.

Board: 214	♠ Q862	East Bids 1NT if possible.
Dealer: N	♥ Q9	West Bids 2♥ if possible.
Vul: Both	♦ Q10832	
HCP: 8	♣ Q4	Partner bids first.

Board: 215	♠ AQ92	West Bids 1NT if possible.
Dealer: S	♥ K94	
Vul: None	♦ 7	You bid first.
HCP: 13	♣ A9875	

Board: 216	♠ 942	East Bids 1NT if possible.
Dealer: N	♥ K9762	
Vul: NS	♦ K62	Partner bids first.
HCP: 6	♣ 32	

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

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ QJ8				1♣
Vul: EW	♥ Q965	♥ J874				
North HCP: 11	♦ AKJ63	♦ Q97	1NT	XN	AP	
South HCP: 12	♣ J	♣ AQ6				
Contract: 1NX W						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ A64	♠ J75				
Vul: None	♥ Q1082	♥ 654		1♣	1NT	AP
North HCP: 13	♦ K5	♦ A10864				
South HCP: 5	♣ A1052	♣ 93				
Contract: 1N E						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ 975	♠ 8				1♦
Vul: EW	♥ 8742	♥ Q6	1NT	Pass	2♥	Pass
North HCP: 2	♦ 7	♦ AQJ654	2♣	Pass	4♥	Pass
South HCP: 13	♣ Q9876	♣ A1043	4♣	AP		
Contract: 4♠ W						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ Q862				
Vul: Both	♥ K63	♥ Q9		1♦	1NT	2♦
North HCP: 14	♦ AJ954	♦ Q10832	2♥	3♦	AP	
South HCP: 8	♣ K96	♣ Q4				
Contract: 3♦ N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AQ92				
Vul: None	♥ J752	♥ K94				1♣
North HCP: 5	♦ KJ65	♦ 7	1NT	AP		
South HCP: 13	♣ 1063	♣ A9875				
Contract: 1N W						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 942				
Vul: NS	♥ J105	♥ K9762		1♣	1NT	AP
North HCP: 13	♦ A108	♦ K62				
South HCP: 6	♣ K10976	♣ 32				
Contract: 1N E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 217 ♠ Q43
Dealer: S ♥ 9543
Vul: Both ♦ 43
HCP: 3 ♣ J1098

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

Partner bids first.

Board: 218 ♠ AK32
Dealer: N ♥ A72
Vul: None ♦ KQJ
HCP: 18 ♣ J64

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

You bid first.

Board: 219 ♠ 9752
Dealer: S ♥ 972
Vul: NS ♦ 987
HCP: 4 ♣ A54

West Bids 1NT if possible.

Partner bids first.

Board: 220 ♠ A632
Dealer: N ♥ AJ
Vul: NS ♦ QJ75
HCP: 12 ♣ 873

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

You bid first.

Board: 221 ♠ AJ92
Dealer: S ♥ 4
Vul: EW ♦ 9842
HCP: 6 ♣ J1092

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

Partner bids first.

Board: 222 ♠ AQ732
Dealer: N ♥ K10643
Vul: Both ♦ A10
HCP: 17 ♣ A

East Bids 1NT if possible.

You bid first.

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

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ Q43	♠ AJ98				1♦
Vul: Both	♥ 9543	♥ 72	1NT	Pass	2♣ ¹	Pass
North HCP: 3	♦ 43	♦ AQ82	2♥	Pass	2NT	AP
South HCP: 13	♣ J1098	♣ Q42	1. Stayman			
Contract: 2N W						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AK32	♠ J98765		1♣	1NT	Pass
Vul: None	♥ A72	♥ KJ43	3♣ ¹	Pass	3♦ ²	Pass
North HCP: 18	♦ KQJ	♦ 8	Pass	X	Pass	4♠
South HCP: 5	♣ J64	♣ 52	AP			
Contract: 4♠ S			1. Minor Suit Transfers after 1NT			
			2. automat			

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ 9752	♠ Q1084				1♦
Vul: NS	♥ 972	♥ QJ3				
North HCP: 4	♦ 987	♦ AK1063	1NT	AP		
South HCP: 15	♣ A54	♣ K				
Contract: 1N W						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ A632	♠ J10975		1♦	1NT	XN
Vul: NS	♥ AJ	♥ 975	Pass	Pass	XX ¹	Pass
North HCP: 12	♦ QJ75	♦ A	2♥	X	AP	
South HCP: 9	♣ 873	♣ KJ96	1. SOS			
Contract: 2♥ X W						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ AJ92	♠ Q874				1♣
Vul: EW	♥ 4	♥ QJ87	1NT	Pass	2♦	Pass
North HCP: 6	♦ 9842	♦ KQ	2♥	AP		
South HCP: 12	♣ J1092	♣ Q85				
Contract: 2♥ W						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AQ732	♠ 94		1♠	1NT	Pass
Vul: Both	♥ K10643	♥ 752	Pass	2♥	AP	
North HCP: 17	♦ A10	♦ Q9854				
South HCP: 5	♣ A	♣ K63				
Contract: 2♥ N						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 217 ♠ AJ98
Dealer: S ♥ 72
Vul: Both ♦ AQ82
HCP: 13 ♣ Q42

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

You bid first.

Board: 218 ♠ J98765
Dealer: N ♥ KJ43
Vul: None ♦ 8
HCP: 5 ♣ 52

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

Partner bids first.

Board: 219 ♠ Q1084
Dealer: S ♥ QJ3
Vul: NS ♦ AK1063
HCP: 15 ♣ K

West Bids 1NT if possible.

You bid first.

Board: 220 ♠ J10975
Dealer: N ♥ 975
Vul: NS ♦ A
HCP: 9 ♣ KJ96

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

Partner bids first.

Board: 221 ♠ Q874
Dealer: S ♥ QJ87
Vul: EW ♦ KQ
HCP: 12 ♣ Q85

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

You bid first.

Board: 222 ♠ 94
Dealer: N ♥ 752
Vul: Both ♦ Q9854
HCP: 5 ♣ K63

East Bids 1NT if possible.

Partner bids first.

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

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ Q43	♠ AJ98				1♦
Vul: Both	♥ 9543	♥ 72	1NT	Pass	2♣ ¹	Pass
North HCP: 3	♦ 43	♦ AQ82	2♥	Pass	2NT	AP
South HCP: 13	♣ J1098	♣ Q42	1. Stayman			
Contract: 2N W						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AK32	♠ J98765		1♣	1NT	Pass
Vul: None	♥ A72	♥ KJ43	3♣ ¹	Pass	3♦ ²	Pass
North HCP: 18	♦ KQJ	♦ 8	Pass	X	Pass	4♠
South HCP: 5	♣ J64	♣ 52	AP			
Contract: 4♠ S			1. Minor Suit Transfers after 1NT			
			2. automat			

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ 9752	♠ Q1084				1♦
Vul: NS	♥ 972	♥ QJ3				
North HCP: 4	♦ 987	♦ AK1063	1NT	AP		
South HCP: 15	♣ A54	♣ K				
Contract: 1N W						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ A632	♠ J10975		1♦	1NT	XN
Vul: NS	♥ AJ	♥ 975	Pass	Pass	XX ¹	Pass
North HCP: 12	♦ QJ75	♦ A	2♥	X	AP	
South HCP: 9	♣ 873	♣ KJ96	1. SOS			
Contract: 2♥ X W						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ AJ92	♠ Q874				1♣
Vul: EW	♥ 4	♥ QJ87	1NT	Pass	2♦	Pass
North HCP: 6	♦ 9842	♦ KQ	2♥	AP		
South HCP: 12	♣ J1092	♣ Q85				
Contract: 2♥ W						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AQ732	♠ 94		1♠	1NT	Pass
Vul: Both	♥ K10643	♥ 752	Pass	2♥	AP	
North HCP: 17	♦ A10	♦ Q9854				
South HCP: 5	♣ A	♣ K63				
Contract: 2♥ N						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 223	♠ K10842	West Bids 1NT if possible.
Dealer: S	♥ J542	
Vul: NS	♦ Q	Partner bids first.
HCP: 7	♣ J74	

Board: 224	♠ Q973	East Bids 1NT if possible.
Dealer: N	♥ A	West Bids 2♠ if possible.
Vul: EW	♦ KQ10543	East Bids 3♣ if possible.
HCP: 13	♣ Q10	You bid first.

Board: 225	♠ 102	West Bids 1NT if possible.
Dealer: S	♥ 98765	West Redoubles if possible.
Vul: Both	♦ A98	East Bids 2♣ if possible.
HCP: 9	♣ KQ7	Partner bids first.

Board: 226	♠ J104	East Bids 1NT if possible.
Dealer: N	♥ K932	West Bids 2♣ if possible.
Vul: None	♦ K109	East Bids 2♥ if possible.
HCP: 13	♣ AQ4	West Bids 2NT if possible.
		You bid first.

Board: 227	♠ Q754	West Bids 1NT if possible.
Dealer: S	♥ 10742	
Vul: EW	♦ KJ	Partner bids first.
HCP: 8	♣ Q107	

Board: 228	♠ 106	East Bids 1NT if possible.
Dealer: N	♥ KJ1085	
Vul: Both	♦ Q9	You bid first.
HCP: 12	♣ AQ96	

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

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ K10842	♠ A653				1♦
Vul: NS	♥ J542	♥ KQ8				
North HCP: 7	♦ Q	♦ A8652	1NT	AP		
South HCP: 13	♣ J74	♣ 10				
Contract: 1N W						
Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ Q973	♠ 10862		1♦	1NT	Pass
Vul: EW	♥ A	♥ KJ10843	2♠ ¹	Pass	3♣ ²	AP
North HCP: 13	♦ KQ10543	♦ —	1. Minor Suit Transfers after 1NT			
South HCP: 4	♣ Q10	♣ 643	2. automat			
Contract: 3♣ E						
Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AQ873				1♠
Vul: Both	♥ 98765	♥ AQ102	1NT	XN	Pass	Pass
North HCP: 9	♦ A98	♦ 54	XX ¹	Pass	2♣ ²	2♥
South HCP: 12	♣ KQ7	♣ 43	Pass	3♥	AP	
Contract: 3♥ S			1. SOS			
			2. artificial			
Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ J104	♠ Q653		1♣	1NT	Pass
Vul: None	♥ K932	♥ Q106	2♣ ¹	Pass	2♥	Pass
North HCP: 13	♦ K109	♦ 65	2NT	AP		
South HCP: 4	♣ AQ4	♣ 9532	1. Stayman			
Contract: 2N E						
Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ Q754	♠ AJ2				1♥
Vul: EW	♥ 10742	♥ KJ986				
North HCP: 8	♦ KJ	♦ 10963	1NT	2♥	AP	
South HCP: 13	♣ Q107	♣ A				
Contract: 2♥ S						
Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ Q543				
Vul: Both	♥ KJ1085	♥ 6432		1♥	1NT	3♥
North HCP: 12	♦ Q9	♦ J85	AP			
South HCP: 3	♣ AQ96	♣ 74				
Contract: 3♥ N						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 223	♠ A653	West Bids 1NT if possible.
Dealer: S	♥ KQ8	
Vul: NS	♦ A8652	You bid first.
HCP: 13	♣ 10	

Board: 224	♠ 10862	East Bids 1NT if possible.
Dealer: N	♥ KJ10843	West Bids 2♠ if possible.
Vul: EW	♦ —	East Bids 3♣ if possible.
HCP: 4	♣ 643	Partner bids first.

Board: 225	♠ AQ873	West Bids 1NT if possible.
Dealer: S	♥ AQ102	West Redoubles if possible.
Vul: Both	♦ 54	East Bids 2♣ if possible.
HCP: 12	♣ 43	You bid first.

Board: 226	♠ Q653	East Bids 1NT if possible.
Dealer: N	♥ Q106	West Bids 2♣ if possible.
Vul: None	♦ 65	East Bids 2♥ if possible.
HCP: 4	♣ 9532	West Bids 2NT if possible.
		Partner bids first.

Board: 227	♠ AJ2	West Bids 1NT if possible.
Dealer: S	♥ KJ986	
Vul: EW	♦ 10963	You bid first.
HCP: 13	♣ A	

Board: 228	♠ Q543	East Bids 1NT if possible.
Dealer: N	♥ 6432	
Vul: Both	♦ J85	Partner bids first.
HCP: 3	♣ 74	

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

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ K10842	♠ A653				1♦
Vul: NS	♥ J542	♥ KQ8				
North HCP: 7	♦ Q	♦ A8652	1NT	AP		
South HCP: 13	♣ J74	♣ 10				
Contract: 1N W						
Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ Q973	♠ 10862		1♦	1NT	Pass
Vul: EW	♥ A	♥ KJ10843	2♠ ¹	Pass	3♣ ²	AP
North HCP: 13	♦ KQ10543	♦ —	1. Minor Suit Transfers after 1NT			
South HCP: 4	♣ Q10	♣ 643	2. automat			
Contract: 3♣ E						
Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AQ873				1♠
Vul: Both	♥ 98765	♥ AQ102	1NT	XN	Pass	Pass
North HCP: 9	♦ A98	♦ 54	XX ¹	Pass	2♣ ²	2♥
South HCP: 12	♣ KQ7	♣ 43	Pass	3♥	AP	
Contract: 3♥ S			1. SOS			
			2. artificial			
Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ J104	♠ Q653		1♣	1NT	Pass
Vul: None	♥ K932	♥ Q106	2♣ ¹	Pass	2♥	Pass
North HCP: 13	♦ K109	♦ 65	2NT	AP		
South HCP: 4	♣ AQ4	♣ 9532	1. Stayman			
Contract: 2N E						
Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ Q754	♠ AJ2				1♥
Vul: EW	♥ 10742	♥ KJ986				
North HCP: 8	♦ KJ	♦ 10963	1NT	2♥	AP	
South HCP: 13	♣ Q107	♣ A				
Contract: 2♥ S						
Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ Q543				
Vul: Both	♥ KJ1085	♥ 6432		1♥	1NT	3♥
North HCP: 12	♦ Q9	♦ J85	AP			
South HCP: 3	♣ AQ96	♣ 74				
Contract: 3♥ N						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 229 ♠ J986542
Dealer: S ♥ 64
Vul: None ♦ A7
HCP: 7 ♣ Q8

West Bids 1NT if possible.

Partner bids first.

Board: 230 ♠ A532
Dealer: N ♥ AK3
Vul: NS ♦ Q9862
HCP: 13 ♣ 10

East Bids 1NT if possible.

West Bids 2♦ if possible.

You bid first.

Board: 231 ♠ 852
Dealer: S ♥ 1096
Vul: Both ♦ QJ873
HCP: 3 ♣ 82

West Bids 1NT if possible.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

East Bids 3♣ if possible.

West Bids 4♠ if possible.

Partner bids first.

Board: 232 ♠ 9764
Dealer: N ♥ AQJ96
Vul: None ♦ K5
HCP: 12 ♣ Q3

East Bids 1NT if possible.

West Bids 4♠ if possible.

East Bids X♣ if possible.

You bid first.

Board: 233 ♠ AJ10752
Dealer: S ♥ 98
Vul: NS ♦ 7
HCP: 5 ♣ 7542

West Bids 1NT if possible.

East Bids 3♣ if possible.

West Bids 3♦ if possible.

Partner bids first.

Board: 234 ♠ AJ653
Dealer: N ♥ QJ104
Vul: EW ♦ A742
HCP: 12 ♣ —

East Bids 1NT if possible.

You bid first.

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

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ J986542	♠ AK				1♣
Vul: None	♥ 64	♥ 8753				
North HCP: 7	♦ A7	♦ 864	1NT	2♠	Pass	3♠
South HCP: 12	♣ Q8	♣ AJ52	AP			
Contract: 3♠ N						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ A532	♠ Q10874				
Vul: NS	♥ AK3	♥ 95		1♦	1NT	XN
North HCP: 13	♦ Q9862	♦ 3	2♦	2♠	Pass	4♠
South HCP: 10	♣ 10	♣ AKJ65	AP			
Contract: 4♠ N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ A3				1♥
Vul: Both	♥ 1096	♥ AK854	1NT	Pass	2♥	Pass
North HCP: 3	♦ QJ873	♦ 1092	2♠	Pass	3♣	Pass
South HCP: 13	♣ 82	♣ Q95	4♠	AP		
Contract: 4♠ W						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ 9764	♠ —				
Vul: None	♥ AQJ96	♥ —		1♥	1NT	3♣
North HCP: 12	♦ K5	♦ 1097432	4♠	5♣	X♣	AP
South HCP: 5	♣ Q3	♣ AJ108652				
Contract: 5♣ X S						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ AJ10752	♠ KQ93				1♥
Vul: NS	♥ 98	♥ A7642	1NT	Pass	3♣ ¹	Pass
North HCP: 5	♦ 7	♦ 4	3♦ ²	AP		
South HCP: 14	♣ 7542	♣ AJ3	1. Minor Suit Transfers after 1NT			
Contract: 3♦ W			2. automat			

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ AJ653	♠ Q10				
Vul: EW	♥ QJ104	♥ 987				
North HCP: 12	♦ A742	♦ QJ6		1♠	1NT	AP
South HCP: 6	♣ —	♣ J10753				
Contract: 1N E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 229	♠ AK	West Bids 1NT if possible.
Dealer: S	♥ 8753	
Vul: None	♦ 864	You bid first.
HCP: 12	♣ AJ52	

Board: 230	♠ Q10874	East Bids 1NT if possible.
Dealer: N	♥ 95	West Bids 2♦ if possible.
Vul: NS	♦ 3	
HCP: 10	♣ AKJ65	Partner bids first.

Board: 231	♠ A3	West Bids 1NT if possible.
Dealer: S	♥ AK854	East Bids 2♥ if possible.
Vul: Both	♦ 1092	West Bids 2♠ if possible.
HCP: 13	♣ Q95	East Bids 3♣ if possible.
		West Bids 4♠ if possible.
		You bid first.

Board: 232	♠ —	East Bids 1NT if possible.
Dealer: N	♥ —	West Bids 4♠ if possible.
Vul: None	♦ 1097432	East Bids X♣ if possible.
HCP: 5	♣ AJ108652	Partner bids first.

Board: 233	♠ KQ93	West Bids 1NT if possible.
Dealer: S	♥ A7642	East Bids 3♣ if possible.
Vul: NS	♦ 4	West Bids 3♦ if possible.
HCP: 14	♣ AJ3	You bid first.

Board: 234	♠ Q10	East Bids 1NT if possible.
Dealer: N	♥ 987	
Vul: EW	♦ QJ6	Partner bids first.
HCP: 6	♣ J10753	

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

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ J986542	♠ AK				1♣
Vul: None	♥ 64	♥ 8753				
North HCP: 7	♦ A7	♦ 864	1NT	2♠	Pass	3♠
South HCP: 12	♣ Q8	♣ AJ52	AP			
Contract: 3♠ N						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ A532	♠ Q10874				
Vul: NS	♥ AK3	♥ 95		1♦	1NT	XN
North HCP: 13	♦ Q9862	♦ 3	2♦	2♠	Pass	4♠
South HCP: 10	♣ 10	♣ AKJ65	AP			
Contract: 4♠ N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ A3				1♥
Vul: Both	♥ 1096	♥ AK854	1NT	Pass	2♥	Pass
North HCP: 3	♦ QJ873	♦ 1092	2♠	Pass	3♣	Pass
South HCP: 13	♣ 82	♣ Q95	4♠	AP		
Contract: 4♠ W						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ 9764	♠ —				
Vul: None	♥ AQJ96	♥ —		1♥	1NT	3♣
North HCP: 12	♦ K5	♦ 1097432	4♠	5♣	X♣	AP
South HCP: 5	♣ Q3	♣ AJ108652				
Contract: 5♣ X S						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ AJ10752	♠ KQ93				1♥
Vul: NS	♥ 98	♥ A7642	1NT	Pass	3♣ ¹	Pass
North HCP: 5	♦ 7	♦ 4	3♦ ²	AP		
South HCP: 14	♣ 7542	♣ AJ3	1. Minor Suit Transfers after 1NT			
Contract: 3♦ W			2. automat			

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ AJ653	♠ Q10				
Vul: EW	♥ QJ104	♥ 987				
North HCP: 12	♦ A742	♦ QJ6		1♠	1NT	AP
South HCP: 6	♣ —	♣ J10753				
Contract: 1N E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 235 ♠ J7654
Dealer: S ♥ K8
Vul: None ♦ Q8532
HCP: 6 ♣ 2

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

Partner bids first.

Board: 236 ♠ Q10
Dealer: N ♥ KQ8
Vul: NS ♦ K2
HCP: 12 ♣ Q98765

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

You bid first.

Board: 237 ♠ J10853
Dealer: S ♥ 63
Vul: EW ♦ J95
HCP: 2 ♣ 543

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

Partner bids first.

Board: 238 ♠ AJ953
Dealer: N ♥ 62
Vul: Both ♦ K742
HCP: 12 ♣ KJ

East Bids 1NT if possible.

You bid first.

Board: 239 ♠ 5
Dealer: S ♥ K754
Vul: NS ♦ 10654
HCP: 4 ♣ J763

West Bids 1NT if possible.

Partner bids first.

Board: 240 ♠ A765
Dealer: N ♥ 1065
Vul: EW ♦ AKJ
HCP: 12 ♣ 1087

East Bids 1NT if possible.

You bid first.

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

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ J7654	♠ A83				1♣
Vul: None	♥ K8	♥ 109				
North HCP: 6	♦ Q8532	♦ AK10	1NT	Pass	2♦	Pass
South HCP: 12	♣ 2	♣ J10963	2♥	AP		
Contract: 2♥ W						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ K5432				
Vul: NS	♥ KQ8	♥ 964		1♣	1NT	Pass
North HCP: 12	♦ K2	♦ A973	2♦	Pass	2♥	AP
South HCP: 7	♣ Q98765	♣ 2				
Contract: 2♥ E						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ J10853	♠ Q7				1♣
Vul: EW	♥ 63	♥ K872	1NT	Pass	2♣ ¹	Pass
North HCP: 2	♦ J95	♦ K32	2♦	Pass	3NT	AP
South HCP: 12	♣ 543	♣ A972	1. Stayman			
Contract: 3N W						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ AJ953	♠ Q4				
Vul: Both	♥ 62	♥ A1084		1♣	1NT	XN
North HCP: 12	♦ K742	♦ Q86	AP			
South HCP: 10	♣ KJ	♣ Q1095				
Contract: 1NX E						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ Q1094				
Vul: NS	♥ K754	♥ QJ2				1♣
North HCP: 4	♦ 10654	♦ AQ9	1NT	AP		
South HCP: 13	♣ J763	♣ Q42				
Contract: 1N W						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ A765	♠ 3				
Vul: EW	♥ 1065	♥ AJ98432		1♣	1NT	4♥
North HCP: 12	♦ AKJ	♦ 3	AP			
South HCP: 8	♣ 1087	♣ K943				
Contract: 4♥ S						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 235 ♠ A83
Dealer: S ♥ 109
Vul: None ♦ AK10
HCP: 12 ♣ J10963

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

You bid first.

Board: 236 ♠ K5432
Dealer: N ♥ 964
Vul: NS ♦ A973
HCP: 7 ♣ 2

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

Partner bids first.

Board: 237 ♠ Q7
Dealer: S ♥ K872
Vul: EW ♦ K32
HCP: 12 ♣ A972

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

You bid first.

Board: 238 ♠ Q4
Dealer: N ♥ A1084
Vul: Both ♦ Q86
HCP: 10 ♣ Q1095

East Bids 1NT if possible.

Partner bids first.

Board: 239 ♠ Q1094
Dealer: S ♥ QJ2
Vul: NS ♦ AQ9
HCP: 13 ♣ Q42

West Bids 1NT if possible.

You bid first.

Board: 240 ♠ 3
Dealer: N ♥ AJ98432
Vul: EW ♦ 3
HCP: 8 ♣ K943

East Bids 1NT if possible.

Partner bids first.

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

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ J7654	♠ A83				1♣
Vul: None	♥ K8	♥ 109				
North HCP: 6	♦ Q8532	♦ AK10	1NT	Pass	2♦	Pass
South HCP: 12	♣ 2	♣ J10963	2♥	AP		
Contract: 2♥ W						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ K5432				
Vul: NS	♥ KQ8	♥ 964		1♣	1NT	Pass
North HCP: 12	♦ K2	♦ A973	2♦	Pass	2♥	AP
South HCP: 7	♣ Q98765	♣ 2				
Contract: 2♥ E						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ J10853	♠ Q7				1♣
Vul: EW	♥ 63	♥ K872	1NT	Pass	2♣ ¹	Pass
North HCP: 2	♦ J95	♦ K32	2♦	Pass	3NT	AP
South HCP: 12	♣ 543	♣ A972	1. Stayman			
Contract: 3N W						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ AJ953	♠ Q4				
Vul: Both	♥ 62	♥ A1084		1♣	1NT	XN
North HCP: 12	♦ K742	♦ Q86	AP			
South HCP: 10	♣ KJ	♣ Q1095				
Contract: 1NX E						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ Q1094				
Vul: NS	♥ K754	♥ QJ2				1♣
North HCP: 4	♦ 10654	♦ AQ9	1NT	AP		
South HCP: 13	♣ J763	♣ Q42				
Contract: 1N W						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ A765	♠ 3				
Vul: EW	♥ 1065	♥ AJ98432		1♣	1NT	4♥
North HCP: 12	♦ AKJ	♦ 3	AP			
South HCP: 8	♣ 1087	♣ K943				
Contract: 4♥ S						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 241	♠ KQJ83	West Bids 1NT if possible.
Dealer: S	♥ 8765	
Vul: Both	♦ 10954	Partner bids first.
HCP: 6	♣ —	

Board: 242	♠ KJ	East Bids 1NT if possible.
Dealer: N	♥ K763	
Vul: None	♦ AQ72	You bid first.
HCP: 13	♣ 985	

Board: 243	♠ 9875	West Bids 1NT if possible.
Dealer: S	♥ 54	East Bids 2♥ if possible.
Vul: EW	♦ KQ8	
HCP: 6	♣ J1063	Partner bids first.

Board: 244	♠ J52	East Bids 1NT if possible.
Dealer: N	♥ A5	West Bids 2NT if possible.
Vul: Both	♦ Q73	
HCP: 12	♣ AJ874	You bid first.

Board: 245	♠ A10987	West Bids 1NT if possible.
Dealer: S	♥ J875	
Vul: None	♦ A83	Partner bids first.
HCP: 9	♣ 4	

Board: 246	♠ AJ	East Bids 1NT if possible.
Dealer: N	♥ AJ63	West Bids 2♦ if possible.
Vul: NS	♦ 53	East Bids 2♥ if possible.
HCP: 14	♣ A10976	You bid first.

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

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ KQJ83	♠ 652				1♣
Vul: Both	♥ 8765	♥ KQJ				
North HCP: 6	♦ 10954	♦ KQ	1NT	AP		
South HCP: 14	♣ —	♣ K10832				
Contract: 1N W						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 109854				
Vul: None	♥ K763	♥ AJ8		1♦	1NT	AP
North HCP: 13	♦ AQ72	♦ 1098				
South HCP: 8	♣ 985	♣ K4				
Contract: 1N E						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ 9875	♠ K4				1♥
Vul: EW	♥ 54	♥ AQJ7632	1NT	Pass	2♥	4♥
North HCP: 6	♦ KQ8	♦ A3	AP			
South HCP: 14	♣ J1063	♣ 87				
Contract: 4♥ S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ J52	♠ Q8764				
Vul: Both	♥ A5	♥ 10863		1♣	1NT	Pass
North HCP: 12	♦ Q73	♦ 104	2NT	AP		
South HCP: 4	♣ AJ874	♣ Q2				
Contract: 2N E						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ A10987	♠ Q5				1♣
Vul: None	♥ J875	♥ AQ64	1NT	XN	Pass	2♥
North HCP: 9	♦ A83	♦ Q4	Pass	3♥	AP	
South HCP: 14	♣ 4	♣ A10876				
Contract: 3♥ S						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ Q9765				
Vul: NS	♥ AJ63	♥ K7		1♣	1NT	Pass
North HCP: 14	♦ 53	♦ 9762	2♦	Pass	2♥	AP
South HCP: 6	♣ A10976	♣ J3				
Contract: 2♥ E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 241	♠ 652	West Bids 1NT if possible.
Dealer: S	♥ KQJ	
Vul: Both	♦ KQ	You bid first.
HCP: 14	♣ K10832	
Board: 242	♠ 109854	East Bids 1NT if possible.
Dealer: N	♥ AJ8	
Vul: None	♦ 1098	Partner bids first.
HCP: 8	♣ K4	
Board: 243	♠ K4	West Bids 1NT if possible.
Dealer: S	♥ AQJ7632	East Bids 2♥ if possible.
Vul: EW	♦ A3	
HCP: 14	♣ 87	You bid first.
Board: 244	♠ Q8764	East Bids 1NT if possible.
Dealer: N	♥ 10863	West Bids 2NT if possible.
Vul: Both	♦ 104	
HCP: 4	♣ Q2	Partner bids first.
Board: 245	♠ Q5	West Bids 1NT if possible.
Dealer: S	♥ AQ64	
Vul: None	♦ Q4	You bid first.
HCP: 14	♣ A10876	
Board: 246	♠ Q9765	East Bids 1NT if possible.
Dealer: N	♥ K7	West Bids 2♦ if possible.
Vul: NS	♦ 9762	East Bids 2♥ if possible.
HCP: 6	♣ J3	Partner bids first.

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

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ KQJ83	♠ 652				1♣
Vul: Both	♥ 8765	♥ KQJ				
North HCP: 6	♦ 10954	♦ KQ	1NT	AP		
South HCP: 14	♣ —	♣ K10832				
Contract: 1N W						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 109854				
Vul: None	♥ K763	♥ AJ8		1♦	1NT	AP
North HCP: 13	♦ AQ72	♦ 1098				
South HCP: 8	♣ 985	♣ K4				
Contract: 1N E						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ 9875	♠ K4				1♥
Vul: EW	♥ 54	♥ AQJ7632	1NT	Pass	2♥	4♥
North HCP: 6	♦ KQ8	♦ A3	AP			
South HCP: 14	♣ J1063	♣ 87				
Contract: 4♥ S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ J52	♠ Q8764				
Vul: Both	♥ A5	♥ 10863		1♣	1NT	Pass
North HCP: 12	♦ Q73	♦ 104	2NT	AP		
South HCP: 4	♣ AJ874	♣ Q2				
Contract: 2N E						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ A10987	♠ Q5				1♣
Vul: None	♥ J875	♥ AQ64	1NT	XN	Pass	2♥
North HCP: 9	♦ A83	♦ Q4	Pass	3♥	AP	
South HCP: 14	♣ 4	♣ A10876				
Contract: 3♥ S						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ Q9765				
Vul: NS	♥ AJ63	♥ K7		1♣	1NT	Pass
North HCP: 14	♦ 53	♦ 9762	2♦	Pass	2♥	AP
South HCP: 6	♣ A10976	♣ J3				
Contract: 2♥ E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 247 ♠ 9732
Dealer: S ♥ 1084
Vul: Both ♦ J83
HCP: 2 ♣ J73

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

Partner bids first.

Board: 248 ♠ K86
Dealer: N ♥ J53
Vul: None ♦ AQJ9
HCP: 14 ♣ K72

East Bids 1NT if possible.

You bid first.

Board: 249 ♠ 765
Dealer: S ♥ 4
Vul: NS ♦ J973
HCP: 2 ♣ J9832

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

Partner bids first.

Board: 250 ♠ K97
Dealer: N ♥ KQ103
Vul: EW ♦ 2
HCP: 13 ♣ KQ1096

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

You bid first.

Board: 251 ♠ Q9
Dealer: S ♥ 1093
Vul: None ♦ J3
HCP: 8 ♣ AJ8752

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

Partner bids first.

Board: 252 ♠ KQ74
Dealer: N ♥ J2
Vul: NS ♦ K65
HCP: 13 ♣ A1094

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

You bid first.

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

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ 9732	♠ A104				1♦
Vul: Both	♥ 1084	♥ K5	1NT	Pass	4♦ ¹	Pass
North HCP: 2	♦ J83	♦ 7652	4♥	AP		
South HCP: 13	♣ J73	♣ AQ92	1. Texas			
Contract: 4♥ W						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ 94				
Vul: None	♥ J53	♥ A1084	1♦		1NT	AP
North HCP: 14	♦ AQJ9	♦ 10854				
South HCP: 6	♣ K72	♣ Q103				
Contract: 1N E						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ KJ				1♥
Vul: NS	♥ 4	♥ KJ10982	1NT	Pass	2♥	X
North HCP: 2	♦ J973	♦ 54	2♠	Pass	3♠	Pass
South HCP: 13	♣ J9832	♣ KQ10	4♠	AP		
Contract: 4♠ W						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ K97	♠ 52		1♣	1NT	XN
Vul: EW	♥ KQ103	♥ J7542	2♥	2NT	X ¹	AP
North HCP: 13	♦ 2	♦ AKQ8	1. artificial			
South HCP: 11	♣ KQ1096	♣ J4				
Contract: 2NX N						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ A103				1♦
Vul: None	♥ 1093	♥ Q62	1NT	2♣	2♠	3♣
North HCP: 8	♦ J3	♦ A862	3♠	Pass	Pass	4♣
South HCP: 12	♣ AJ8752	♣ Q93	AP			
Contract: 4♣ N						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ KQ74	♠ J9862		1♣	1NT	Pass
Vul: NS	♥ J2	♥ 1094	2♣ ¹	Pass	2♥	Pass
North HCP: 13	♦ K65	♦ Q1092	3♥	AP		
South HCP: 3	♣ A1094	♣ 8	1. Stayman			
Contract: 3♥ E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 247 ♠ A104
Dealer: S ♥ K5
Vul: Both ♦ 7652
HCP: 13 ♣ AQ92

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

You bid first.

Board: 248 ♠ 94
Dealer: N ♥ A1084
Vul: None ♦ 10854
HCP: 6 ♣ Q103

East Bids 1NT if possible.

Partner bids first.

Board: 249 ♠ KJ
Dealer: S ♥ KJ10982
Vul: NS ♦ 54
HCP: 13 ♣ KQ10

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

You bid first.

Board: 250 ♠ 52
Dealer: N ♥ J7542
Vul: EW ♦ AKQ8
HCP: 11 ♣ J4

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

Partner bids first.

Board: 251 ♠ A103
Dealer: S ♥ Q62
Vul: None ♦ A862
HCP: 12 ♣ Q93

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

You bid first.

Board: 252 ♠ J9862
Dealer: N ♥ 1094
Vul: NS ♦ Q1092
HCP: 3 ♣ 8

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

Partner bids first.

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

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ 9732	♠ A104				1♦
Vul: Both	♥ 1084	♥ K5	1NT	Pass	4♦ ¹	Pass
North HCP: 2	♦ J83	♦ 7652	4♥	AP		
South HCP: 13	♣ J73	♣ AQ92	1. Texas			
Contract: 4♥ W						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ 94				
Vul: None	♥ J53	♥ A1084	1♦		1NT	AP
North HCP: 14	♦ AQJ9	♦ 10854				
South HCP: 6	♣ K72	♣ Q103				
Contract: 1N E						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ KJ				1♥
Vul: NS	♥ 4	♥ KJ10982	1NT	Pass	2♥	X
North HCP: 2	♦ J973	♦ 54	2♠	Pass	3♠	Pass
South HCP: 13	♣ J9832	♣ KQ10	4♠	AP		
Contract: 4♠ W						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ K97	♠ 52		1♣	1NT	XN
Vul: EW	♥ KQ103	♥ J7542	2♥	2NT	X ¹	AP
North HCP: 13	♦ 2	♦ AKQ8	1. artificial			
South HCP: 11	♣ KQ1096	♣ J4				
Contract: 2NX N						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ A103				1♦
Vul: None	♥ 1093	♥ Q62	1NT	2♣	2♠	3♣
North HCP: 8	♦ J3	♦ A862	3♠	Pass	Pass	4♣
South HCP: 12	♣ AJ8752	♣ Q93	AP			
Contract: 4♣ N						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ KQ74	♠ J9862		1♣	1NT	Pass
Vul: NS	♥ J2	♥ 1094	2♣ ¹	Pass	2♥	Pass
North HCP: 13	♦ K65	♦ Q1092	3♥	AP		
South HCP: 3	♣ A1094	♣ 8	1. Stayman			
Contract: 3♥ E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 253 ♠ Q762
Dealer: S ♥ Q9
Vul: EW ♦ J752
HCP: 6 ♣ J32

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

Partner bids first.

Board: 254 ♠ J53
Dealer: N ♥ 762
Vul: Both ♦ A763
HCP: 12 ♣ AK6

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

You bid first.

Board: 255 ♠ J5
Dealer: S ♥ K984
Vul: EW ♦ A10872
HCP: 9 ♣ J2

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

Partner bids first.

Board: 256 ♠ Q
Dealer: N ♥ AJ642
Vul: Both ♦ Q9876
HCP: 12 ♣ QJ

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

You bid first.

Board: 257 ♠ AQ
Dealer: S ♥ J976
Vul: None ♦ J1097
HCP: 8 ♣ 875

West Bids 1NT if possible.

Partner bids first.

Board: 258 ♠ AQ97
Dealer: N ♥ K10875
Vul: EW ♦ —
HCP: 12 ♣ K752

East Bids 1NT if possible.
West Doubles Pass if possible.

You bid first.

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

Board: 253 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 2♥ W	North: ♠ Q762 ♥ Q9 ♦ J752 ♣ J32	South: ♠ K5 ♥ K10 ♦ A1043 ♣ Q8654	West 1NT 2♥	North Pass AP	East 2♦	South 1♣ Pass
Board: 254 Dealer: N Vul: Both North HCP: 12 South HCP: 4 Contract: 2N E	North: ♠ J53 ♥ 762 ♦ A763 ♣ AK6	South: ♠ 1092 ♥ K105 ♦ J8 ♣ 109852	West 2♦ 2NT	North 1♦ Pass AP	East 1NT 2♥	South Pass Pass
Board: 255 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 4♠ S	North: ♠ J5 ♥ K984 ♦ A10872 ♣ J2	South: ♠ 10987643 ♥ A2 ♦ J4 ♣ AK	West 1NT Pass 1. Minor Suit Transfers after 1NT	North XN 4♣	East 2♠ ¹ AP	South 1♣ 3♣
Board: 256 Dealer: N Vul: Both North HCP: 12 South HCP: 5 Contract: 2N E	North: ♠ Q ♥ AJ642 ♦ Q9876 ♣ QJ	South: ♠ KJ42 ♥ 987 ♦ J1032 ♣ 103	West 2NT	North 1♥ AP	East 1NT	South Pass
Board: 257 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 1N W	North: ♠ AQ ♥ J976 ♦ J1097 ♣ 875	South: ♠ J1074 ♥ AK104 ♦ AQ3 ♣ 42	West 1NT	North AP	East	South 1♦
Board: 258 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 5♣ X N	North: ♠ AQ97 ♥ K10875 ♦ — ♣ K752	South: ♠ 6 ♥ 42 ♦ J10642 ♣ AQ1098	West Pass X	North 1♥ 5♣ AP	East 1NT Pass	South 2NT ¹ Pass

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 253
Dealer: S
Vul: EW
HCP: 12

♠ K5
♥ K10
♦ A1043
♣ Q8654

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

You bid first.

Board: 254
Dealer: N
Vul: Both
HCP: 4

♠ 1092
♥ K105
♦ J8
♣ 109852

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

Partner bids first.

Board: 255
Dealer: S
Vul: EW
HCP: 12

♠ 10987643
♥ A2
♦ J4
♣ AK

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

You bid first.

Board: 256
Dealer: N
Vul: Both
HCP: 5

♠ KJ42
♥ 987
♦ J1032
♣ 103

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

Partner bids first.

Board: 257
Dealer: S
Vul: None
HCP: 14

♠ J1074
♥ AK104
♦ AQ3
♣ 42

West Bids 1NT if possible.

You bid first.

Board: 258
Dealer: N
Vul: EW
HCP: 7

♠ 6
♥ 42
♦ J10642
♣ AQ1098

East Bids 1NT if possible.
West Doubles Pass if possible.

Partner bids first.

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

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ Q762	♠ K5				1♣
Vul: EW	♥ Q9	♥ K10				
North HCP: 6	♦ J752	♦ A1043	1NT	Pass	2♦	Pass
South HCP: 12	♣ J32	♣ Q8654	2♥	AP		
Contract: 2♥ W						
Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ J53	♠ 1092		1♦	1NT	Pass
Vul: Both	♥ 762	♥ K105				
North HCP: 12	♦ A763	♦ J8	2♦	Pass	2♥	Pass
South HCP: 4	♣ AK6	♣ 109852	2NT	AP		
Contract: 2N E						
Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ 10987643				1♠
Vul: EW	♥ K984	♥ A2	1NT	XN	2♠ ¹	3♠
North HCP: 9	♦ A10872	♦ J4	Pass	4♠	AP	
South HCP: 12	♣ J2	♣ AK				
Contract: 4♠ S			1. Minor Suit Transfers after 1NT			
Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ KJ42		1♥	1NT	Pass
Vul: Both	♥ AJ642	♥ 987				
North HCP: 12	♦ Q9876	♦ J1032	2NT	AP		
South HCP: 5	♣ QJ	♣ 103				
Contract: 2N E						
Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ AQ	♠ J1074				1♦
Vul: None	♥ J976	♥ AK104				
North HCP: 8	♦ J1097	♦ AQ3	1NT	AP		
South HCP: 14	♣ 875	♣ 42				
Contract: 1N W						
Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ AQ97	♠ 6		1♥	1NT	2NT ¹
Vul: EW	♥ K10875	♥ 42	Pass	5♣	Pass	Pass
North HCP: 12	♦ —	♦ J10642	X	AP		
South HCP: 7	♣ K752	♣ AQ1098				
Contract: 5♣X N			1. Unusual 2NT			

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 259 ♠ K8762
Dealer: S ♥ Q106
Vul: Both ♦ 86
HCP: 9 ♣ A92

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

Partner bids first.

Board: 260 ♠ AQJ7
Dealer: N ♥ —
Vul: None ♦ K9763
HCP: 15 ♣ KQ65

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

You bid first.

Board: 261 ♠ 932
Dealer: S ♥ 10865
Vul: NS ♦ K6
HCP: 4 ♣ J876

West Bids 1NT if possible.

Partner bids first.

Board: 262 ♠ KJ108
Dealer: N ♥ Q52
Vul: Both ♦ AQ102
HCP: 12 ♣ 74

East Bids 1NT if possible.

You bid first.

Board: 263 ♠ A107
Dealer: S ♥ 1074
Vul: None ♦ 632
HCP: 4 ♣ 9732

West Bids 1NT if possible.

Partner bids first.

Board: 264 ♠ AQ75
Dealer: N ♥ 92
Vul: NS ♦ K987
HCP: 13 ♣ A74

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

You bid first.

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

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ K8762	♠ QJ9	1NT	XN	Pass	Pass
Vul: Both	♥ Q106	♥ A983	XX ¹	Pass	2♣ ²	AP
North HCP: 9	♦ 86	♦ KQ42	1. SOS			
South HCP: 12	♣ A92	♣ 87	2. artificial			
Contract: 2♣ E						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ AQJ7	♠ 98		1♦	1NT	Pass
Vul: None	♥ —	♥ Q108732	2♦	2♠	Pass	3♦
North HCP: 15	♦ K9763	♦ J85	AP			
South HCP: 3	♣ KQ65	♣ 32				
Contract: 3♦ N						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ AQ85				1♣
Vul: NS	♥ 10865	♥ A42	1NT	AP		
North HCP: 4	♦ K6	♦ A97				
South HCP: 14	♣ J876	♣ 1053				
Contract: 1N W						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ KJ108	♠ 54		1♦	1NT	XN
Vul: Both	♥ Q52	♥ K107	AP			
North HCP: 12	♦ AQ102	♦ J954				
South HCP: 10	♣ 74	♣ AQ65				
Contract: 1NX E						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ A107	♠ 986				1♣
Vul: None	♥ 1074	♥ AKJ3	1NT	AP		
North HCP: 4	♦ 632	♦ J85				
South HCP: 12	♣ 9732	♣ QJ10				
Contract: 1N W						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ AQ75	♠ 4		1♦	1NT	Pass
Vul: NS	♥ 92	♥ J76	2♦	Pass	2♥	AP
North HCP: 13	♦ K987	♦ A1064				
South HCP: 8	♣ A74	♣ QJ1096				
Contract: 2♥ E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 259	♠ QJ9	West Bids 1NT if possible.
Dealer: S	♥ A983	West Redoubles if possible.
Vul: Both	♦ KQ42	East Bids 2♣ if possible.
HCP: 12	♣ 87	You bid first.
Board: 260	♠ 98	East Bids 1NT if possible.
Dealer: N	♥ Q108732	West Bids 2♦ if possible.
Vul: None	♦ J85	Partner bids first.
HCP: 3	♣ 32	
Board: 261	♠ AQ85	West Bids 1NT if possible.
Dealer: S	♥ A42	You bid first.
Vul: NS	♦ A97	
HCP: 14	♣ 1053	
Board: 262	♠ 54	East Bids 1NT if possible.
Dealer: N	♥ K107	Partner bids first.
Vul: Both	♦ J954	
HCP: 10	♣ AQ65	
Board: 263	♠ 986	West Bids 1NT if possible.
Dealer: S	♥ AKJ3	You bid first.
Vul: None	♦ J85	
HCP: 12	♣ QJ10	
Board: 264	♠ 4	East Bids 1NT if possible.
Dealer: N	♥ J76	West Bids 2♦ if possible.
Vul: NS	♦ A1064	East Bids 2♥ if possible.
HCP: 8	♣ QJ1096	Partner bids first.

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

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ K8762	♠ QJ9				1♦
Vul: Both	♥ Q106	♥ A983	1NT	XN	Pass	Pass
North HCP: 9	♦ 86	♦ KQ42	XX ¹	Pass	2♣ ²	AP
South HCP: 12	♣ A92	♣ 87	1. SOS			
Contract: 2♣ E			2. artificial			

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ AQJ7	♠ 98		1♦	1NT	Pass
Vul: None	♥ —	♥ Q108732	2♦	2♠	Pass	3♦
North HCP: 15	♦ K9763	♦ J85	AP			
South HCP: 3	♣ KQ65	♣ 32				
Contract: 3♦ N						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ AQ85				1♣
Vul: NS	♥ 10865	♥ A42	1NT	AP		
North HCP: 4	♦ K6	♦ A97				
South HCP: 14	♣ J876	♣ 1053				
Contract: 1N W						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ KJ108	♠ 54		1♦	1NT	XN
Vul: Both	♥ Q52	♥ K107	AP			
North HCP: 12	♦ AQ102	♦ J954				
South HCP: 10	♣ 74	♣ AQ65				
Contract: 1NX E						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ A107	♠ 986				1♣
Vul: None	♥ 1074	♥ AKJ3	1NT	AP		
North HCP: 4	♦ 632	♦ J85				
South HCP: 12	♣ 9732	♣ QJ10				
Contract: 1N W						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ AQ75	♠ 4		1♦	1NT	Pass
Vul: NS	♥ 92	♥ J76	2♦	Pass	2♥	AP
North HCP: 13	♦ K987	♦ A1064				
South HCP: 8	♣ A74	♣ QJ1096				
Contract: 2♥ E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 265	♠ QJ87	West Bids 1NT if possible.
Dealer: S	♥ Q10753	
Vul: EW	♦ 93	Partner bids first.
HCP: 5	♣ 32	

Board: 266	♠ AKJ7	East Bids 1NT if possible.
Dealer: N	♥ Q32	West Bids 3♣ if possible.
Vul: None	♦ 1074	East Bids 3♦ if possible.
HCP: 12	♣ Q95	You bid first.

Board: 267	♠ 542	West Bids 1NT if possible.
Dealer: S	♥ 10982	East Bids 2♥ if possible.
Vul: NS	♦ 98632	West Bids 2♠ if possible.
HCP: 0	♣ 4	East Bids 3♦ if possible.
		West Bids 3♥ if possible.
		East Bids 3NT if possible.
		Partner bids first.

Board: 268	♠ A98754	East Bids 1NT if possible.
Dealer: N	♥ KQ84	West Bids 2♠ if possible.
Vul: EW	♦ AK5	West Bids 4♣ if possible.
HCP: 16	♣ —	East Bids X♠ if possible.
		You bid first.

Board: 269	♠ Q54	West Bids 1NT if possible.
Dealer: S	♥ QJ976	
Vul: Both	♦ 109	Partner bids first.
HCP: 6	♣ J87	

Board: 270	♠ AQ7	East Bids 1NT if possible.
Dealer: N	♥ —	
Vul: NS	♦ A653	You bid first.
HCP: 13	♣ K107653	

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

Board: 265 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 1N W	North: ♠ QJ87 ♥ Q10753 ♦ 93 ♣ 32	South: ♠ A1053 ♥ 6 ♦ KQ1075 ♣ K95	West North East South 1NT AP 1♦
Board: 266 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 3♦ E	North: ♠ AKJ7 ♥ Q32 ♦ 1074 ♣ Q95	South: ♠ 9843 ♥ A109 ♦ J9 ♣ 10842	West North East South 1♣ 1NT Pass 3♣ ¹ Pass 3♦ ² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 267 Dealer: S Vul: NS North HCP: 0 South HCP: 12 Contract: 3N W	North: ♠ 542 ♥ 10982 ♦ 98632 ♣ 4	South: ♠ K63 ♥ KQ6 ♦ 10 ♣ KJ10973	West North East South 1NT Pass 2♥ Pass 2♣ Pass 3♦ Pass 3♥ Pass 3NT AP
Board: 268 Dealer: N Vul: EW North HCP: 16 South HCP: 0 Contract: 4♠X N	North: ♠ A98754 ♥ KQ84 ♦ AK5 ♣ —	South: ♠ 1032 ♥ 632 ♦ 832 ♣ 9754	West North East South 1♣ 1NT Pass 2♣ ¹ 3♥ Pass Pass 4♣ 4♠ X♠ AP 1. Minor Suit Transfers after 1NT
Board: 269 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 1N W	North: ♠ Q54 ♥ QJ976 ♦ 109 ♣ J87	South: ♠ 986 ♥ AK10 ♦ AQ82 ♣ 642	West North East South 1NT AP 1♦
Board: 270 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 4♥ S	North: ♠ AQ7 ♥ — ♦ A653 ♣ K107653	South: ♠ J5 ♥ AQ109862 ♦ Q7 ♣ 42	West North East South 1♣ 1NT 4♥ AP

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 265	♠ A1053	West Bids 1NT if possible.
Dealer: S	♥ 6	
Vul: EW	♦ KQ1075	You bid first.
HCP: 12	♣ K95	
Board: 266	♠ 9843	East Bids 1NT if possible.
Dealer: N	♥ A109	West Bids 3♣ if possible.
Vul: None	♦ J9	East Bids 3♦ if possible.
HCP: 5	♣ 10842	Partner bids first.
Board: 267	♠ K63	West Bids 1NT if possible.
Dealer: S	♥ KQ6	East Bids 2♥ if possible.
Vul: NS	♦ 10	West Bids 2♠ if possible.
HCP: 12	♣ KJ10973	East Bids 3♦ if possible.
		West Bids 3♥ if possible.
		East Bids 3NT if possible.
		You bid first.
Board: 268	♠ 1032	East Bids 1NT if possible.
Dealer: N	♥ 632	West Bids 2♠ if possible.
Vul: EW	♦ 832	West Bids 4♣ if possible.
HCP: 0	♣ 9754	East Bids X♠ if possible.
		Partner bids first.
Board: 269	♠ 986	West Bids 1NT if possible.
Dealer: S	♥ AK10	
Vul: Both	♦ AQ82	You bid first.
HCP: 13	♣ 642	
Board: 270	♠ J5	East Bids 1NT if possible.
Dealer: N	♥ AQ109862	
Vul: NS	♦ Q7	Partner bids first.
HCP: 9	♣ 42	

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

Board: 265 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 1N W	North: ♠ QJ87 ♥ Q10753 ♦ 93 ♣ 32	South: ♠ A1053 ♥ 6 ♦ KQ1075 ♣ K95	West North East South 1NT AP 1♦
Board: 266 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 3♦ E	North: ♠ AKJ7 ♥ Q32 ♦ 1074 ♣ Q95	South: ♠ 9843 ♥ A109 ♦ J9 ♣ 10842	West North East South 1♣ 1NT Pass 3♣ ¹ Pass 3♦ ² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 267 Dealer: S Vul: NS North HCP: 0 South HCP: 12 Contract: 3N W	North: ♠ 542 ♥ 10982 ♦ 98632 ♣ 4	South: ♠ K63 ♥ KQ6 ♦ 10 ♣ KJ10973	West North East South 1NT Pass 2♥ Pass 2♣ Pass 3♦ Pass 3♥ Pass 3NT AP
Board: 268 Dealer: N Vul: EW North HCP: 16 South HCP: 0 Contract: 4♠X N	North: ♠ A98754 ♥ KQ84 ♦ AK5 ♣ —	South: ♠ 1032 ♥ 632 ♦ 832 ♣ 9754	West North East South 1♣ 1NT Pass 2♣ ¹ 3♥ Pass Pass 4♣ 4♠ X♠ AP 1. Minor Suit Transfers after 1NT
Board: 269 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 1N W	North: ♠ Q54 ♥ QJ976 ♦ 109 ♣ J87	South: ♠ 986 ♥ AK10 ♦ AQ82 ♣ 642	West North East South 1NT AP 1♦
Board: 270 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 4♥ S	North: ♠ AQ7 ♥ — ♦ A653 ♣ K107653	South: ♠ J5 ♥ AQ109862 ♦ Q7 ♣ 42	West North East South 1♣ 1NT 4♥ AP

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 271	♠ J9872	West Bids 1NT if possible.
Dealer: S	♥ 6	
Vul: EW	♦ KJ983	Partner bids first.
HCP: 5	♣ 43	

Board: 272	♠ AQJ72	East Bids 1NT if possible.
Dealer: N	♥ A62	East Bids 2♦ if possible.
Vul: Both	♦ Q	
HCP: 14	♣ J1042	You bid first.

Board: 273	♠ J32	West Bids 1NT if possible.
Dealer: S	♥ Q7	East Bids 2NT if possible.
Vul: None	♦ 108765	
HCP: 3	♣ 863	Partner bids first.

Board: 274	♠ KQ7	East Bids 1NT if possible.
Dealer: N	♥ A1086	
Vul: EW	♦ A74	You bid first.
HCP: 13	♣ 865	

Board: 275	♠ 108	West Bids 1NT if possible.
Dealer: S	♥ KQ3	
Vul: Both	♦ K632	Partner bids first.
HCP: 8	♣ 10872	

Board: 276	♠ A1073	East Bids 1NT if possible.
Dealer: N	♥ QJ2	
Vul: None	♦ 742	You bid first.
HCP: 12	♣ AJ9	

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

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ J9872	♠ Q6				
Vul: EW	♥ 6	♥ KQJ83				1♥
North HCP: 5	♦ KJ983	♦ 74	1NT	AP		
South HCP: 12	♣ 43	♣ KJ86				
Contract: 1N W						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ AQJ72	♠ 93		1♠	1NT	XN
Vul: Both	♥ A62	♥ KQ1083	Pass	Pass	2♦	Pass
North HCP: 14	♦ Q	♦ AJ975	Pass	3♣	Pass	3♠
South HCP: 10	♣ J1042	♣ 8	AP			
Contract: 3♠ N						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ 1064				
Vul: None	♥ Q7	♥ AJ1096				1♥
North HCP: 3	♦ 108765	♦ QJ4	1NT	Pass	2NT	AP
South HCP: 12	♣ 863	♣ KJ				
Contract: 2N W						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ AJ62				
Vul: EW	♥ A1086	♥ J73		1♠	1NT	XN
North HCP: 13	♦ A74	♦ 1096	AP			
South HCP: 9	♣ 865	♣ K92				
Contract: 1NX E						

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ Q95				
Vul: Both	♥ KQ3	♥ J10962				1♥
North HCP: 8	♦ K632	♦ AQ10	1NT	2♥	AP	
South HCP: 14	♣ 10872	♣ AJ				
Contract: 2♥ S						

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ A1073	♠ J5				
Vul: None	♥ QJ2	♥ 65				
North HCP: 12	♦ 742	♦ K10653		1♠	1NT	AP
South HCP: 4	♣ AJ9	♣ 10843				
Contract: 1N E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 271	♠ Q6	West Bids 1NT if possible.
Dealer: S	♥ KQJ83	
Vul: EW	♦ 74	You bid first.
HCP: 12	♣ KJ86	

Board: 272	♠ 93	East Bids 1NT if possible.
Dealer: N	♥ KQ1083	East Bids 2♦ if possible.
Vul: Both	♦ AJ975	
HCP: 10	♣ 8	Partner bids first.

Board: 273	♠ 1064	West Bids 1NT if possible.
Dealer: S	♥ AJ1096	East Bids 2NT if possible.
Vul: None	♦ QJ4	
HCP: 12	♣ KJ	You bid first.

Board: 274	♠ AJ62	East Bids 1NT if possible.
Dealer: N	♥ J73	
Vul: EW	♦ 1096	Partner bids first.
HCP: 9	♣ K92	

Board: 275	♠ Q95	West Bids 1NT if possible.
Dealer: S	♥ J10962	
Vul: Both	♦ AQ10	You bid first.
HCP: 14	♣ AJ	

Board: 276	♠ J5	East Bids 1NT if possible.
Dealer: N	♥ 65	
Vul: None	♦ K10653	Partner bids first.
HCP: 4	♣ 10843	

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

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ J9872	♠ Q6				
Vul: EW	♥ 6	♥ KQJ83				1♥
North HCP: 5	♦ KJ983	♦ 74	1NT	AP		
South HCP: 12	♣ 43	♣ KJ86				
Contract: 1N W						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ AQJ72	♠ 93		1♣	1NT	XN
Vul: Both	♥ A62	♥ KQ1083	Pass	Pass	2♦	Pass
North HCP: 14	♦ Q	♦ AJ975	Pass	3♣	Pass	3♠
South HCP: 10	♣ J1042	♣ 8	AP			
Contract: 3♠ N						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ 1064				
Vul: None	♥ Q7	♥ AJ1096				1♥
North HCP: 3	♦ 108765	♦ QJ4	1NT	Pass	2NT	AP
South HCP: 12	♣ 863	♣ KJ				
Contract: 2N W						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ AJ62				
Vul: EW	♥ A1086	♥ J73		1♣	1NT	XN
North HCP: 13	♦ A74	♦ 1096	AP			
South HCP: 9	♣ 865	♣ K92				
Contract: 1NX E						

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ Q95				
Vul: Both	♥ KQ3	♥ J10962				1♥
North HCP: 8	♦ K632	♦ AQ10	1NT	2♥	AP	
South HCP: 14	♣ 10872	♣ AJ				
Contract: 2♥ S						

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ A1073	♠ J5				
Vul: None	♥ QJ2	♥ 65				
North HCP: 12	♦ 742	♦ K10653		1♣	1NT	AP
South HCP: 4	♣ AJ9	♣ 10843				
Contract: 1N E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 277 ♠ K872
Dealer: S ♥ —
Vul: NS ♦ J1054
HCP: 4 ♣ 108732

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

Partner bids first.

Board: 278 ♠ KQ975
Dealer: N ♥ A98
Vul: Both ♦ J
HCP: 12 ♣ Q984

East Bids 1NT if possible.

You bid first.

Board: 279 ♠ QJ7643
Dealer: S ♥ J
Vul: None ♦ 8643
HCP: 4 ♣ 52

West Bids 1NT if possible.

Partner bids first.

Board: 280 ♠ KJ107
Dealer: N ♥ KJ102
Vul: NS ♦ Q95
HCP: 13 ♣ K10

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

You bid first.

Board: 281 ♠ 853
Dealer: S ♥ Q1085
Vul: EW ♦ A2
HCP: 7 ♣ J632

West Bids 1NT if possible.

Partner bids first.

Board: 282 ♠ Q5
Dealer: N ♥ A7
Vul: None ♦ KQ109642
HCP: 14 ♣ K7

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

You bid first.

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

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ K872	♠ A3				1♦
Vul: NS	♥ —	♥ 1065	1NT	Pass	2♦	Pass
North HCP: 4	♦ J1054	♦ Q9873	2♥	Pass	3♥	Pass
South HCP: 12	♣ 108732	♣ AQ6	4♥	AP		
Contract: 4♥ W						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ KQ975	♠ J6		1♠	1NT	XN
Vul: Both	♥ A98	♥ 764	Pass	2♣	Pass	2♦
North HCP: 12	♦ J	♦ A10973	AP			
South HCP: 9	♣ Q984	♣ KJ6				
Contract: 2♦ S						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ QJ7643	♠ K82				1♥
Vul: None	♥ J	♥ K8653	1NT	AP		
North HCP: 4	♦ 8643	♦ KJ				
South HCP: 13	♣ 52	♣ QJ7				
Contract: 1N W						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ KJ107	♠ 982		1♦	1NT	Pass
Vul: NS	♥ KJ102	♥ 543	2NT	AP		
North HCP: 13	♦ Q95	♦ K102				
South HCP: 3	♣ K10	♣ 9532				
Contract: 2N E						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ 853	♠ KJ96				1♦
Vul: EW	♥ Q1085	♥ K93	1NT	AP		
North HCP: 7	♦ A2	♦ 9753				
South HCP: 14	♣ J632	♣ AK				
Contract: 1N W						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ A103		1♦	1NT	Pass
Vul: None	♥ A7	♥ QJ86	2♦	X	XX ¹	Pass
North HCP: 14	♦ KQ109642	♦ 87	2♠	AP		
South HCP: 7	♣ K7	♣ 8432	1. artificial			
Contract: 2♠ W						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 277 ♠ A3
Dealer: S ♥ 1065
Vul: NS ♦ Q9873
HCP: 12 ♣ AQ6

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

You bid first.

Board: 278 ♠ J6
Dealer: N ♥ 764
Vul: Both ♦ A10973
HCP: 9 ♣ KJ6

East Bids 1NT if possible.

Partner bids first.

Board: 279 ♠ K82
Dealer: S ♥ K8653
Vul: None ♦ KJ
HCP: 13 ♣ QJ7

West Bids 1NT if possible.

You bid first.

Board: 280 ♠ 982
Dealer: N ♥ 543
Vul: NS ♦ K102
HCP: 3 ♣ 9532

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

Partner bids first.

Board: 281 ♠ KJ96
Dealer: S ♥ K93
Vul: EW ♦ 9753
HCP: 14 ♣ AK

West Bids 1NT if possible.

You bid first.

Board: 282 ♠ A103
Dealer: N ♥ QJ86
Vul: None ♦ 87
HCP: 7 ♣ 8432

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

Partner bids first.

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

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ K872	♠ A3				1♦
Vul: NS	♥ —	♥ 1065	1NT	Pass	2♦	Pass
North HCP: 4	♦ J1054	♦ Q9873	2♥	Pass	3♥	Pass
South HCP: 12	♣ 108732	♣ AQ6	4♥	AP		
Contract: 4♥ W						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ KQ975	♠ J6		1♠	1NT	XN
Vul: Both	♥ A98	♥ 764	Pass	2♣	Pass	2♦
North HCP: 12	♦ J	♦ A10973	AP			
South HCP: 9	♣ Q984	♣ KJ6				
Contract: 2♦ S						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ QJ7643	♠ K82				1♥
Vul: None	♥ J	♥ K8653	1NT	AP		
North HCP: 4	♦ 8643	♦ KJ				
South HCP: 13	♣ 52	♣ QJ7				
Contract: 1N W						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ KJ107	♠ 982		1♦	1NT	Pass
Vul: NS	♥ KJ102	♥ 543	2NT	AP		
North HCP: 13	♦ Q95	♦ K102				
South HCP: 3	♣ K10	♣ 9532				
Contract: 2N E						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ 853	♠ KJ96				1♦
Vul: EW	♥ Q1085	♥ K93	1NT	AP		
North HCP: 7	♦ A2	♦ 9753				
South HCP: 14	♣ J632	♣ AK				
Contract: 1N W						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ A103		1♦	1NT	Pass
Vul: None	♥ A7	♥ QJ86	2♦	X	XX ¹	Pass
North HCP: 14	♦ KQ109642	♦ 87	2♠	AP		
South HCP: 7	♣ K7	♣ 8432	1. artificial			
Contract: 2♠ W						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 283 ♠ 1098532
Dealer: S ♥ —
Vul: NS ♦ K10972
HCP: 4 ♣ J9

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

Partner bids first.

Board: 284 ♠ AQ10986
Dealer: N ♥ QJ107
Vul: EW ♦ Q8
HCP: 14 ♣ K

East Bids 1NT if possible.

You bid first.

Board: 285 ♠ A1096
Dealer: S ♥ Q875
Vul: Both ♦ J62
HCP: 8 ♣ J10

West Bids 1NT if possible.

Partner bids first.

Board: 286 ♠ 84
Dealer: N ♥ AK
Vul: NS ♦ AK963
HCP: 18 ♣ A1064

East Bids 1NT if possible.

You bid first.

Board: 287 ♠ 964
Dealer: S ♥ KQ64
Vul: EW ♦ Q2
HCP: 7 ♣ 8543

West Bids 1NT if possible.

Partner bids first.

Board: 288 ♠ A94
Dealer: N ♥ J7
Vul: Both ♦ Q5
HCP: 14 ♣ AK10983

East Bids 1NT if possible.

West Bids 2♥ if possible.

East Bids 2♠ if possible.

West Bids 4♥ if possible.

You bid first.

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

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ 1098532	♠ QJ74				1♣
Vul: NS	♥ —	♥ AJ73	1NT	Pass	4♦ ¹	Pass
North HCP: 4	♦ K10972	♦ J	4♥	AP		
South HCP: 12	♣ J9	♣ K643	1. Texas			
Contract: 4♥ W						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ AQ10986	♠ 74				
Vul: EW	♥ QJ107	♥ 63	1♠		1NT	AP
North HCP: 14	♦ Q8	♦ AK1063				
South HCP: 8	♣ K	♣ J954				
Contract: 1N E						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ A1096	♠ K3				1♣
Vul: Both	♥ Q875	♥ 63	1NT	AP		
North HCP: 8	♦ J62	♦ AKQ				
South HCP: 14	♣ J10	♣ Q87532				
Contract: 1N W						

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ 84	♠ K7653		1♦	1NT	Pass
Vul: NS	♥ AK	♥ 743	Pass	2♣	Pass	2♦
North HCP: 18	♦ AK963	♦ 1054	AP			
South HCP: 4	♣ A1064	♣ J2				
Contract: 2♦ N						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ 964	♠ AQ102				1♦
Vul: EW	♥ KQ64	♥ A53	1NT	AP		
North HCP: 7	♦ Q2	♦ A8654				
South HCP: 14	♣ 8543	♣ 7				
Contract: 1N W						

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ J85		1♣	1NT	Pass
Vul: Both	♥ J7	♥ 95	2♥	Pass	2♠	Pass
North HCP: 14	♦ Q5	♦ J9832	4♥	AP		
South HCP: 2	♣ AK10983	♣ 652				
Contract: 4♥ W						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 283 ♠ QJ74
Dealer: S ♥ AJ73
Vul: NS ♦ J
HCP: 12 ♣ K643

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

You bid first.

Board: 284 ♠ 74
Dealer: N ♥ 63
Vul: EW ♦ AK1063
HCP: 8 ♣ J954

East Bids 1NT if possible.

Partner bids first.

Board: 285 ♠ K3
Dealer: S ♥ 63
Vul: Both ♦ AKQ
HCP: 14 ♣ Q87532

West Bids 1NT if possible.

You bid first.

Board: 286 ♠ K7653
Dealer: N ♥ 743
Vul: NS ♦ 1054
HCP: 4 ♣ J2

East Bids 1NT if possible.

Partner bids first.

Board: 287 ♠ AQ102
Dealer: S ♥ A53
Vul: EW ♦ A8654
HCP: 14 ♣ 7

West Bids 1NT if possible.

You bid first.

Board: 288 ♠ J85
Dealer: N ♥ 95
Vul: Both ♦ J9832
HCP: 2 ♣ 652

East Bids 1NT if possible.

West Bids 2♥ if possible.

East Bids 2♠ if possible.

West Bids 4♥ if possible.

Partner bids first.

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

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ 1098532	♠ QJ74				1♣
Vul: NS	♥ —	♥ AJ73	1NT	Pass	4♦ ¹	Pass
North HCP: 4	♦ K10972	♦ J	4♥	AP		
South HCP: 12	♣ J9	♣ K643	1. Texas			
Contract: 4♥ W						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ AQ10986	♠ 74				
Vul: EW	♥ QJ107	♥ 63	1♠		1NT	AP
North HCP: 14	♦ Q8	♦ AK1063				
South HCP: 8	♣ K	♣ J954				
Contract: 1N E						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ A1096	♠ K3				1♣
Vul: Both	♥ Q875	♥ 63	1NT	AP		
North HCP: 8	♦ J62	♦ AKQ				
South HCP: 14	♣ J10	♣ Q87532				
Contract: 1N W						

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ 84	♠ K7653		1♦	1NT	Pass
Vul: NS	♥ AK	♥ 743	Pass	2♣	Pass	2♦
North HCP: 18	♦ AK963	♦ 1054	AP			
South HCP: 4	♣ A1064	♣ J2				
Contract: 2♦ N						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ 964	♠ AQ102				1♦
Vul: EW	♥ KQ64	♥ A53	1NT	AP		
North HCP: 7	♦ Q2	♦ A8654				
South HCP: 14	♣ 8543	♣ 7				
Contract: 1N W						

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ J85		1♣	1NT	Pass
Vul: Both	♥ J7	♥ 95	2♥	Pass	2♠	Pass
North HCP: 14	♦ Q5	♦ J9832	4♥	AP		
South HCP: 2	♣ AK10983	♣ 652				
Contract: 4♥ W						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 289 ♠ 1076
Dealer: S ♥ 864
Vul: None ♦ K864
HCP: 3 ♣ 964

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

Partner bids first.

Board: 290 ♠ K2
Dealer: N ♥ 1082
Vul: EW ♦ AJ2
HCP: 12 ♣ A10963

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

You bid first.

Board: 291 ♠ K8654
Dealer: S ♥ KJ54
Vul: Both ♦ J73
HCP: 8 ♣ 8

West Bids 1NT if possible.

Partner bids first.

Board: 292 ♠ A3
Dealer: N ♥ KJ1087
Vul: None ♦ K43
HCP: 13 ♣ Q63

East Bids 1NT if possible.

You bid first.

Board: 293 ♠ Q1086
Dealer: S ♥ K976
Vul: NS ♦ 865
HCP: 9 ♣ A8

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

Partner bids first.

Board: 294 ♠ 1073
Dealer: N ♥ AKQ
Vul: Both ♦ J54
HCP: 13 ♣ QJ102

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

You bid first.

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

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ 1076	♠ AK4				1♣
Vul: None	♥ 864	♥ AJ107	1NT	Pass	2♥	Pass
North HCP: 3	♦ K864	♦ 2	2♠	Pass	2NT	AP
South HCP: 13	♣ 964	♣ J10532				
Contract: 2N W						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ Q754		1♣	1NT	Pass
Vul: EW	♥ 1082	♥ 763	2♣ ¹	X	2♦	Pass
North HCP: 12	♦ AJ2	♦ Q9854	2NT	AP		
South HCP: 5	♣ A10963	♣ J	1. Stayman			
Contract: 2N E						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ K8654	♠ 3				1♦
Vul: Both	♥ KJ54	♥ AQ10	1NT	AP		
North HCP: 8	♦ J73	♦ 98652				
South HCP: 13	♣ 8	♣ AK92				
Contract: 1N W						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ 987				
Vul: None	♥ KJ1087	♥ 54	1♥		1NT	AP
North HCP: 13	♦ K43	♦ A86				
South HCP: 5	♣ Q63	♣ J10875				
Contract: 1N E						

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ Q1086	♠ K754				1♦
Vul: NS	♥ K976	♥ Q53	1NT	XN	2♠ ¹	Pass
North HCP: 9	♦ 865	♦ AK97	3♣ ²	AP		
South HCP: 12	♣ A8	♣ 103	1. Minor Suit Transfers after 1NT			
Contract: 3♣ W			2. automat			

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ 1073	♠ 86542		1♣	1NT	Pass
Vul: Both	♥ AKQ	♥ J65	2♦	Pass	2♥	Pass
North HCP: 13	♦ J54	♦ Q106	3NT	AP		
South HCP: 3	♣ QJ102	♣ 74				
Contract: 3N E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 289 ♠ AK4
Dealer: S ♥ AJ107
Vul: None ♦ 2
HCP: 13 ♣ J10532

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

You bid first.

Board: 290 ♠ Q754
Dealer: N ♥ 763
Vul: EW ♦ Q9854
HCP: 5 ♣ J

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

Partner bids first.

Board: 291 ♠ 3
Dealer: S ♥ AQ10
Vul: Both ♦ 98652
HCP: 13 ♣ AK92

West Bids 1NT if possible.

You bid first.

Board: 292 ♠ 987
Dealer: N ♥ 54
Vul: None ♦ A86
HCP: 5 ♣ J10875

East Bids 1NT if possible.

Partner bids first.

Board: 293 ♠ K754
Dealer: S ♥ Q53
Vul: NS ♦ AK97
HCP: 12 ♣ 103

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

You bid first.

Board: 294 ♠ 86542
Dealer: N ♥ J65
Vul: Both ♦ Q106
HCP: 3 ♣ 74

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

Partner bids first.

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

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ 1076	♠ AK4				1♣
Vul: None	♥ 864	♥ AJ107	1NT	Pass	2♥	Pass
North HCP: 3	♦ K864	♦ 2	2♠	Pass	2NT	AP
South HCP: 13	♣ 964	♣ J10532				
Contract: 2N W						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ Q754		1♣	1NT	Pass
Vul: EW	♥ 1082	♥ 763	2♣ ¹	X	2♦	Pass
North HCP: 12	♦ AJ2	♦ Q9854	2NT	AP		
South HCP: 5	♣ A10963	♣ J	1. Stayman			
Contract: 2N E						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ K8654	♠ 3				1♦
Vul: Both	♥ KJ54	♥ AQ10	1NT	AP		
North HCP: 8	♦ J73	♦ 98652				
South HCP: 13	♣ 8	♣ AK92				
Contract: 1N W						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ 987				
Vul: None	♥ KJ1087	♥ 54	1♥		1NT	AP
North HCP: 13	♦ K43	♦ A86				
South HCP: 5	♣ Q63	♣ J10875				
Contract: 1N E						

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ Q1086	♠ K754				1♦
Vul: NS	♥ K976	♥ Q53	1NT	XN	2♠ ¹	Pass
North HCP: 9	♦ 865	♦ AK97	3♣ ²	AP		
South HCP: 12	♣ A8	♣ 103	1. Minor Suit Transfers after 1NT			
Contract: 3♣ W			2. automat			

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ 1073	♠ 86542		1♣	1NT	Pass
Vul: Both	♥ AKQ	♥ J65	2♦	Pass	2♥	Pass
North HCP: 13	♦ J54	♦ Q106	3NT	AP		
South HCP: 3	♣ QJ102	♣ 74				
Contract: 3N E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 295 ♠ 1092
Dealer: S ♥ 864
Vul: None ♦ J1084
HCP: 1 ♣ 863

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

Partner bids first.

Board: 296 ♠ K10854
Dealer: N ♥ KQ
Vul: NS ♦ K864
HCP: 14 ♣ QJ

East Bids 1NT if possible.

You bid first.

Board: 297 ♠ J52
Dealer: S ♥ 1084
Vul: EW ♦ 9873
HCP: 2 ♣ J87

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

Partner bids first.

Board: 298 ♠ J82
Dealer: N ♥ A986
Vul: None ♦ QJ9
HCP: 12 ♣ KJ8

East Bids 1NT if possible.

You bid first.

Board: 299 ♠ KJ9854
Dealer: S ♥ 3
Vul: NS ♦ 7
HCP: 9 ♣ AJ543

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

Partner bids first.

Board: 300 ♠ A874
Dealer: N ♥ A9432
Vul: Both ♦ J2
HCP: 13 ♣ A9

East Bids 1NT if possible.

You bid first.

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

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ 1092	♠ AK8				1♦
Vul: None	♥ 864	♥ Q932	1NT	Pass	2♥	Pass
North HCP: 1	♦ J1084	♦ A753	2♠	Pass	3NT	AP
South HCP: 13	♣ 863	♣ 75				
Contract: 3N W						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ K10854	♠ Q				
Vul: NS	♥ KQ	♥ 987		1♠	1NT	AP
North HCP: 14	♦ K864	♦ A1053				
South HCP: 6	♣ QJ	♣ 109852				
Contract: 1N E						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ J52	♠ K8				1♣
Vul: EW	♥ 1084	♥ 53	1NT	Pass	2♣ ¹	X
North HCP: 2	♦ 9873	♦ KJ42	2♥	Pass	3♣ ²	Pass
South HCP: 13	♣ J87	♣ AQ964	3♦ ³	Pass	3♠ ⁴	Pass
Contract: 4♥ W			4♥	AP		

1. Stayman
2. limit raise or better in ♥
3. Cue bid, a ♦ stopper
4. Cue bid, a ♠ stopper

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ J82	♠ Q975				
Vul: None	♥ A986	♥ KJ4		1♣	1NT	XN
North HCP: 12	♦ QJ9	♦ K10643	AP			
South HCP: 9	♣ KJ8	♣ 2				
Contract: 1NX E						

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ KJ9854	♠ 2				1♥
Vul: NS	♥ 3	♥ KQ9865	1NT	2♠	Pass	Pass
North HCP: 9	♦ 7	♦ AQJ32	3♦	Pass	Pass	X
South HCP: 12	♣ AJ543	♣ 6	AP			
Contract: 3♦X W						

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ A874	♠ K53				
Vul: Both	♥ A9432	♥ Q10		1♥	1NT	AP
North HCP: 13	♦ J2	♦ 109543				
South HCP: 6	♣ A9	♣ J83				
Contract: 1N E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 295 ♠ AK8
Dealer: S ♥ Q932
Vul: None ♦ A753
HCP: 13 ♣ 75

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

You bid first.

Board: 296 ♠ Q
Dealer: N ♥ 987
Vul: NS ♦ A1053
HCP: 6 ♣ 109852

East Bids 1NT if possible.

Partner bids first.

Board: 297 ♠ K8
Dealer: S ♥ 53
Vul: EW ♦ KJ42
HCP: 13 ♣ AQ964

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

You bid first.

Board: 298 ♠ Q975
Dealer: N ♥ KJ4
Vul: None ♦ K10643
HCP: 9 ♣ 2

East Bids 1NT if possible.

Partner bids first.

Board: 299 ♠ 2
Dealer: S ♥ KQ9865
Vul: NS ♦ AQJ32
HCP: 12 ♣ 6

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

You bid first.

Board: 300 ♠ K53
Dealer: N ♥ Q10
Vul: Both ♦ 109543
HCP: 6 ♣ J83

East Bids 1NT if possible.

Partner bids first.

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

Board: 295
Dealer: S
Vul: None
North HCP: 1
South HCP: 13
Contract: 3N W

North:
♠ 1092
♥ 864
♦ J1084
♣ 863

South:
♠ AK8
♥ Q932
♦ A753
♣ 75

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

Board: 296
Dealer: N
Vul: NS
North HCP: 14
South HCP: 6
Contract: 1N E

North:
♠ K10854
♥ KQ
♦ K864
♣ QJ

South:
♠ Q
♥ 987
♦ A1053
♣ 109852

West	North	East	South
	1♠	1NT	AP

Board: 297
Dealer: S
Vul: EW
North HCP: 2
South HCP: 13
Contract: 4♥ W

North:
♠ J52
♥ 1084
♦ 9873
♣ J87

South:
♠ K8
♥ 53
♦ KJ42
♣ AQ964

West	North	East	South
			1♣

1NT	Pass	2♣ ¹	X
2♥	Pass	3♣ ²	Pass
3♦ ³	Pass	3♠ ⁴	Pass
4♥	AP		

1. Stayman
2. limit raise or better in ♥
3. Cue bid, a ♦ stopper
4. Cue bid, a ♠ stopper

Board: 298
Dealer: N
Vul: None
North HCP: 12
South HCP: 9
Contract: 1NX E

North:
♠ J82
♥ A986
♦ QJ9
♣ KJ8

South:
♠ Q975
♥ KJ4
♦ K10643
♣ 2

West	North	East	South
	1♣	1NT	XN
AP			

Board: 299
Dealer: S
Vul: NS
North HCP: 9
South HCP: 12
Contract: 3♦X W

North:
♠ KJ9854
♥ 3
♦ 7
♣ AJ543

South:
♠ 2
♥ KQ9865
♦ AQJ32
♣ 6

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

Board: 300
Dealer: N
Vul: Both
North HCP: 13
South HCP: 6
Contract: 1N E

North:
♠ A874
♥ A9432
♦ J2
♣ A9

South:
♠ K53
♥ Q10
♦ 109543
♣ J83

West	North	East	South
	1♥	1NT	AP

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 301 ♠ A1097 West Bids 1NT if possible.
Dealer: S ♥ KJ97 East Bids 2♦ if possible.
Vul: NS ♦ J2
HCP: 11 ♣ Q32 Partner bids first.

Board: 302 ♠ AJ8 East Bids 1NT if possible.
Dealer: N ♥ AJ2
Vul: EW ♦ Q9865 You bid first.
HCP: 14 ♣ Q6

Board: 303 ♠ 65 West Bids 1NT if possible.
Dealer: S ♥ 763
Vul: Both ♦ KQ53 Partner bids first.
HCP: 6 ♣ J652

Board: 304 ♠ K109 East Bids 1NT if possible.
Dealer: N ♥ QJ9763 West Bids 2NT if possible.
Vul: EW ♦ Q
HCP: 12 ♣ KJ4 You bid first.

Board: 305 ♠ J1065 West Bids 1NT if possible.
Dealer: S ♥ QJ9
Vul: None ♦ 1095 Partner bids first.
HCP: 6 ♣ Q74

Board: 306 ♠ Q42 East Bids 1NT if possible.
Dealer: N ♥ Q10 West Bids 2♦ if possible.
Vul: NS ♦ KQJ4 East Bids 2♥ if possible.
HCP: 12 ♣ Q1073 West Bids 3♥ if possible.
East Bids 4♥ if possible.
You bid first.

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

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ A1097	♠ Q86				1♦
Vul: NS	♥ KJ97	♥ 5	1NT	XN	2♦	3♦
North HCP: 11	♦ J2	♦ K109876	AP			
South HCP: 12	♣ Q32	♣ AK5				
Contract: 3♦ S						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ 932				
Vul: EW	♥ AJ2	♥ 10976		1♦	1NT	AP
North HCP: 14	♦ Q9865	♦ 73				
South HCP: 4	♣ Q6	♣ A754				
Contract: 1N E						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ AQ94				1♣
Vul: Both	♥ 763	♥ K104	1NT	AP		
North HCP: 6	♦ KQ53	♦ 1092				
South HCP: 13	♣ J652	♣ A94				
Contract: 1N W						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ Q742				
Vul: EW	♥ QJ9763	♥ 852		1♥	1NT	Pass
North HCP: 12	♦ Q	♦ 85	2NT	AP		
South HCP: 4	♣ KJ4	♣ Q1093				
Contract: 2N E						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ J1065	♠ K8				1♣
Vul: None	♥ QJ9	♥ K763	1NT	AP		
North HCP: 6	♦ 1095	♦ A43				
South HCP: 13	♣ Q74	♣ K832				
Contract: 1N W						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ Q42	♠ K865				
Vul: NS	♥ Q10	♥ 973		1♦	1NT	Pass
North HCP: 12	♦ KQJ4	♦ 763	2♦	Pass	2♥	Pass
South HCP: 6	♣ Q1073	♣ K82	3♥	Pass	4♥	AP
Contract: 4♥ E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 301	♠ Q86	West Bids 1NT if possible.
Dealer: S	♥ 5	East Bids 2♦ if possible.
Vul: NS	♦ K109876	
HCP: 12	♣ AK5	You bid first.

Board: 302	♠ 932	East Bids 1NT if possible.
Dealer: N	♥ 10976	
Vul: EW	♦ 73	Partner bids first.
HCP: 4	♣ A754	

Board: 303	♠ AQ94	West Bids 1NT if possible.
Dealer: S	♥ K104	
Vul: Both	♦ 1092	You bid first.
HCP: 13	♣ A94	

Board: 304	♠ Q742	East Bids 1NT if possible.
Dealer: N	♥ 852	West Bids 2NT if possible.
Vul: EW	♦ 85	
HCP: 4	♣ Q1093	Partner bids first.

Board: 305	♠ K8	West Bids 1NT if possible.
Dealer: S	♥ K763	
Vul: None	♦ A43	You bid first.
HCP: 13	♣ K832	

Board: 306	♠ K865	East Bids 1NT if possible.
Dealer: N	♥ 973	West Bids 2♦ if possible.
Vul: NS	♦ 763	East Bids 2♥ if possible.
HCP: 6	♣ K82	West Bids 3♥ if possible.
		East Bids 4♥ if possible.
		Partner bids first.

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

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ A1097	♠ Q86				1♦
Vul: NS	♥ KJ97	♥ 5	1NT	XN	2♦	3♦
North HCP: 11	♦ J2	♦ K109876	AP			
South HCP: 12	♣ Q32	♣ AK5				
Contract: 3♦ S						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ 932				
Vul: EW	♥ AJ2	♥ 10976		1♦	1NT	AP
North HCP: 14	♦ Q9865	♦ 73				
South HCP: 4	♣ Q6	♣ A754				
Contract: 1N E						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ AQ94				1♣
Vul: Both	♥ 763	♥ K104	1NT	AP		
North HCP: 6	♦ KQ53	♦ 1092				
South HCP: 13	♣ J652	♣ A94				
Contract: 1N W						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ Q742				
Vul: EW	♥ QJ9763	♥ 852		1♥	1NT	Pass
North HCP: 12	♦ Q	♦ 85	2NT	AP		
South HCP: 4	♣ KJ4	♣ Q1093				
Contract: 2N E						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ J1065	♠ K8				1♣
Vul: None	♥ QJ9	♥ K763	1NT	AP		
North HCP: 6	♦ 1095	♦ A43				
South HCP: 13	♣ Q74	♣ K832				
Contract: 1N W						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ Q42	♠ K865				
Vul: NS	♥ Q10	♥ 973		1♦	1NT	Pass
North HCP: 12	♦ KQJ4	♦ 763	2♦	Pass	2♥	Pass
South HCP: 6	♣ Q1073	♣ K82	3♥	Pass	4♥	AP
Contract: 4♥ E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 307 ♠ J765
Dealer: S ♥ 73
Vul: Both ♦ 1097
HCP: 2 ♣ J1053

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

Partner bids first.

Board: 308 ♠ A1062
Dealer: N ♥ AQJ8
Vul: NS ♦ 952
HCP: 13 ♣ Q7

East Bids 1NT if possible.

You bid first.

Board: 309 ♠ 632
Dealer: S ♥ 10865
Vul: EW ♦ Q73
HCP: 2 ♣ 763

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

Partner bids first.

Board: 310 ♠ 62
Dealer: N ♥ A952
Vul: None ♦ QJ107
HCP: 12 ♣ AJ10

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

You bid first.

Board: 311 ♠ J8642
Dealer: S ♥ 9
Vul: NS ♦ J962
HCP: 3 ♣ J85

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

Partner bids first.

Board: 312 ♠ 2
Dealer: N ♥ QJ76
Vul: EW ♦ A76543
HCP: 12 ♣ AJ

East Bids 1NT if possible.

You bid first.

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

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ J765	♠ A9432				1♠
Vul: Both	♥ 73	♥ J	1NT	Pass	4♦ ¹	Pass
North HCP: 2	♦ 1097	♦ KQJ53	4♥	AP		
South HCP: 13	♣ J1053	♣ Q2	1. Texas			
Contract: 4♥ W						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ A1062	♠ K95				
Vul: NS	♥ AQJ8	♥ 10542		1♦	1NT	AP
North HCP: 13	♦ 952	♦ KJ				
South HCP: 8	♣ Q7	♣ J832				
Contract: 1N E						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ 632	♠ AK				1♦
Vul: EW	♥ 10865	♥ Q92	1NT	Pass	4♥ ¹	Pass
North HCP: 2	♦ Q73	♦ A10852	4♠	AP		
South HCP: 13	♣ 763	♣ 1054	1. Texas			
Contract: 4♠ W						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ 62	♠ J9874		1♦	1NT	Pass
Vul: None	♥ A952	♥ QJ6	2♣ ¹	Pass	2♠	Pass
North HCP: 12	♦ QJ107	♦ 82	2NT	AP		
South HCP: 4	♣ AJ10	♣ 732	1. Stayman			
Contract: 2N E						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ J8642	♠ KQ109				1♣
Vul: NS	♥ 9	♥ A872	1NT	Pass	2♣ ¹	Pass
North HCP: 3	♦ J962	♦ 3	2♥	Pass	4♥	AP
South HCP: 13	♣ J85	♣ A1093	1. Stayman			
Contract: 4♥ W						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ QJ93				
Vul: EW	♥ QJ76	♥ A84		1♦	1NT	XN
North HCP: 12	♦ A76543	♦ 1092	Pass	2♦	AP	
South HCP: 10	♣ AJ	♣ K53				
Contract: 2♦ N						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 307 ♠ A9432
Dealer: S ♥ J
Vul: Both ♦ KQJ53
HCP: 13 ♣ Q2

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

You bid first.

Board: 308 ♠ K95
Dealer: N ♥ 10542
Vul: NS ♦ KJ
HCP: 8 ♣ J832

East Bids 1NT if possible.

Partner bids first.

Board: 309 ♠ AK
Dealer: S ♥ Q92
Vul: EW ♦ A10852
HCP: 13 ♣ 1054

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

You bid first.

Board: 310 ♠ J9874
Dealer: N ♥ QJ6
Vul: None ♦ 82
HCP: 4 ♣ 732

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

Partner bids first.

Board: 311 ♠ KQ109
Dealer: S ♥ A872
Vul: NS ♦ 3
HCP: 13 ♣ A1093

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

You bid first.

Board: 312 ♠ QJ93
Dealer: N ♥ A84
Vul: EW ♦ 1092
HCP: 10 ♣ K53

East Bids 1NT if possible.

Partner bids first.

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

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ J765	♠ A9432				1♠
Vul: Both	♥ 73	♥ J	1NT	Pass	4♦ ¹	Pass
North HCP: 2	♦ 1097	♦ KQJ53	4♥	AP		
South HCP: 13	♣ J1053	♣ Q2	1. Texas			
Contract: 4♥ W						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ A1062	♠ K95				
Vul: NS	♥ AQJ8	♥ 10542		1♦	1NT	AP
North HCP: 13	♦ 952	♦ KJ				
South HCP: 8	♣ Q7	♣ J832				
Contract: 1N E						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ 632	♠ AK				1♦
Vul: EW	♥ 10865	♥ Q92	1NT	Pass	4♥ ¹	Pass
North HCP: 2	♦ Q73	♦ A10852	4♠	AP		
South HCP: 13	♣ 763	♣ 1054	1. Texas			
Contract: 4♠ W						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ 62	♠ J9874		1♦	1NT	Pass
Vul: None	♥ A952	♥ QJ6	2♣ ¹	Pass	2♠	Pass
North HCP: 12	♦ QJ107	♦ 82	2NT	AP		
South HCP: 4	♣ AJ10	♣ 732	1. Stayman			
Contract: 2N E						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ J8642	♠ KQ109				1♣
Vul: NS	♥ 9	♥ A872	1NT	Pass	2♣ ¹	Pass
North HCP: 3	♦ J962	♦ 3	2♥	Pass	4♥	AP
South HCP: 13	♣ J85	♣ A1093	1. Stayman			
Contract: 4♥ W						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ QJ93				
Vul: EW	♥ QJ76	♥ A84		1♦	1NT	XN
North HCP: 12	♦ A76543	♦ 1092	Pass	2♦	AP	
South HCP: 10	♣ AJ	♣ K53				
Contract: 2♦ N						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 313 ♠ 108765
Dealer: S ♥ K
Vul: Both ♦ 92
HCP: 3 ♣ 108653

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

Partner bids first.

Board: 314 ♠ A10
Dealer: N ♥ J65
Vul: NS ♦ K9753
HCP: 12 ♣ KJ3

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

You bid first.

Board: 315 ♠ J643
Dealer: S ♥ 9862
Vul: EW ♦ 9542
HCP: 1 ♣ 8

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

Partner bids first.

Board: 316 ♠ AJ8
Dealer: N ♥ AQ8
Vul: Both ♦ J9743
HCP: 12 ♣ 97

East Bids 1NT if possible.

You bid first.

Board: 317 ♠ 9763
Dealer: S ♥ 97542
Vul: None ♦ J10
HCP: 1 ♣ 54

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

Partner bids first.

Board: 318 ♠ AQ102
Dealer: N ♥ AJ973
Vul: EW ♦ Q7
HCP: 13 ♣ 87

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

You bid first.

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

Board: 313			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: Both	♠ 108765	♠ Q93	1NT	Pass	2♣ ¹	Pass
North HCP: 3	♥ K	♥ QJ87	2♥	Pass	3♦ ²	X
South HCP: 12	♦ 92	♦ AK1075	3♠ ³	Pass	4♣ ⁴	Pass
Contract: 4♥ W	♣ 108653	♣ 7	4♥	AP		
			1. Stayman			
			2. limit raise or better in ♥			
			3. Cue bid, a ♠ stopper			
			4. Cue bid, a ♣ stopper			

Board: 314			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ A10	♠ K853		1♦	1NT	XN
North HCP: 12	♥ J65	♥ Q943	Pass	Pass	XX ¹	Pass
South HCP: 9	♦ K9753	♦ 86	2♣ ²	2♦	AP	
Contract: 2♦ N	♣ KJ3	♣ A72				
			1. SOS			
			2. artificial			

Board: 315			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: EW	♠ J643	♠ 982	1NT	Pass	2♣ ¹	Pass
North HCP: 1	♥ 9862	♥ AQ3	2♠	Pass	2NT	Pass
South HCP: 14	♦ 9542	♦ KQ6	3NT	AP		
Contract: 3N W	♣ 8	♣ K762				
			1. Stayman			

Board: 316			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ AJ8	♠ K5		1♦	1NT	AP
North HCP: 12	♥ AQ8	♥ J9652				
South HCP: 6	♦ J9743	♦ Q108				
Contract: 1N E	♣ 97	♣ 1082				

Board: 317			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: None	♠ 9763	♠ K4	1NT	Pass	2♣ ¹	Pass
North HCP: 1	♥ 97542	♥ J108	2♦	Pass	3NT	AP
South HCP: 13	♦ J10	♦ A873				
Contract: 3N W	♣ 54	♣ KQ109				
			1. Stayman			

Board: 318			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ AQ102	♠ 65		1♥	1NT	3♥
North HCP: 13	♥ AJ973	♥ Q654	4♣	AP		
South HCP: 5	♦ Q7	♦ J985				
Contract: 4♣ W	♣ 87	♣ Q52				

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 313 ♠ Q93
Dealer: S ♥ QJ87
Vul: Both ♦ AK1075
HCP: 12 ♣ 7

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

You bid first.

Board: 314 ♠ K853
Dealer: N ♥ Q943
Vul: NS ♦ 86
HCP: 9 ♣ A72

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

Partner bids first.

Board: 315 ♠ 982
Dealer: S ♥ AQ3
Vul: EW ♦ KQ6
HCP: 14 ♣ K762

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

You bid first.

Board: 316 ♠ K5
Dealer: N ♥ J9652
Vul: Both ♦ Q108
HCP: 6 ♣ 1082

East Bids 1NT if possible.

Partner bids first.

Board: 317 ♠ K4
Dealer: S ♥ J108
Vul: None ♦ A873
HCP: 13 ♣ KQ109

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

You bid first.

Board: 318 ♠ 65
Dealer: N ♥ Q654
Vul: EW ♦ J985
HCP: 5 ♣ Q52

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

Partner bids first.

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

Board: 313			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: Both	♠ 108765	♠ Q93	1NT	Pass	2♣ ¹	Pass
North HCP: 3	♥ K	♥ QJ87	2♥	Pass	3♦ ²	X
South HCP: 12	♦ 92	♦ AK1075	3♠ ³	Pass	4♣ ⁴	Pass
Contract: 4♥ W	♣ 108653	♣ 7	4♥	AP		
			1. Stayman			
			2. limit raise or better in ♥			
			3. Cue bid, a ♠ stopper			
			4. Cue bid, a ♣ stopper			

Board: 314			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ A10	♠ K853		1♦	1NT	XN
North HCP: 12	♥ J65	♥ Q943	Pass	Pass	XX ¹	Pass
South HCP: 9	♦ K9753	♦ 86	2♣ ²	2♦	AP	
Contract: 2♦ N	♣ KJ3	♣ A72				
			1. SOS			
			2. artificial			

Board: 315			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: EW	♠ J643	♠ 982	1NT	Pass	2♣ ¹	Pass
North HCP: 1	♥ 9862	♥ AQ3	2♠	Pass	2NT	Pass
South HCP: 14	♦ 9542	♦ KQ6	3NT	AP		
Contract: 3N W	♣ 8	♣ K762				
			1. Stayman			

Board: 316			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ AJ8	♠ K5		1♦	1NT	AP
North HCP: 12	♥ AQ8	♥ J9652				
South HCP: 6	♦ J9743	♦ Q108				
Contract: 1N E	♣ 97	♣ 1082				

Board: 317			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: None	♠ 9763	♠ K4	1NT	Pass	2♣ ¹	Pass
North HCP: 1	♥ 97542	♥ J108	2♦	Pass	3NT	AP
South HCP: 13	♦ J10	♦ A873				
Contract: 3N W	♣ 54	♣ KQ109				
			1. Stayman			

Board: 318			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ AQ102	♠ 65		1♥	1NT	3♥
North HCP: 13	♥ AJ973	♥ Q654	4♣	AP		
South HCP: 5	♦ Q7	♦ J985				
Contract: 4♣ W	♣ 87	♣ Q52				

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 319 ♠ Q82
Dealer: S ♥ 954
Vul: Both ♦ Q8743
HCP: 4 ♣ 63

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

Partner bids first.

Board: 320 ♠ KQ654
Dealer: N ♥ Q852
Vul: None ♦ A5
HCP: 14 ♣ K8

East Bids 1NT if possible.

You bid first.

Board: 321 ♠ J92
Dealer: S ♥ K74
Vul: NS ♦ 532
HCP: 7 ♣ K752

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

Partner bids first.

Board: 322 ♠ 6
Dealer: N ♥ K862
Vul: Both ♦ K10976
HCP: 13 ♣ AK6

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

You bid first.

Board: 323 ♠ 976
Dealer: S ♥ K8742
Vul: NS ♦ Q7
HCP: 5 ♣ 765

West Bids 1NT if possible.

Partner bids first.

Board: 324 ♠ K86
Dealer: N ♥ AK
Vul: EW ♦ J107632
HCP: 16 ♣ KQ

East Bids 1NT if possible.

You bid first.

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

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ 107654				1♠
Vul: Both	♥ 954	♥ A	1NT	Pass	2♦	X
North HCP: 4	♦ Q8743	♦ AK2	2♥	2♠	3♥	AP
South HCP: 15	♣ 63	♣ KJ52				
Contract: 3♥ W						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ KQ654	♠ 982				
Vul: None	♥ Q852	♥ 10763		1♠	1NT	AP
North HCP: 14	♦ A5	♦ J86				
South HCP: 5	♣ K8	♣ A96				
Contract: 1N E						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ A853				1♦
Vul: NS	♥ K74	♥ Q2	1NT	Pass	2♦	Pass
North HCP: 7	♦ 532	♦ AQJ9	2♥	AP		
South HCP: 14	♣ K752	♣ J96				
Contract: 2♥ W						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ 6	♠ 953		1♦	1NT	Pass
Vul: Both	♥ K862	♥ 943	2♥	Pass	2♠	Pass
North HCP: 13	♦ K10976	♦ J85	2NT	Pass	3♦ ¹	Pass
South HCP: 1	♣ AK6	♣ 10982	3♠	Pass	4♠	AP
Contract: 4♠ E			1. limit raise or better in ♠			

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ Q432				1♦
Vul: NS	♥ K8742	♥ A963	1NT	AP		
North HCP: 5	♦ Q7	♦ J84				
South HCP: 12	♣ 765	♣ KQ				
Contract: 1N W						

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ J92				
Vul: EW	♥ AK	♥ 1072		1♦	1NT	Pass
North HCP: 16	♦ J107632	♦ Q8	Pass	2♦	AP	
South HCP: 4	♣ KQ	♣ J10987				
Contract: 2♦ N						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 319 ♠ 107654
Dealer: S ♥ A
Vul: Both ♦ AK2
HCP: 15 ♣ KJ52

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

You bid first.

Board: 320 ♠ 982
Dealer: N ♥ 10763
Vul: None ♦ J86
HCP: 5 ♣ A96

East Bids 1NT if possible.

Partner bids first.

Board: 321 ♠ A853
Dealer: S ♥ Q2
Vul: NS ♦ AQJ9
HCP: 14 ♣ J96

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

You bid first.

Board: 322 ♠ 953
Dealer: N ♥ 943
Vul: Both ♦ J85
HCP: 1 ♣ 10982

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

Partner bids first.

Board: 323 ♠ Q432
Dealer: S ♥ A963
Vul: NS ♦ J84
HCP: 12 ♣ KQ

West Bids 1NT if possible.

You bid first.

Board: 324 ♠ J92
Dealer: N ♥ 1072
Vul: EW ♦ Q8
HCP: 4 ♣ J10987

East Bids 1NT if possible.

Partner bids first.

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

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ 107654				1♣
Vul: Both	♥ 954	♥ A	1NT	Pass	2♦	X
North HCP: 4	♦ Q8743	♦ AK2	2♥	2♠	3♥	AP
South HCP: 15	♣ 63	♣ KJ52				
Contract: 3♥ W						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ KQ654	♠ 982				
Vul: None	♥ Q852	♥ 10763		1♠	1NT	AP
North HCP: 14	♦ A5	♦ J86				
South HCP: 5	♣ K8	♣ A96				
Contract: 1N E						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ A853				1♦
Vul: NS	♥ K74	♥ Q2	1NT	Pass	2♦	Pass
North HCP: 7	♦ 532	♦ AQJ9	2♥	AP		
South HCP: 14	♣ K752	♣ J96				
Contract: 2♥ W						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ 6	♠ 953		1♦	1NT	Pass
Vul: Both	♥ K862	♥ 943	2♥	Pass	2♠	Pass
North HCP: 13	♦ K10976	♦ J85	2NT	Pass	3♦ ¹	Pass
South HCP: 1	♣ AK6	♣ 10982	3♠	Pass	4♠	AP
Contract: 4♠ E			1. limit raise or better in ♠			

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ Q432				1♦
Vul: NS	♥ K8742	♥ A963	1NT	AP		
North HCP: 5	♦ Q7	♦ J84				
South HCP: 12	♣ 765	♣ KQ				
Contract: 1N W						

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ J92				
Vul: EW	♥ AK	♥ 1072		1♦	1NT	Pass
North HCP: 16	♦ J107632	♦ Q8	Pass	2♦	AP	
South HCP: 4	♣ KQ	♣ J10987				
Contract: 2♦ N						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 325 ♠ 97654
Dealer: S ♥ 9
Vul: None ♦ 1095
HCP: 3 ♣ K854

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

Partner bids first.

Board: 326 ♠ J96
Dealer: N ♥ K10954
Vul: NS ♦ QJ
HCP: 14 ♣ AK9

East Bids 1NT if possible.

You bid first.

Board: 327 ♠ A9732
Dealer: S ♥ 8643
Vul: EW ♦ Q5
HCP: 7 ♣ J2

West Bids 1NT if possible.

Partner bids first.

Board: 328 ♠ KQ95
Dealer: N ♥ AKJ2
Vul: Both ♦ 2
HCP: 16 ♣ K632

East Bids 1NT if possible.

You bid first.

Board: 329 ♠ J
Dealer: S ♥ 65
Vul: NS ♦ 95432
HCP: 3 ♣ Q10952

West Bids 1NT if possible.

Partner bids first.

Board: 330 ♠ AK1092
Dealer: N ♥ QJ6
Vul: EW ♦ 952
HCP: 14 ♣ A3

East Bids 1NT if possible.

You bid first.

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

Board: 325			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: None	♠ 97654	♠ Q102	1NT	Pass	2♣ ¹	Pass
North HCP: 3	♥ 9	♥ K1065	2♥	Pass	3♣ ²	Pass
South HCP: 12	♦ 1095	♦ AK4	3♠ ³	Pass	4♥	AP
Contract: 4♥ W	♣ K854	♣ 1062	1. Stayman			
			2. limit raise or better in ♥			
			3. Cue bid, a ♠ stopper			

Board: 326			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ J96	♠ 8743		1♥	1NT	AP
North HCP: 14	♥ K10954	♥ 82				
South HCP: 6	♦ QJ	♦ K63				
Contract: 1N E	♣ AK9	♣ QJ83				

Board: 327			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: EW	♠ A9732	♠ Q1054	1NT	AP		
North HCP: 7	♥ 8643	♥ K5				
South HCP: 12	♦ Q5	♦ AJ43				
Contract: 1N W	♣ J2	♣ Q64				

Board: 328			West	North	East	South
Dealer: N	North:	South:		1♣	1NT	2♦
Vul: Both	♠ KQ95	♠ J2	Pass	2♥	Pass	4♥
North HCP: 16	♥ AKJ2	♥ 10543	AP			
South HCP: 7	♦ 2	♦ AQ9865				
Contract: 4♥ N	♣ K632	♣ 10				

Board: 329			West	North	East	South
Dealer: S	North:	South:				1♠
Vul: NS	♠ J	♠ KQ962	1NT	Pass	Pass	2♥
North HCP: 3	♥ 65	♥ K943	AP			
South HCP: 17	♦ 95432	♦ KQ				
Contract: 2♥ S	♣ Q10952	♣ A4				

Board: 330			West	North	East	South
Dealer: N	North:	South:		1♠	1NT	AP
Vul: EW	♠ AK1092	♠ 876				
North HCP: 14	♥ QJ6	♥ 75				
South HCP: 4	♦ 952	♦ Q763				
Contract: 1N E	♣ A3	♣ Q1098				

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 325 ♠ Q102
Dealer: S ♥ K1065
Vul: None ♦ AK4
HCP: 12 ♣ 1062

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

You bid first.

Board: 326 ♠ 8743
Dealer: N ♥ 82
Vul: NS ♦ K63
HCP: 6 ♣ QJ83

East Bids 1NT if possible.

Partner bids first.

Board: 327 ♠ Q1054
Dealer: S ♥ K5
Vul: EW ♦ AJ43
HCP: 12 ♣ Q64

West Bids 1NT if possible.

You bid first.

Board: 328 ♠ J2
Dealer: N ♥ 10543
Vul: Both ♦ AQ9865
HCP: 7 ♣ 10

East Bids 1NT if possible.

Partner bids first.

Board: 329 ♠ KQ962
Dealer: S ♥ K943
Vul: NS ♦ KQ
HCP: 17 ♣ A4

West Bids 1NT if possible.

You bid first.

Board: 330 ♠ 876
Dealer: N ♥ 75
Vul: EW ♦ Q763
HCP: 4 ♣ Q1098

East Bids 1NT if possible.

Partner bids first.

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

Board: 325			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: None	♠ 97654	♠ Q102	1NT	Pass	2♣ ¹	Pass
North HCP: 3	♥ 9	♥ K1065	2♥	Pass	3♣ ²	Pass
South HCP: 12	♦ 1095	♦ AK4	3♠ ³	Pass	4♥	AP
Contract: 4♥ W	♣ K854	♣ 1062	1. Stayman			
			2. limit raise or better in ♥			
			3. Cue bid, a ♠ stopper			

Board: 326			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ J96	♠ 8743		1♥	1NT	AP
North HCP: 14	♥ K10954	♥ 82				
South HCP: 6	♦ QJ	♦ K63				
Contract: 1N E	♣ AK9	♣ QJ83				

Board: 327			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: EW	♠ A9732	♠ Q1054				
North HCP: 7	♥ 8643	♥ K5				
South HCP: 12	♦ Q5	♦ AJ43	1NT	AP		
Contract: 1N W	♣ J2	♣ Q64				

Board: 328			West	North	East	South
Dealer: N	North:	South:		1♣	1NT	2♦
Vul: Both	♠ KQ95	♠ J2	Pass	2♥	Pass	4♥
North HCP: 16	♥ AKJ2	♥ 10543	AP			
South HCP: 7	♦ 2	♦ AQ9865				
Contract: 4♥ N	♣ K632	♣ 10				

Board: 329			West	North	East	South
Dealer: S	North:	South:				1♠
Vul: NS	♠ J	♠ KQ962	1NT	Pass	Pass	2♥
North HCP: 3	♥ 65	♥ K943	AP			
South HCP: 17	♦ 95432	♦ KQ				
Contract: 2♥ S	♣ Q10952	♣ A4				

Board: 330			West	North	East	South
Dealer: N	North:	South:		1♠	1NT	AP
Vul: EW	♠ AK1092	♠ 876				
North HCP: 14	♥ QJ6	♥ 75				
South HCP: 4	♦ 952	♦ Q763				
Contract: 1N E	♣ A3	♣ Q1098				

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 331	♠ Q765	West Bids 1NT if possible.
Dealer: S	♥ AJ108	West Bids 2♦ if possible.
Vul: None	♦ K4	
HCP: 10	♣ 764	Partner bids first.

Board: 332	♠ K	East Bids 1NT if possible.
Dealer: N	♥ A97	West Bids 2♣ if possible.
Vul: EW	♦ 96543	East Bids 2♠ if possible.
HCP: 14	♣ AK64	West Bids 2NT if possible.
		You bid first.

Board: 333	♠ J9632	West Bids 1NT if possible.
Dealer: S	♥ AK87	
Vul: Both	♦ 84	Partner bids first.
HCP: 8	♣ 74	

Board: 334	♠ KQ7	East Bids 1NT if possible.
Dealer: N	♥ —	West Bids 3NT if possible.
Vul: None	♦ J96	
HCP: 12	♣ KQJ9852	You bid first.

Board: 335	♠ J86	West Bids 1NT if possible.
Dealer: S	♥ 43	East Bids 2♦ if possible.
Vul: NS	♦ KJ762	West Bids 2♥ if possible.
HCP: 5	♣ 762	Partner bids first.

Board: 336	♠ KQ1093	East Bids 1NT if possible.
Dealer: N	♥ A94	West Bids 3♣ if possible.
Vul: Both	♦ Q	East Bids 3♦ if possible.
HCP: 16	♣ KQ43	You bid first.

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

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ Q765	♠ AK82				1♣
Vul: None	♥ AJ108	♥ 972	1NT	XN	Pass	Pass
North HCP: 10	♦ K4	♦ 65	2♦	Pass	Pass	X
South HCP: 12	♣ 764	♣ AJ93	AP			
Contract: 2♦ X W						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ Q10432		1♦	1NT	Pass
Vul: EW	♥ A97	♥ 10654	2♣ ¹	Pass	2♠	Pass
North HCP: 14	♦ 96543	♦ 102	2NT	AP		
South HCP: 2	♣ AK64	♣ 109	1. Stayman			
Contract: 2N E						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ J9632	♠ 1085				1♦
Vul: Both	♥ AK87	♥ QJ9	1NT	AP		
North HCP: 8	♦ 84	♦ AQ75				
South HCP: 12	♣ 74	♣ QJ10				
Contract: 1N W						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ 10953		1♣	1NT	Pass
Vul: None	♥ —	♥ J1076432	3NT	AP		
North HCP: 12	♦ J96	♦ 107				
South HCP: 1	♣ KQJ9852	♣ —				
Contract: 3N E						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ KQ754				1♠
Vul: NS	♥ 43	♥ A10	1NT	Pass	2♦	Pass
North HCP: 5	♦ KJ762	♦ Q983	2♥	AP		
South HCP: 12	♣ 762	♣ J10				
Contract: 2♥ W						

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ KQ1093	♠ 852		1♠	1NT	Pass
Vul: Both	♥ A94	♥ J1053	3♣ ¹	Pass	3♦ ²	AP
North HCP: 16	♦ Q	♦ 1065	1. Minor Suit Transfers after 1NT			
South HCP: 1	♣ KQ43	♣ 1076	2. automat			
Contract: 3♦ E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 331	♠ AK82	West Bids 1NT if possible.
Dealer: S	♥ 972	West Bids 2♦ if possible.
Vul: None	♦ 65	
HCP: 12	♣ AJ93	You bid first.

Board: 332	♠ Q10432	East Bids 1NT if possible.
Dealer: N	♥ 10654	West Bids 2♣ if possible.
Vul: EW	♦ 102	East Bids 2♠ if possible.
HCP: 2	♣ 109	West Bids 2NT if possible.
		Partner bids first.

Board: 333	♠ 1085	West Bids 1NT if possible.
Dealer: S	♥ QJ9	
Vul: Both	♦ AQ75	You bid first.
HCP: 12	♣ QJ10	

Board: 334	♠ 10953	East Bids 1NT if possible.
Dealer: N	♥ J1076432	West Bids 3NT if possible.
Vul: None	♦ 107	
HCP: 1	♣ —	Partner bids first.

Board: 335	♠ KQ754	West Bids 1NT if possible.
Dealer: S	♥ A10	East Bids 2♦ if possible.
Vul: NS	♦ Q983	West Bids 2♥ if possible.
HCP: 12	♣ J10	You bid first.

Board: 336	♠ 852	East Bids 1NT if possible.
Dealer: N	♥ J1053	West Bids 3♣ if possible.
Vul: Both	♦ 1065	East Bids 3♦ if possible.
HCP: 1	♣ 1076	Partner bids first.

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

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ Q765	♠ AK82				1♣
Vul: None	♥ AJ108	♥ 972	1NT	XN	Pass	Pass
North HCP: 10	♦ K4	♦ 65	2♦	Pass	Pass	X
South HCP: 12	♣ 764	♣ AJ93	AP			
Contract: 2♦ X W						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ Q10432		1♦	1NT	Pass
Vul: EW	♥ A97	♥ 10654	2♣ ¹	Pass	2♠	Pass
North HCP: 14	♦ 96543	♦ 102	2NT	AP		
South HCP: 2	♣ AK64	♣ 109	1. Stayman			
Contract: 2N E						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ J9632	♠ 1085				1♦
Vul: Both	♥ AK87	♥ QJ9	1NT	AP		
North HCP: 8	♦ 84	♦ AQ75				
South HCP: 12	♣ 74	♣ QJ10				
Contract: 1N W						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ 10953		1♣	1NT	Pass
Vul: None	♥ —	♥ J1076432	3NT	AP		
North HCP: 12	♦ J96	♦ 107				
South HCP: 1	♣ KQJ9852	♣ —				
Contract: 3N E						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ KQ754				1♠
Vul: NS	♥ 43	♥ A10	1NT	Pass	2♦	Pass
North HCP: 5	♦ KJ762	♦ Q983	2♥	AP		
South HCP: 12	♣ 762	♣ J10				
Contract: 2♥ W						

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ KQ1093	♠ 852		1♠	1NT	Pass
Vul: Both	♥ A94	♥ J1053	3♣ ¹	Pass	3♦ ²	AP
North HCP: 16	♦ Q	♦ 1065	1. Minor Suit Transfers after 1NT			
South HCP: 1	♣ KQ43	♣ 1076	2. automat			
Contract: 3♦ E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 337	♠ Q1062	West Bids 1NT if possible.
Dealer: S	♥ 75	
Vul: None	♦ J10	Partner bids first.
HCP: 6	♣ QJ964	
Board: 338	♠ KJ1065	East Bids 1NT if possible.
Dealer: N	♥ AQ73	West Bids 3NT if possible.
Vul: NS	♦ 876	
HCP: 13	♣ K	You bid first.
Board: 339	♠ 75	West Bids 1NT if possible.
Dealer: S	♥ 9863	
Vul: EW	♦ J83	Partner bids first.
HCP: 1	♣ 10972	
Board: 340	♠ 84	East Bids 1NT if possible.
Dealer: N	♥ KQ754	West Bids 2♥ if possible.
Vul: None	♦ AKQJ4	West Doubles 3♥ if possible.
HCP: 15	♣ 3	You bid first.
Board: 341	♠ 863	West Bids 1NT if possible.
Dealer: S	♥ 943	East Bids 2♥ if possible.
Vul: NS	♦ 764	West Bids 2♠ if possible.
HCP: 4	♣ A872	Partner bids first.
Board: 342	♠ J10	East Bids 1NT if possible.
Dealer: N	♥ A7	
Vul: EW	♦ AJ7542	You bid first.
HCP: 13	♣ QJ3	

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

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ Q1062	♠ KJ9				
Vul: None	♥ 75	♥ A10986				1♥
North HCP: 6	♦ J10	♦ A82	1NT	AP		
South HCP: 12	♣ QJ964	♣ 87				
Contract: 1N W						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ KJ1065	♠ 92				
Vul: NS	♥ AQ73	♥ 10864		1♠	1NT	Pass
North HCP: 13	♦ 876	♦ Q109	3NT	AP		
South HCP: 2	♣ K	♣ 9742				
Contract: 3N E						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ A8432				1♠
Vul: EW	♥ 9863	♥ AQ75	1NT	Pass	Pass	2♥
North HCP: 1	♦ J83	♦ AK6	AP			
South HCP: 17	♣ 10972	♣ 6				
Contract: 2♥ S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ 84	♠ J95		1♥	1NT	Pass
Vul: None	♥ KQ754	♥ J86	2♥	3♦	Pass	3♥
North HCP: 15	♦ AKQJ4	♦ 1095	X	AP		
South HCP: 4	♣ 3	♣ Q1084				
Contract: 3♥X N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ 863	♠ Q10				1♦
Vul: NS	♥ 943	♥ Q72	1NT	Pass	2♥	Pass
North HCP: 4	♦ 764	♦ KQJ10	2♠	AP		
South HCP: 14	♣ A872	♣ KJ105				
Contract: 2♠ W						

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ AK964				
Vul: EW	♥ A7	♥ 1094		1♦	1NT	XN
North HCP: 13	♦ AJ7542	♦ Q10	AP			
South HCP: 9	♣ QJ3	♣ 1065				
Contract: 1NX E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 337	♠ KJ9	West Bids 1NT if possible.
Dealer: S	♥ A10986	
Vul: None	♦ A82	You bid first.
HCP: 12	♣ 87	

Board: 338	♠ 92	East Bids 1NT if possible.
Dealer: N	♥ 10864	West Bids 3NT if possible.
Vul: NS	♦ Q109	
HCP: 2	♣ 9742	Partner bids first.

Board: 339	♠ A8432	West Bids 1NT if possible.
Dealer: S	♥ AQ75	
Vul: EW	♦ AK6	You bid first.
HCP: 17	♣ 6	

Board: 340	♠ J95	East Bids 1NT if possible.
Dealer: N	♥ J86	West Bids 2♥ if possible.
Vul: None	♦ 1095	West Doubles 3♥ if possible.
HCP: 4	♣ Q1084	Partner bids first.

Board: 341	♠ Q10	West Bids 1NT if possible.
Dealer: S	♥ Q72	East Bids 2♥ if possible.
Vul: NS	♦ KQJ10	West Bids 2♠ if possible.
HCP: 14	♣ KJ105	You bid first.

Board: 342	♠ AK964	East Bids 1NT if possible.
Dealer: N	♥ 1094	
Vul: EW	♦ Q10	Partner bids first.
HCP: 9	♣ 1065	

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

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ Q1062	♠ KJ9				
Vul: None	♥ 75	♥ A10986				1♥
North HCP: 6	♦ J10	♦ A82	1NT	AP		
South HCP: 12	♣ QJ964	♣ 87				
Contract: 1N W						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ KJ1065	♠ 92				
Vul: NS	♥ AQ73	♥ 10864		1♠	1NT	Pass
North HCP: 13	♦ 876	♦ Q109	3NT	AP		
South HCP: 2	♣ K	♣ 9742				
Contract: 3N E						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ A8432				1♠
Vul: EW	♥ 9863	♥ AQ75	1NT	Pass	Pass	2♥
North HCP: 1	♦ J83	♦ AK6	AP			
South HCP: 17	♣ 10972	♣ 6				
Contract: 2♥ S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ 84	♠ J95		1♥	1NT	Pass
Vul: None	♥ KQ754	♥ J86	2♥	3♦	Pass	3♥
North HCP: 15	♦ AKQJ4	♦ 1095	X	AP		
South HCP: 4	♣ 3	♣ Q1084				
Contract: 3♥X N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ 863	♠ Q10				1♦
Vul: NS	♥ 943	♥ Q72	1NT	Pass	2♥	Pass
North HCP: 4	♦ 764	♦ KQJ10	2♠	AP		
South HCP: 14	♣ A872	♣ KJ105				
Contract: 2♠ W						

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ AK964				
Vul: EW	♥ A7	♥ 1094		1♦	1NT	XN
North HCP: 13	♦ AJ7542	♦ Q10	AP			
South HCP: 9	♣ QJ3	♣ 1065				
Contract: 1NX E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 343	♠ Q87	West Bids 1NT if possible.
Dealer: S	♥ K106	East Bids 2♥ if possible.
Vul: Both	♦ 63	
HCP: 9	♣ KJ1095	Partner bids first.

Board: 344	♠ KQ95	East Bids 1NT if possible.
Dealer: N	♥ A86	
Vul: NS	♦ J93	You bid first.
HCP: 13	♣ QJ4	

Board: 345	♠ 62	West Bids 1NT if possible.
Dealer: S	♥ 1087	
Vul: EW	♦ Q7	Partner bids first.
HCP: 6	♣ KJ10843	

Board: 346	♠ AJ543	East Bids 1NT if possible.
Dealer: N	♥ AQ63	West Bids 2♠ if possible.
Vul: Both	♦ Q97	East Bids 3♣ if possible.
HCP: 14	♣ J	You bid first.

Board: 347	♠ J65	West Bids 1NT if possible.
Dealer: S	♥ K6532	East Bids 2♦ if possible.
Vul: None	♦ 8653	West Bids 2♥ if possible.
HCP: 4	♣ 8	East Bids 2NT if possible.
		Partner bids first.

Board: 348	♠ J82	East Bids 1NT if possible.
Dealer: N	♥ J84	West Bids 4♦ if possible.
Vul: Both	♦ QJ109	East Bids 4♥ if possible.
HCP: 12	♣ AK5	You bid first.

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

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ K64				1♦
Vul: Both	♥ K106	♥ Q832	1NT	XN	2♥	2NT
North HCP: 9	♦ 63	♦ KQJ95	Pass ¹	Pass	Pass	
South HCP: 13	♣ KJ1095	♣ Q	1. artificial			
Contract: 2N S						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ KQ95	♠ 102				
Vul: NS	♥ A86	♥ J10942		1♣	1NT	AP
North HCP: 13	♦ J93	♦ K82				
South HCP: 4	♣ QJ4	♣ 873				
Contract: 1N E						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ KJ54				1♥
Vul: EW	♥ 1087	♥ KJ9632	1NT	3♥	AP	
North HCP: 6	♦ Q7	♦ A10				
South HCP: 12	♣ KJ10843	♣ 2				
Contract: 3♥ S						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ AJ543	♠ 7		1♠	1NT	Pass
Vul: Both	♥ AQ63	♥ J9872	2♠ ¹	Pass	3♣ ²	AP
North HCP: 14	♦ Q97	♦ J83	1. Minor Suit Transfers after 1NT			
South HCP: 6	♣ J	♣ A1062	2. automat			
Contract: 3♣ E						

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ J65	♠ AK43				1♦
Vul: None	♥ K6532	♥ 8	1NT	Pass	2♦	Pass
North HCP: 4	♦ 8653	♦ K1094	2♥	Pass	2NT	AP
South HCP: 12	♣ 8	♣ Q752				
Contract: 2N W						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ J82	♠ 9654		1♦	1NT	Pass
Vul: Both	♥ J84	♥ 2	4♦ ¹	Pass	4♥	AP
North HCP: 12	♦ QJ109	♦ A632	1. Texas			
South HCP: 5	♣ AK5	♣ J1043				
Contract: 4♥ E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 343	♠ K64	West Bids 1NT if possible.
Dealer: S	♥ Q832	East Bids 2♥ if possible.
Vul: Both	♦ KQJ95	
HCP: 13	♣ Q	You bid first.

Board: 344	♠ 102	East Bids 1NT if possible.
Dealer: N	♥ J10942	
Vul: NS	♦ K82	Partner bids first.
HCP: 4	♣ 873	

Board: 345	♠ KJ54	West Bids 1NT if possible.
Dealer: S	♥ KJ9632	
Vul: EW	♦ A10	You bid first.
HCP: 12	♣ 2	

Board: 346	♠ 7	East Bids 1NT if possible.
Dealer: N	♥ J9872	West Bids 2♠ if possible.
Vul: Both	♦ J83	East Bids 3♣ if possible.
HCP: 6	♣ A1062	Partner bids first.

Board: 347	♠ AK43	West Bids 1NT if possible.
Dealer: S	♥ 8	East Bids 2♦ if possible.
Vul: None	♦ K1094	West Bids 2♥ if possible.
HCP: 12	♣ Q752	East Bids 2NT if possible.
		You bid first.

Board: 348	♠ 9654	East Bids 1NT if possible.
Dealer: N	♥ 2	West Bids 4♦ if possible.
Vul: Both	♦ A632	East Bids 4♥ if possible.
HCP: 5	♣ J1043	Partner bids first.

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

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ K64				1♦
Vul: Both	♥ K106	♥ Q832	1NT	XN	2♥	2NT
North HCP: 9	♦ 63	♦ KQJ95	Pass ¹	Pass	Pass	
South HCP: 13	♣ KJ1095	♣ Q	1. artificial			
Contract: 2N S						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ KQ95	♠ 102				
Vul: NS	♥ A86	♥ J10942		1♣	1NT	AP
North HCP: 13	♦ J93	♦ K82				
South HCP: 4	♣ QJ4	♣ 873				
Contract: 1N E						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ KJ54				1♥
Vul: EW	♥ 1087	♥ KJ9632	1NT	3♥	AP	
North HCP: 6	♦ Q7	♦ A10				
South HCP: 12	♣ KJ10843	♣ 2				
Contract: 3♥ S						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ AJ543	♠ 7		1♠	1NT	Pass
Vul: Both	♥ AQ63	♥ J9872	2♠ ¹	Pass	3♣ ²	AP
North HCP: 14	♦ Q97	♦ J83	1. Minor Suit Transfers after 1NT			
South HCP: 6	♣ J	♣ A1062	2. automat			
Contract: 3♣ E						

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ J65	♠ AK43				1♦
Vul: None	♥ K6532	♥ 8	1NT	Pass	2♦	Pass
North HCP: 4	♦ 8653	♦ K1094	2♥	Pass	2NT	AP
South HCP: 12	♣ 8	♣ Q752				
Contract: 2N W						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ J82	♠ 9654		1♦	1NT	Pass
Vul: Both	♥ J84	♥ 2	4♦ ¹	Pass	4♥	AP
North HCP: 12	♦ QJ109	♦ A632	1. Texas			
South HCP: 5	♣ AK5	♣ J1043				
Contract: 4♥ E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 349 ♠ J765
Dealer: S ♥ J
Vul: None ♦ K1042
HCP: 5 ♣ 9854

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

Partner bids first.

Board: 350 ♠ J8
Dealer: N ♥ KQJ6
Vul: Both ♦ 1093
HCP: 14 ♣ AQJ9

East Bids 1NT if possible.

You bid first.

Board: 351 ♠ K7
Dealer: S ♥ 76543
Vul: None ♦ J1087
HCP: 4 ♣ 43

West Bids 1NT if possible.

Partner bids first.

Board: 352 ♠ J94
Dealer: N ♥ Q97
Vul: NS ♦ A984
HCP: 12 ♣ KQ9

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

You bid first.

Board: 353 ♠ K9
Dealer: S ♥ A103
Vul: EW ♦ Q762
HCP: 9 ♣ 10942

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

Partner bids first.

Board: 354 ♠ AQ532
Dealer: N ♥ J53
Vul: None ♦ AQ1098
HCP: 13 ♣ —

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

You bid first.

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

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ J765	♠ A1042				1♦
Vul: None	♥ J	♥ Q6	1NT	Pass	2♦	Pass
North HCP: 5	♦ K1042	♦ J983	2♥	Pass	3♥	AP
South HCP: 14	♣ 9854	♣ AK2				
Contract: 3♥ W						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ K10742				
Vul: Both	♥ KQJ6	♥ 943		1♣	1NT	AP
North HCP: 14	♦ 1093	♦ 8				
South HCP: 3	♣ AQJ9	♣ 8752				
Contract: 1N E						

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ J10942				1♠
Vul: None	♥ 76543	♥ A92	1NT	AP		
North HCP: 4	♦ J1087	♦ A3				
South HCP: 13	♣ 43	♣ A86				
Contract: 1N W						

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ J94	♠ 10862				
Vul: NS	♥ Q97	♥ K10643		1♦	1NT	Pass
North HCP: 12	♦ A984	♦ 10	2NT	Pass	3NT	AP
South HCP: 3	♣ KQ9	♣ 1032				
Contract: 3N E						

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AQ8				1♣
Vul: EW	♥ A103	♥ Q542	1NT	XN	Pass	Pass
North HCP: 9	♦ Q762	♦ A85	XX ¹	Pass	2♥	X
South HCP: 13	♣ 10942	♣ J76	2♠	Pass	Pass	X
Contract: 2♠X W			AP			
			1. SOS			

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ AQ532	♠ J96				
Vul: None	♥ J53	♥ Q1094		1♠	1NT	2♠
North HCP: 13	♦ AQ1098	♦ 62	X	Pass	3♣	3♠
South HCP: 8	♣ —	♣ AJ97	AP			
Contract: 3♠ N						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 349 ♠ A1042
Dealer: S ♥ Q6
Vul: None ♦ J983
HCP: 14 ♣ AK2

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

You bid first.

Board: 350 ♠ K10742
Dealer: N ♥ 943
Vul: Both ♦ 8
HCP: 3 ♣ 8752

East Bids 1NT if possible.

Partner bids first.

Board: 351 ♠ J10942
Dealer: S ♥ A92
Vul: None ♦ A3
HCP: 13 ♣ A86

West Bids 1NT if possible.

You bid first.

Board: 352 ♠ 10862
Dealer: N ♥ K10643
Vul: NS ♦ 10
HCP: 3 ♣ 1032

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

Partner bids first.

Board: 353 ♠ AQ8
Dealer: S ♥ Q542
Vul: EW ♦ A85
HCP: 13 ♣ J76

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

You bid first.

Board: 354 ♠ J96
Dealer: N ♥ Q1094
Vul: None ♦ 62
HCP: 8 ♣ AJ97

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

Partner bids first.

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

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ J765	♠ A1042				1♦
Vul: None	♥ J	♥ Q6				
North HCP: 5	♦ K1042	♦ J983	1NT	Pass	2♦	Pass
South HCP: 14	♣ 9854	♣ AK2	2♥	Pass	3♥	AP
Contract: 3♥ W						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ K10742				
Vul: Both	♥ KQJ6	♥ 943		1♣	1NT	AP
North HCP: 14	♦ 1093	♦ 8				
South HCP: 3	♣ AQJ9	♣ 8752				
Contract: 1N E						

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ J10942				1♠
Vul: None	♥ 76543	♥ A92				
North HCP: 4	♦ J1087	♦ A3	1NT	AP		
South HCP: 13	♣ 43	♣ A86				
Contract: 1N W						

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ J94	♠ 10862				
Vul: NS	♥ Q97	♥ K10643		1♦	1NT	Pass
North HCP: 12	♦ A984	♦ 10	2NT	Pass	3NT	AP
South HCP: 3	♣ KQ9	♣ 1032				
Contract: 3N E						

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AQ8				1♣
Vul: EW	♥ A103	♥ Q542	1NT	XN	Pass	Pass
North HCP: 9	♦ Q762	♦ A85	XX ¹	Pass	2♥	X
South HCP: 13	♣ 10942	♣ J76	2♠	Pass	Pass	X
Contract: 2♠X W			AP			
			1. SOS			

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ AQ532	♠ J96				
Vul: None	♥ J53	♥ Q1094		1♠	1NT	2♠
North HCP: 13	♦ AQ1098	♦ 62	X	Pass	3♣	3♠
South HCP: 8	♣ —	♣ AJ97	AP			
Contract: 3♠ N						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 355 ♠ 10942
Dealer: S ♥ 83
Vul: NS ♦ J64
HCP: 1 ♣ 8432

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

Partner bids first.

Board: 356 ♠ 104
Dealer: N ♥ A943
Vul: EW ♦ A4
HCP: 13 ♣ KQ1084

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

You bid first.

Board: 357 ♠ 5
Dealer: S ♥ 8643
Vul: Both ♦ J
HCP: 4 ♣ QJ86543

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

Partner bids first.

Board: 358 ♠ KQ94
Dealer: N ♥ 102
Vul: NS ♦ KQ104
HCP: 12 ♣ Q76

East Bids 1NT if possible.

You bid first.

Board: 359 ♠ K952
Dealer: S ♥ KJ432
Vul: EW ♦ 64
HCP: 7 ♣ 104

West Bids 1NT if possible.

Partner bids first.

Board: 360 ♠ A10986
Dealer: N ♥ AQ107
Vul: Both ♦ QJ5
HCP: 13 ♣ 9

East Bids 1NT if possible.

You bid first.

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

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ 10942	♠ K83				1♦
Vul: NS	♥ 83	♥ Q762	1NT	Pass	2♣ ¹	Pass
North HCP: 1	♦ J64	♦ K8752	2♥	Pass	2NT	Pass
South HCP: 12	♣ 8432	♣ A	3NT	AP		
Contract: 3N W			1. Stayman			

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ 987				
Vul: EW	♥ A943	♥ KQ10876		1♣	1NT	Pass
North HCP: 13	♦ A4	♦ J75	2♥	Pass	2♠	AP
South HCP: 6	♣ KQ1084	♣ 5				
Contract: 2♠ E						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ A42				1♦
Vul: Both	♥ 8643	♥ KQJ5	1NT	Pass	2♥	Pass
North HCP: 4	♦ J	♦ A9762	2♠	AP		
South HCP: 14	♣ QJ86543	♣ 10				
Contract: 2♠ W						

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ KQ94	♠ J3				
Vul: NS	♥ 102	♥ KJ8743		1♦	1NT	AP
North HCP: 12	♦ KQ104	♦ 972				
South HCP: 5	♣ Q76	♣ 102				
Contract: 1N E						

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ K952	♠ Q10				1♣
Vul: EW	♥ KJ432	♥ Q65	1NT	AP		
North HCP: 7	♦ 64	♦ K108				
South HCP: 13	♣ 104	♣ AQ852				
Contract: 1N W						

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ A10986	♠ Q				
Vul: Both	♥ AQ107	♥ J92		1♠	1NT	XN
North HCP: 13	♦ QJ5	♦ K932	AP			
South HCP: 9	♣ 9	♣ QJ1073				
Contract: 1NX E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 355 ♠ K83
Dealer: S ♥ Q762
Vul: NS ♦ K8752
HCP: 12 ♣ A

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

You bid first.

Board: 356 ♠ 987
Dealer: N ♥ KQ10876
Vul: EW ♦ J75
HCP: 6 ♣ 5

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

Partner bids first.

Board: 357 ♠ A42
Dealer: S ♥ KQJ5
Vul: Both ♦ A9762
HCP: 14 ♣ 10

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

You bid first.

Board: 358 ♠ J3
Dealer: N ♥ KJ8743
Vul: NS ♦ 972
HCP: 5 ♣ 102

East Bids 1NT if possible.

Partner bids first.

Board: 359 ♠ Q10
Dealer: S ♥ Q65
Vul: EW ♦ K108
HCP: 13 ♣ AQ852

West Bids 1NT if possible.

You bid first.

Board: 360 ♠ Q
Dealer: N ♥ J92
Vul: Both ♦ K932
HCP: 9 ♣ QJ1073

East Bids 1NT if possible.

Partner bids first.

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

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ 10942	♠ K83				1♦
Vul: NS	♥ 83	♥ Q762	1NT	Pass	2♣ ¹	Pass
North HCP: 1	♦ J64	♦ K8752	2♥	Pass	2NT	Pass
South HCP: 12	♣ 8432	♣ A	3NT	AP		
Contract: 3N W			1. Stayman			

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ 987				
Vul: EW	♥ A943	♥ KQ10876		1♣	1NT	Pass
North HCP: 13	♦ A4	♦ J75	2♥	Pass	2♠	AP
South HCP: 6	♣ KQ1084	♣ 5				
Contract: 2♠ E						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ A42				1♦
Vul: Both	♥ 8643	♥ KQJ5	1NT	Pass	2♥	Pass
North HCP: 4	♦ J	♦ A9762	2♠	AP		
South HCP: 14	♣ QJ86543	♣ 10				
Contract: 2♠ W						

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ KQ94	♠ J3				
Vul: NS	♥ 102	♥ KJ8743		1♦	1NT	AP
North HCP: 12	♦ KQ104	♦ 972				
South HCP: 5	♣ Q76	♣ 102				
Contract: 1N E						

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ K952	♠ Q10				1♣
Vul: EW	♥ KJ432	♥ Q65	1NT	AP		
North HCP: 7	♦ 64	♦ K108				
South HCP: 13	♣ 104	♣ AQ852				
Contract: 1N W						

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ A10986	♠ Q				
Vul: Both	♥ AQ107	♥ J92		1♠	1NT	XN
North HCP: 13	♦ QJ5	♦ K932	AP			
South HCP: 9	♣ 9	♣ QJ1073				
Contract: 1NX E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 361	♠ 863	West Bids 1NT if possible.
Dealer: S	♥ 10963	
Vul: None	♦ 9542	Partner bids first.
HCP: 4	♣ A5	

Board: 362	♠ A63	East Bids 1NT if possible.
Dealer: N	♥ Q1075	
Vul: EW	♦ A7	You bid first.
HCP: 13	♣ K432	

Board: 363	♠ 10876	West Bids 1NT if possible.
Dealer: S	♥ K1063	
Vul: Both	♦ J2	Partner bids first.
HCP: 8	♣ A54	

Board: 364	♠ A7	East Bids 1NT if possible.
Dealer: N	♥ Q1054	East Bids XA♠♠ if possible.
Vul: None	♦ Q842	
HCP: 12	♣ A84	You bid first.

Board: 365	♠ J987	West Bids 1NT if possible.
Dealer: S	♥ 1064	East Bids 2♦ if possible.
Vul: NS	♦ Q9864	West Bids 2♥ if possible.
HCP: 3	♣ 9	Partner bids first.

Board: 366	♠ KQJ7	East Bids 1NT if possible.
Dealer: N	♥ 109654	
Vul: Both	♦ AK7	You bid first.
HCP: 13	♣ 5	

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

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ 863	♠ Q54				1♣
Vul: None	♥ 10963	♥ QJ82				
North HCP: 4	♦ 9542	♦ AJ	1NT	AP		
South HCP: 13	♣ A5	♣ K1084				
Contract: 1N W						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ J87				
Vul: EW	♥ Q1075	♥ KJ984		1♣	1NT	AP
North HCP: 13	♦ A7	♦ J64				
South HCP: 6	♣ K432	♣ 96				
Contract: 1N E						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ 10876	♠ J4				1♦
Vul: Both	♥ K1063	♥ A74				
North HCP: 8	♦ J2	♦ KQ1098	1NT	AP		
South HCP: 13	♣ A54	♣ K109				
Contract: 1N W						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ KQJ652		1♦	1NT	2♣
Vul: None	♥ Q1054	♥ 62	Pass	3♣	Pass	4♣
North HCP: 12	♦ Q842	♦ 3	Pass	Pass	XA♠♠	AP
South HCP: 11	♣ A84	♣ KQ93				
Contract: 4♠X S						

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ J987	♠ K43				1♣
Vul: NS	♥ 1064	♥ AJ7				
North HCP: 3	♦ Q9864	♦ A10	1NT	Pass	2♦	Pass
South HCP: 13	♣ 9	♣ J10543	2♥	AP		
Contract: 2♥ W						

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ KQJ7	♠ 3				
Vul: Both	♥ 109654	♥ Q832		1♥	1NT	3♥
North HCP: 13	♦ AK7	♦ J1053	AP			
South HCP: 3	♣ 5	♣ 10932				
Contract: 3♥ N						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 361	♠ Q54	West Bids 1NT if possible.
Dealer: S	♥ QJ82	
Vul: None	♦ AJ	You bid first.
HCP: 13	♣ K1084	

Board: 362	♠ J87	East Bids 1NT if possible.
Dealer: N	♥ KJ984	
Vul: EW	♦ J64	Partner bids first.
HCP: 6	♣ 96	

Board: 363	♠ J4	West Bids 1NT if possible.
Dealer: S	♥ A74	
Vul: Both	♦ KQ1098	You bid first.
HCP: 13	♣ K109	

Board: 364	♠ KQJ652	East Bids 1NT if possible.
Dealer: N	♥ 62	East Bids XA♠♠ if possible.
Vul: None	♦ 3	
HCP: 11	♣ KQ93	Partner bids first.

Board: 365	♠ K43	West Bids 1NT if possible.
Dealer: S	♥ AJ7	East Bids 2♦ if possible.
Vul: NS	♦ A10	West Bids 2♥ if possible.
HCP: 13	♣ J10543	You bid first.

Board: 366	♠ 3	East Bids 1NT if possible.
Dealer: N	♥ Q832	
Vul: Both	♦ J1053	Partner bids first.
HCP: 3	♣ 10932	

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

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ 863	♠ Q54				1♣
Vul: None	♥ 10963	♥ QJ82				
North HCP: 4	♦ 9542	♦ AJ	1NT	AP		
South HCP: 13	♣ A5	♣ K1084				
Contract: 1N W						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ J87				
Vul: EW	♥ Q1075	♥ KJ984		1♣	1NT	AP
North HCP: 13	♦ A7	♦ J64				
South HCP: 6	♣ K432	♣ 96				
Contract: 1N E						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ 10876	♠ J4				1♦
Vul: Both	♥ K1063	♥ A74				
North HCP: 8	♦ J2	♦ KQ1098	1NT	AP		
South HCP: 13	♣ A54	♣ K109				
Contract: 1N W						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ KQJ652		1♦	1NT	2♣
Vul: None	♥ Q1054	♥ 62	Pass	3♣	Pass	4♣
North HCP: 12	♦ Q842	♦ 3	Pass	Pass	XA♠♠	AP
South HCP: 11	♣ A84	♣ KQ93				
Contract: 4♠X S						

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ J987	♠ K43				1♣
Vul: NS	♥ 1064	♥ AJ7				
North HCP: 3	♦ Q9864	♦ A10	1NT	Pass	2♦	Pass
South HCP: 13	♣ 9	♣ J10543	2♥	AP		
Contract: 2♥ W						

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ KQJ7	♠ 3				
Vul: Both	♥ 109654	♥ Q832		1♥	1NT	3♥
North HCP: 13	♦ AK7	♦ J1053	AP			
South HCP: 3	♣ 5	♣ 10932				
Contract: 3♥ N						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 367 ♠ K873
Dealer: S ♥ 96
Vul: None ♦ 6
HCP: 7 ♣ A97653

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

Partner bids first.

Board: 368 ♠ 3
Dealer: N ♥ AQ65
Vul: NS ♦ 87643
HCP: 13 ♣ AK8

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

You bid first.

Board: 369 ♠ K1082
Dealer: S ♥ 83
Vul: EW ♦ QJ32
HCP: 10 ♣ A32

West Bids 1NT if possible.

Partner bids first.

Board: 370 ♠ —
Dealer: N ♥ KQ1065
Vul: None ♦ AQJ5
HCP: 16 ♣ A1072

East Bids 1NT if possible.

You bid first.

Board: 371 ♠ J765
Dealer: S ♥ 6543
Vul: NS ♦ 10
HCP: 1 ♣ 10742

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

Partner bids first.

Board: 372 ♠ 9543
Dealer: N ♥ AJ108
Vul: EW ♦ K107
HCP: 12 ♣ A5

East Bids 1NT if possible.
West Bids 4♠ if possible.
East Bids X♦ if possible.

You bid first.

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

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ K873	♠ AQ				1♦
Vul: None	♥ 96	♥ KJ83				
North HCP: 7	♦ 6	♦ Q10875	1NT	2♣	X	Pass
South HCP: 13	♣ A97653	♣ J10	2♥	Pass	3♥	AP
Contract: 3♥ W						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ A42				
Vul: NS	♥ AQ65	♥ 72		1♦	1NT	Pass
North HCP: 13	♦ 87643	♦ J105	2♥	Pass	2♠	AP
South HCP: 7	♣ AK8	♣ Q9653				
Contract: 2♠ E						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ K1082	♠ Q76				
Vul: EW	♥ 83	♥ KQJ742				1♥
North HCP: 10	♦ QJ32	♦ A5	1NT	XN	AP	
South HCP: 12	♣ A32	♣ 108				
Contract: 1NX W						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ AK73				
Vul: None	♥ KQ1065	♥ J943		1♥	1NT	2♥
North HCP: 16	♦ AQJ5	♦ 987	Pass	4♥	AP	
South HCP: 8	♣ A1072	♣ 85				
Contract: 4♥ N						

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ J765	♠ Q108				
Vul: NS	♥ 6543	♥ K108				1♦
North HCP: 1	♦ 10	♦ Q982	1NT	Pass	3NT	AP
South HCP: 12	♣ 10742	♣ AJ5				
Contract: 3N W						

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ 9543	♠ —				
Vul: EW	♥ AJ108	♥ Q654		1♦	1NT	4♦
North HCP: 12	♦ K107	♦ 95432	4♠	5♦	X♦	AP
South HCP: 2	♣ A5	♣ 7432				
Contract: 5♦X N						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 367 ♠ AQ
Dealer: S ♥ KJ83
Vul: None ♦ Q10875
HCP: 13 ♣ J10

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

You bid first.

Board: 368 ♠ A42
Dealer: N ♥ 72
Vul: NS ♦ J105
HCP: 7 ♣ Q9653

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

Partner bids first.

Board: 369 ♠ Q76
Dealer: S ♥ KQJ742
Vul: EW ♦ A5
HCP: 12 ♣ 108

West Bids 1NT if possible.

You bid first.

Board: 370 ♠ AK73
Dealer: N ♥ J943
Vul: None ♦ 987
HCP: 8 ♣ 85

East Bids 1NT if possible.

Partner bids first.

Board: 371 ♠ Q108
Dealer: S ♥ K108
Vul: NS ♦ Q982
HCP: 12 ♣ AJ5

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

You bid first.

Board: 372 ♠ —
Dealer: N ♥ Q654
Vul: EW ♦ 95432
HCP: 2 ♣ 7432

East Bids 1NT if possible.
West Bids 4♠ if possible.
East Bids X♦ if possible.

Partner bids first.

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

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ K873	♠ AQ				1♦
Vul: None	♥ 96	♥ KJ83				
North HCP: 7	♦ 6	♦ Q10875	1NT	2♣	X	Pass
South HCP: 13	♣ A97653	♣ J10	2♥	Pass	3♥	AP
Contract: 3♥ W						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ A42				
Vul: NS	♥ AQ65	♥ 72		1♦	1NT	Pass
North HCP: 13	♦ 87643	♦ J105	2♥	Pass	2♠	AP
South HCP: 7	♣ AK8	♣ Q9653				
Contract: 2♠ E						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ K1082	♠ Q76				
Vul: EW	♥ 83	♥ KQJ742				1♥
North HCP: 10	♦ QJ32	♦ A5	1NT	XN	AP	
South HCP: 12	♣ A32	♣ 108				
Contract: 1NX W						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ AK73				
Vul: None	♥ KQ1065	♥ J943		1♥	1NT	2♥
North HCP: 16	♦ AQJ5	♦ 987	Pass	4♥	AP	
South HCP: 8	♣ A1072	♣ 85				
Contract: 4♥ N						

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ J765	♠ Q108				
Vul: NS	♥ 6543	♥ K108				1♦
North HCP: 1	♦ 10	♦ Q982	1NT	Pass	3NT	AP
South HCP: 12	♣ 10742	♣ AJ5				
Contract: 3N W						

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ 9543	♠ —				
Vul: EW	♥ AJ108	♥ Q654		1♦	1NT	4♦
North HCP: 12	♦ K107	♦ 95432	4♠	5♦	X♦	AP
South HCP: 2	♣ A5	♣ 7432				
Contract: 5♦X N						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 373	♠ Q93	West Bids 1NT if possible.
Dealer: S	♥ Q10932	
Vul: Both	♦ Q	Partner bids first.
HCP: 6	♣ 10987	
Board: 374	♠ KJ987	East Bids 1NT if possible.
Dealer: N	♥ Q732	West Bids 3♣ if possible.
Vul: NS	♦ Q	East Bids 3♦ if possible.
HCP: 14	♣ KQJ	You bid first.
Board: 375	♠ QJ102	West Bids 1NT if possible.
Dealer: S	♥ J42	
Vul: EW	♦ 10853	Partner bids first.
HCP: 8	♣ A8	
Board: 376	♠ A9843	East Bids 1NT if possible.
Dealer: N	♥ AQ75	West Bids 2♠ if possible.
Vul: Both	♦ 532	East Bids 3♣ if possible.
HCP: 12	♣ Q	You bid first.
Board: 377	♠ 98	West Bids 1NT if possible.
Dealer: S	♥ J842	East Bids 3♣ if possible.
Vul: None	♦ K1087	
HCP: 6	♣ Q72	Partner bids first.
Board: 378	♠ KJ8732	East Bids 1NT if possible.
Dealer: N	♥ A6	West Bids 2♦ if possible.
Vul: EW	♦ AK10	West Doubles Pass if possible.
HCP: 15	♣ 98	East Bids 3♥ if possible.
		You bid first.

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

Board: 373 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 1N W	North: ♠ Q93 ♥ Q10932 ♦ Q ♣ 10987	South: ♠ A652 ♥ A64 ♦ K1053 ♣ J5	West North East South 1NT AP 1♦
Board: 374 Dealer: N Vul: NS North HCP: 14 South HCP: 5 Contract: 3♦ E	North: ♠ KJ987 ♥ Q732 ♦ Q ♣ KQJ	South: ♠ 532 ♥ J4 ♦ 1086 ♣ A10986	West North East South 1♠ 1NT Pass 3♣ ¹ Pass 3♦ ² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 375 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 1N W	North: ♠ QJ102 ♥ J42 ♦ 10853 ♣ A8	South: ♠ AK3 ♥ KQ97 ♦ 72 ♣ Q543	West North East South 1NT AP 1♣
Board: 376 Dealer: N Vul: Both North HCP: 12 South HCP: 4 Contract: 3♣ E	North: ♠ A9843 ♥ AQ75 ♦ 532 ♣ Q	South: ♠ 652 ♥ 86 ♦ KJ8764 ♣ 85	West North East South 1♠ 1NT Pass 2♠ ¹ Pass 3♣ ² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 377 Dealer: S Vul: None North HCP: 6 South HCP: 17 Contract: 3♠ S	North: ♠ 98 ♥ J842 ♦ K1087 ♣ Q72	South: ♠ AK10632 ♥ AQ6 ♦ A ♣ 1086	West North East South 1NT Pass 3♣ ¹ 3♠ AP 1. Minor Suit Transfers after 1NT
Board: 378 Dealer: N Vul: EW North HCP: 15 South HCP: 2 Contract: 3♥ E	North: ♠ KJ8732 ♥ A6 ♦ AK10 ♣ 98	South: ♠ 5 ♥ Q97 ♦ 86542 ♣ 10765	West North East South 1♠ 1NT Pass 2♦ 2♠ Pass Pass X Pass 3♥ AP

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 373	♠ A652	West Bids 1NT if possible.
Dealer: S	♥ A64	
Vul: Both	♦ K1053	You bid first.
HCP: 12	♣ J5	

Board: 374	♠ 532	East Bids 1NT if possible.
Dealer: N	♥ J4	West Bids 3♣ if possible.
Vul: NS	♦ 1086	East Bids 3♦ if possible.
HCP: 5	♣ A10986	Partner bids first.

Board: 375	♠ AK3	West Bids 1NT if possible.
Dealer: S	♥ KQ97	
Vul: EW	♦ 72	You bid first.
HCP: 14	♣ Q543	

Board: 376	♠ 652	East Bids 1NT if possible.
Dealer: N	♥ 86	West Bids 2♠ if possible.
Vul: Both	♦ KJ8764	East Bids 3♣ if possible.
HCP: 4	♣ 85	Partner bids first.

Board: 377	♠ AK10632	West Bids 1NT if possible.
Dealer: S	♥ AQ6	East Bids 3♣ if possible.
Vul: None	♦ A	
HCP: 17	♣ 1086	You bid first.

Board: 378	♠ 5	East Bids 1NT if possible.
Dealer: N	♥ Q97	West Bids 2♦ if possible.
Vul: EW	♦ 86542	West Doubles Pass if possible.
HCP: 2	♣ 10765	East Bids 3♥ if possible.
		Partner bids first.

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

Board: 373 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 1N W	North: ♠ Q93 ♥ Q10932 ♦ Q ♣ 10987	South: ♠ A652 ♥ A64 ♦ K1053 ♣ J5	West North East South 1NT AP 1♦
Board: 374 Dealer: N Vul: NS North HCP: 14 South HCP: 5 Contract: 3♦ E	North: ♠ KJ987 ♥ Q732 ♦ Q ♣ KQJ	South: ♠ 532 ♥ J4 ♦ 1086 ♣ A10986	West North East South 1♠ 1NT Pass 3♣ ¹ Pass 3♦ ² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 375 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 1N W	North: ♠ QJ102 ♥ J42 ♦ 10853 ♣ A8	South: ♠ AK3 ♥ KQ97 ♦ 72 ♣ Q543	West North East South 1NT AP 1♣
Board: 376 Dealer: N Vul: Both North HCP: 12 South HCP: 4 Contract: 3♣ E	North: ♠ A9843 ♥ AQ75 ♦ 532 ♣ Q	South: ♠ 652 ♥ 86 ♦ KJ8764 ♣ 85	West North East South 1♠ 1NT Pass 2♠ ¹ Pass 3♣ ² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 377 Dealer: S Vul: None North HCP: 6 South HCP: 17 Contract: 3♠ S	North: ♠ 98 ♥ J842 ♦ K1087 ♣ Q72	South: ♠ AK10632 ♥ AQ6 ♦ A ♣ 1086	West North East South 1NT Pass 3♣ ¹ 3♠ AP 1. Minor Suit Transfers after 1NT
Board: 378 Dealer: N Vul: EW North HCP: 15 South HCP: 2 Contract: 3♥ E	North: ♠ KJ8732 ♥ A6 ♦ AK10 ♣ 98	South: ♠ 5 ♥ Q97 ♦ 86542 ♣ 10765	West North East South 1♠ 1NT Pass 2♦ 2♠ Pass Pass X Pass 3♥ AP

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 379	♠ 7	West Bids 1NT if possible.
Dealer: S	♥ 1086	East Bids 2♥ if possible.
Vul: Both	♦ 7532	West Bids 2♠ if possible.
HCP: 0	♣ 108742	East Bids 4♠ if possible.
		Partner bids first.
Board: 380	♠ Q10964	East Bids 1NT if possible.
Dealer: N	♥ K106	You bid first.
Vul: None	♦ A103	
HCP: 12	♣ K7	
Board: 381	♠ J93	West Bids 1NT if possible.
Dealer: S	♥ A9743	Partner bids first.
Vul: NS	♦ 85	
HCP: 6	♣ J64	
Board: 382	♠ AQ10	East Bids 1NT if possible.
Dealer: N	♥ AJ1086	You bid first.
Vul: Both	♦ Q	
HCP: 15	♣ Q865	
Board: 383	♠ A9653	West Bids 1NT if possible.
Dealer: S	♥ 10	East Bids 4♦ if possible.
Vul: None	♦ 853	West Bids 4♥ if possible.
HCP: 4	♣ 9643	Partner bids first.
Board: 384	♠ A103	East Bids 1NT if possible.
Dealer: N	♥ Q10962	West Bids 3♣ if possible.
Vul: EW	♦ —	East Bids 3♦ if possible.
HCP: 13	♣ AK1073	You bid first.

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

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ 843				1♦
Vul: Both	♥ 1086	♥ Q73	1NT	Pass	2♥	Pass
North HCP: 0	♦ 7532	♦ K986	2♠	Pass	4♠	AP
South HCP: 12	♣ 108742	♣ AQJ				
Contract: 4♠ W						
Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ Q10964	♠ A83		1♠	1NT	2♠
Vul: None	♥ K106	♥ J952	AP			
North HCP: 12	♦ A103	♦ J5				
South HCP: 6	♣ K7	♣ 10963				
Contract: 2♠ N						
Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ J93	♠ K874				1♣
Vul: NS	♥ A9743	♥ 652	1NT	AP		
North HCP: 6	♦ 85	♦ A4				
South HCP: 12	♣ J64	♣ KQ82				
Contract: 1N W						
Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K985		1♥	1NT	AP
Vul: Both	♥ AJ1086	♥ 95				
North HCP: 15	♦ Q	♦ 106532				
South HCP: 3	♣ Q865	♣ 94				
Contract: 1N E						
Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ A9653	♠ J104				1♦
Vul: None	♥ 10	♥ K8	1NT	Pass	4♦ ¹	Pass
North HCP: 4	♦ 853	♦ KQ64	4♥	AP		
South HCP: 13	♣ 9643	♣ A852	1. Texas			
Contract: 4♥ W						
Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ 9742		1♥	1NT	Pass
Vul: EW	♥ Q10962	♥ 85	3♣ ¹	Pass	3♦ ²	AP
North HCP: 13	♦ —	♦ QJ632	1. Minor Suit Transfers after 1NT			
South HCP: 4	♣ AK1073	♣ J9	2. automat			
Contract: 3♦ E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 379

♠ 843

Dealer: S

♥ Q73

Vul: Both

♦ K986

HCP: 12

♣ AQJ

West Bids 1NT if possible.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

East Bids 4♠ if possible.

You bid first.

Board: 380

♠ A83

Dealer: N

♥ J952

Vul: None

♦ J5

HCP: 6

♣ 10963

East Bids 1NT if possible.

Partner bids first.

Board: 381

♠ K874

Dealer: S

♥ 652

Vul: NS

♦ A4

HCP: 12

♣ KQ82

West Bids 1NT if possible.

You bid first.

Board: 382

♠ K985

Dealer: N

♥ 95

Vul: Both

♦ 106532

HCP: 3

♣ 94

East Bids 1NT if possible.

Partner bids first.

Board: 383

♠ J104

Dealer: S

♥ K8

Vul: None

♦ KQ64

HCP: 13

♣ A852

West Bids 1NT if possible.

East Bids 4♦ if possible.

West Bids 4♥ if possible.

You bid first.

Board: 384

♠ 9742

Dealer: N

♥ 85

Vul: EW

♦ QJ632

HCP: 4

♣ J9

East Bids 1NT if possible.

West Bids 3♣ if possible.

East Bids 3♦ if possible.

Partner bids first.

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

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ 843				1♦
Vul: Both	♥ 1086	♥ Q73	1NT	Pass	2♥	Pass
North HCP: 0	♦ 7532	♦ K986	2♠	Pass	4♠	AP
South HCP: 12	♣ 108742	♣ AQJ				
Contract: 4♠ W						
Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ Q10964	♠ A83		1♠	1NT	2♠
Vul: None	♥ K106	♥ J952	AP			
North HCP: 12	♦ A103	♦ J5				
South HCP: 6	♣ K7	♣ 10963				
Contract: 2♠ N						
Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ J93	♠ K874				1♣
Vul: NS	♥ A9743	♥ 652	1NT	AP		
North HCP: 6	♦ 85	♦ A4				
South HCP: 12	♣ J64	♣ KQ82				
Contract: 1N W						
Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K985		1♥	1NT	AP
Vul: Both	♥ AJ1086	♥ 95				
North HCP: 15	♦ Q	♦ 106532				
South HCP: 3	♣ Q865	♣ 94				
Contract: 1N E						
Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ A9653	♠ J104				1♦
Vul: None	♥ 10	♥ K8	1NT	Pass	4♦ ¹	Pass
North HCP: 4	♦ 853	♦ KQ64	4♥	AP		
South HCP: 13	♣ 9643	♣ A852	1. Texas			
Contract: 4♥ W						
Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ 9742		1♥	1NT	Pass
Vul: EW	♥ Q10962	♥ 85	3♣ ¹	Pass	3♦ ²	AP
North HCP: 13	♦ —	♦ QJ632	1. Minor Suit Transfers after 1NT			
South HCP: 4	♣ AK1073	♣ J9	2. automat			
Contract: 3♦ E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 385	♠ 9653	West Bids 1NT if possible.
Dealer: S	♥ A10852	
Vul: None	♦ 5	Partner bids first.
HCP: 9	♣ AJ10	

Board: 386	♠ K85	East Bids 1NT if possible.
Dealer: N	♥ Q109	West Bids 2♣ if possible.
Vul: NS	♦ Q104	East Bids 2♦ if possible.
HCP: 12	♣ KQ54	West Bids 3NT if possible.
		You bid first.

Board: 387	♠ Q109762	West Bids 1NT if possible.
Dealer: S	♥ 652	
Vul: EW	♦ 5	Partner bids first.
HCP: 3	♣ J85	

Board: 388	♠ KQ5	East Bids 1NT if possible.
Dealer: N	♥ AJ3	
Vul: Both	♦ A32	You bid first.
HCP: 14	♣ 9752	

Board: 389	♠ J74	West Bids 1NT if possible.
Dealer: S	♥ Q7	
Vul: NS	♦ K1043	Partner bids first.
HCP: 6	♣ 7532	

Board: 390	♠ J10764	East Bids 1NT if possible.
Dealer: N	♥ 5	
Vul: EW	♦ AK103	You bid first.
HCP: 12	♣ A85	

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

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ 9653	♠ AQ2				1♦
Vul: None	♥ A10852	♥ J4	1NT	XN	Pass	2♦
North HCP: 9	♦ 5	♦ KJ8742	AP			
South HCP: 13	♣ AJ10	♣ Q7				
Contract: 2♦ S						

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ J10943		1♣	1NT	Pass
Vul: NS	♥ Q109	♥ J765	2♣ ¹	Pass	2♦	Pass
North HCP: 12	♦ Q104	♦ 752	3NT	AP		
South HCP: 2	♣ KQ54	♣ 8	1. Stayman			
Contract: 3N E						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ Q109762	♠ 53				1♣
Vul: EW	♥ 652	♥ QJ74	1NT	AP		
North HCP: 3	♦ 5	♦ A108				
South HCP: 13	♣ J85	♣ AQ74				
Contract: 1N W						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ 9632		1♣	1NT	AP
Vul: Both	♥ AJ3	♥ 10542				
North HCP: 14	♦ A32	♦ Q76				
South HCP: 3	♣ 9752	♣ J4				
Contract: 1N E						

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ A98				1♦
Vul: NS	♥ Q7	♥ K982	1NT	AP		
North HCP: 6	♦ K1043	♦ Q986				
South HCP: 14	♣ 7532	♣ KQ				
Contract: 1N W						

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ J10764	♠ 85		1♠	1NT	2♥
Vul: EW	♥ 5	♥ KJ10872	AP			
North HCP: 12	♦ AK103	♦ —				
South HCP: 7	♣ A85	♣ QJ1032				
Contract: 2♥ S						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 385	♠ AQ2	West Bids 1NT if possible.
Dealer: S	♥ J4	
Vul: None	♦ KJ8742	You bid first.
HCP: 13	♣ Q7	

Board: 386	♠ J10943	East Bids 1NT if possible.
Dealer: N	♥ J765	West Bids 2♣ if possible.
Vul: NS	♦ 752	East Bids 2♦ if possible.
HCP: 2	♣ 8	West Bids 3NT if possible.
		Partner bids first.

Board: 387	♠ 53	West Bids 1NT if possible.
Dealer: S	♥ QJ74	
Vul: EW	♦ A108	You bid first.
HCP: 13	♣ AQ74	

Board: 388	♠ 9632	East Bids 1NT if possible.
Dealer: N	♥ 10542	
Vul: Both	♦ Q76	Partner bids first.
HCP: 3	♣ J4	

Board: 389	♠ A98	West Bids 1NT if possible.
Dealer: S	♥ K982	
Vul: NS	♦ Q986	You bid first.
HCP: 14	♣ KQ	

Board: 390	♠ 85	East Bids 1NT if possible.
Dealer: N	♥ KJ10872	
Vul: EW	♦ —	Partner bids first.
HCP: 7	♣ QJ1032	

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

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ 9653	♠ AQ2				1♦
Vul: None	♥ A10852	♥ J4	1NT	XN	Pass	2♦
North HCP: 9	♦ 5	♦ KJ8742	AP			
South HCP: 13	♣ AJ10	♣ Q7				
Contract: 2♦ S						

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ J10943		1♣	1NT	Pass
Vul: NS	♥ Q109	♥ J765	2♣ ¹	Pass	2♦	Pass
North HCP: 12	♦ Q104	♦ 752	3NT	AP		
South HCP: 2	♣ KQ54	♣ 8	1. Stayman			
Contract: 3N E						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ Q109762	♠ 53				1♣
Vul: EW	♥ 652	♥ QJ74	1NT	AP		
North HCP: 3	♦ 5	♦ A108				
South HCP: 13	♣ J85	♣ AQ74				
Contract: 1N W						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ 9632		1♣	1NT	AP
Vul: Both	♥ AJ3	♥ 10542				
North HCP: 14	♦ A32	♦ Q76				
South HCP: 3	♣ 9752	♣ J4				
Contract: 1N E						

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ A98				1♦
Vul: NS	♥ Q7	♥ K982	1NT	AP		
North HCP: 6	♦ K1043	♦ Q986				
South HCP: 14	♣ 7532	♣ KQ				
Contract: 1N W						

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ J10764	♠ 85		1♠	1NT	2♥
Vul: EW	♥ 5	♥ KJ10872	AP			
North HCP: 12	♦ AK103	♦ —				
South HCP: 7	♣ A85	♣ QJ1032				
Contract: 2♥ S						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 391	♠ AQ	West Bids 1NT if possible.
Dealer: S	♥ 985	
Vul: Both	♦ J9743	Partner bids first.
HCP: 7	♣ 943	

Board: 392	♠ 97654	East Bids 1NT if possible.
Dealer: N	♥ AK7	
Vul: EW	♦ AJ4	You bid first.
HCP: 12	♣ 76	

Board: 393	♠ J	West Bids 1NT if possible.
Dealer: S	♥ 102	East Bids 2♦ if possible.
Vul: Both	♦ 976543	West Bids 2♥ if possible.
HCP: 5	♣ KJ95	Partner bids first.

Board: 394	♠ KJ65	East Bids 1NT if possible.
Dealer: N	♥ A976	West Bids 2♣ if possible.
Vul: None	♦ 3	East Bids 2♦ if possible.
HCP: 12	♣ KJ86	West Bids 3♦ if possible.
		You bid first.

Board: 395	♠ AJ10962	West Bids 1NT if possible.
Dealer: S	♥ 52	
Vul: NS	♦ 108	Partner bids first.
HCP: 9	♣ KJ4	

Board: 396	♠ Q42	East Bids 1NT if possible.
Dealer: N	♥ K	West Bids 2♦ if possible.
Vul: Both	♦ J87643	
HCP: 13	♣ AK9	You bid first.

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

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ AQ	♠ J8743				1♠
Vul: Both	♥ 985	♥ Q103				
North HCP: 7	♦ J9743	♦ A8	1NT	AP		
South HCP: 13	♣ 943	♣ AQ7				
Contract: 1N W						

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ 97654	♠ J103		1♠	1NT	2♠
Vul: EW	♥ AK7	♥ Q2				
North HCP: 12	♦ AJ4	♦ Q86	AP			
South HCP: 7	♣ 76	♣ Q10842				
Contract: 2♠ N						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A9762				1♠
Vul: Both	♥ 102	♥ A54				
North HCP: 5	♦ 976543	♦ AJ	1NT	Pass	2♦	Pass
South HCP: 13	♣ KJ95	♣ 874	2♥	AP		
Contract: 2♥ W						

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ KJ65	♠ Q974		1♣	1NT	Pass
Vul: None	♥ A976	♥ J5	2♣ ¹	Pass	2♦	Pass
North HCP: 12	♦ 3	♦ Q842	3♦	AP		
South HCP: 5	♣ KJ86	♣ 742	1. Stayman			
Contract: 3♦ E						

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ AJ10962	♠ —				1♦
Vul: NS	♥ 52	♥ K864				
North HCP: 9	♦ 108	♦ KQ6432	1NT	2♠	Pass	3♦
South HCP: 12	♣ KJ4	♣ A65	AP			
Contract: 3♦ S						

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ Q42	♠ AJ93				
Vul: Both	♥ K	♥ 1043		1♦	1NT	XN
North HCP: 13	♦ J87643	♦ A10	2♦	3♦	AP	
South HCP: 10	♣ AK9	♣ J1084				
Contract: 3♦ N						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 391	♠ J8743	West Bids 1NT if possible.
Dealer: S	♥ Q103	
Vul: Both	♦ A8	You bid first.
HCP: 13	♣ AQ7	

Board: 392	♠ J103	East Bids 1NT if possible.
Dealer: N	♥ Q2	
Vul: EW	♦ Q86	Partner bids first.
HCP: 7	♣ Q10842	

Board: 393	♠ A9762	West Bids 1NT if possible.
Dealer: S	♥ A54	East Bids 2♦ if possible.
Vul: Both	♦ AJ	West Bids 2♥ if possible.
HCP: 13	♣ 874	You bid first.

Board: 394	♠ Q974	East Bids 1NT if possible.
Dealer: N	♥ J5	West Bids 2♣ if possible.
Vul: None	♦ Q842	East Bids 2♦ if possible.
HCP: 5	♣ 742	West Bids 3♦ if possible.
		Partner bids first.

Board: 395	♠ —	West Bids 1NT if possible.
Dealer: S	♥ K864	
Vul: NS	♦ KQ6432	You bid first.
HCP: 12	♣ A65	

Board: 396	♠ AJ93	East Bids 1NT if possible.
Dealer: N	♥ 1043	West Bids 2♦ if possible.
Vul: Both	♦ A10	
HCP: 10	♣ J1084	Partner bids first.

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

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ AQ	♠ J8743				1♠
Vul: Both	♥ 985	♥ Q103				
North HCP: 7	♦ J9743	♦ A8	1NT	AP		
South HCP: 13	♣ 943	♣ AQ7				
Contract: 1N W						

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ 97654	♠ J103		1♠	1NT	2♠
Vul: EW	♥ AK7	♥ Q2				
North HCP: 12	♦ AJ4	♦ Q86	AP			
South HCP: 7	♣ 76	♣ Q10842				
Contract: 2♠ N						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A9762				1♠
Vul: Both	♥ 102	♥ A54				
North HCP: 5	♦ 976543	♦ AJ	1NT	Pass	2♦	Pass
South HCP: 13	♣ KJ95	♣ 874	2♥	AP		
Contract: 2♥ W						

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ KJ65	♠ Q974		1♠	1NT	Pass
Vul: None	♥ A976	♥ J5	2♣ ¹	Pass	2♦	Pass
North HCP: 12	♦ 3	♦ Q842	3♦	AP		
South HCP: 5	♣ KJ86	♣ 742	1. Stayman			
Contract: 3♦ E						

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ AJ10962	♠ —				1♦
Vul: NS	♥ 52	♥ K864				
North HCP: 9	♦ 108	♦ KQ6432	1NT	2♠	Pass	3♦
South HCP: 12	♣ KJ4	♣ A65	AP			
Contract: 3♦ S						

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ Q42	♠ AJ93				
Vul: Both	♥ K	♥ 1043		1♦	1NT	XN
North HCP: 13	♦ J87643	♦ A10	2♦	3♦	AP	
South HCP: 10	♣ AK9	♣ J1084				
Contract: 3♦ N						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 397 ♠ A9842 West Bids 1NT if possible.
Dealer: S ♥ Q1098
Vul: None ♦ 9 Partner bids first.
HCP: 8 ♣ Q72

Board: 398 ♠ J East Bids 1NT if possible.
Dealer: N ♥ AKQ7 West Bids 2♥ if possible.
Vul: NS ♦ A1064 East Bids 2♠ if possible.
HCP: 15 ♣ J875 You bid first.

Board: 399 ♠ K105 West Bids 1NT if possible.
Dealer: S ♥ 10864 East Bids 2♥ if possible.
Vul: EW ♦ KJ10 West Bids 2♠ if possible.
HCP: 8 ♣ J108 Partner bids first.

Board: 400 ♠ 87 East Bids 1NT if possible.
Dealer: N ♥ AKJ6 West Bids 3♣ if possible.
Vul: None ♦ A32 East Bids 3♦ if possible.
HCP: 13 ♣ J1032 You bid first.

Board: 401 ♠ 10962 West Bids 1NT if possible.
Dealer: S ♥ 632 East Bids 2NT if possible.
Vul: NS ♦ 542 Partner bids first.
HCP: 0 ♣ 865

Board: 402 ♠ Q5 East Bids 1NT if possible.
Dealer: N ♥ QJ7 West Bids 2♥ if possible.
Vul: EW ♦ J62 East Bids 2♠ if possible.
HCP: 12 ♣ KQJ96 You bid first.

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

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ A9842	♠ 53				1♦
Vul: None	♥ Q1098	♥ AJ6				
North HCP: 8	♦ 9	♦ K10642	1NT	AP		
South HCP: 12	♣ Q72	♣ KJ5				
Contract: 1N W						
Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ Q743				
Vul: NS	♥ AKQ7	♥ J42		1♦	1NT	Pass
North HCP: 15	♦ A1064	♦ 875	2♥	Pass	2♠	AP
South HCP: 5	♣ J875	♣ Q96				
Contract: 2♠ E						
Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ A62				1♦
Vul: EW	♥ 10864	♥ A72				
North HCP: 8	♦ KJ10	♦ Q965	1NT	Pass	2♥	Pass
South HCP: 12	♣ J108	♣ Q62	2♠	AP		
Contract: 2♠ W						
Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ 87	♠ KJ10954		1♣	1NT	Pass
Vul: None	♥ AKJ6	♥ Q82	3♣ ¹	Pass	3♦ ²	AP
North HCP: 13	♦ A32	♦ 5	1. Minor Suit Transfers after 1NT			
South HCP: 6	♣ J1032	♣ 654	2. automat			
Contract: 3♦ E						
Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ 10962	♠ J875				1♥
Vul: NS	♥ 632	♥ AQ974				
North HCP: 0	♦ 542	♦ 10	1NT	Pass	2NT	AP
South HCP: 14	♣ 865	♣ AK7				
Contract: 2N W						
Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ J43				
Vul: EW	♥ QJ7	♥ 1053		1♣	1NT	Pass
North HCP: 12	♦ J62	♦ A1098	2♥	Pass	2♠	AP
South HCP: 5	♣ KQJ96	♣ 753				
Contract: 2♠ E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 397	♠ 53	West Bids 1NT if possible.
Dealer: S	♥ AJ6	
Vul: None	♦ K10642	You bid first.
HCP: 12	♣ KJ5	

Board: 398	♠ Q743	East Bids 1NT if possible.
Dealer: N	♥ J42	West Bids 2♥ if possible.
Vul: NS	♦ 875	East Bids 2♠ if possible.
HCP: 5	♣ Q96	Partner bids first.

Board: 399	♠ A62	West Bids 1NT if possible.
Dealer: S	♥ A72	East Bids 2♥ if possible.
Vul: EW	♦ Q965	West Bids 2♠ if possible.
HCP: 12	♣ Q62	You bid first.

Board: 400	♠ KJ10954	East Bids 1NT if possible.
Dealer: N	♥ Q82	West Bids 3♣ if possible.
Vul: None	♦ 5	East Bids 3♦ if possible.
HCP: 6	♣ 654	Partner bids first.

Board: 401	♠ J875	West Bids 1NT if possible.
Dealer: S	♥ AQ974	East Bids 2NT if possible.
Vul: NS	♦ 10	
HCP: 14	♣ AK7	You bid first.

Board: 402	♠ J43	East Bids 1NT if possible.
Dealer: N	♥ 1053	West Bids 2♥ if possible.
Vul: EW	♦ A1098	East Bids 2♠ if possible.
HCP: 5	♣ 753	Partner bids first.

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

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ A9842	♠ 53				1♦
Vul: None	♥ Q1098	♥ AJ6				
North HCP: 8	♦ 9	♦ K10642	1NT	AP		
South HCP: 12	♣ Q72	♣ KJ5				
Contract: 1N W						
Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ Q743		1♦	1NT	Pass
Vul: NS	♥ AKQ7	♥ J42	2♥	Pass	2♠	AP
North HCP: 15	♦ A1064	♦ 875				
South HCP: 5	♣ J875	♣ Q96				
Contract: 2♠ E						
Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ A62				1♦
Vul: EW	♥ 10864	♥ A72	1NT	Pass	2♥	Pass
North HCP: 8	♦ KJ10	♦ Q965	2♠	AP		
South HCP: 12	♣ J108	♣ Q62				
Contract: 2♠ W						
Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ 87	♠ KJ10954		1♣	1NT	Pass
Vul: None	♥ AKJ6	♥ Q82	3♣ ¹	Pass	3♦ ²	AP
North HCP: 13	♦ A32	♦ 5	1. Minor Suit Transfers after 1NT			
South HCP: 6	♣ J1032	♣ 654	2. automat			
Contract: 3♦ E						
Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ 10962	♠ J875				1♥
Vul: NS	♥ 632	♥ AQ974	1NT	Pass	2NT	AP
North HCP: 0	♦ 542	♦ 10				
South HCP: 14	♣ 865	♣ AK7				
Contract: 2N W						
Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ J43		1♣	1NT	Pass
Vul: EW	♥ QJ7	♥ 1053	2♥	Pass	2♠	AP
North HCP: 12	♦ J62	♦ A1098				
South HCP: 5	♣ KQJ96	♣ 753				
Contract: 2♠ E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 403 ♠ K1043
Dealer: S ♥ 109532
Vul: Both ♦ 10
HCP: 7 ♣ A73

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

Partner bids first.

Board: 404 ♠ KQ986
Dealer: N ♥ 72
Vul: NS ♦ KJ4
HCP: 12 ♣ K104

East Bids 1NT if possible.
West Bids 2NT if possible.

You bid first.

Board: 405 ♠ KQ743
Dealer: S ♥ 9732
Vul: EW ♦ 1062
HCP: 5 ♣ 7

West Bids 1NT if possible.

Partner bids first.

Board: 406 ♠ AK8
Dealer: N ♥ Q62
Vul: Both ♦ A6
HCP: 18 ♣ KQ872

East Bids 1NT if possible.

You bid first.

Board: 407 ♠ J1063
Dealer: S ♥ A1093
Vul: None ♦ 962
HCP: 5 ♣ 63

West Bids 1NT if possible.

Partner bids first.

Board: 408 ♠ A1097
Dealer: N ♥ K95
Vul: EW ♦ 10
HCP: 12 ♣ KQ1098

East Bids 1NT if possible.
West Bids 2♦ if possible.
East Bids 2♥ if possible.

You bid first.

Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ K1043	♠ J6				1♦
Vul: Both	♥ 109532	♥ AKJ	1NT	Pass	2♥	Pass
North HCP: 7	♦ 10	♦ 9632	2♠	AP		
South HCP: 12	♣ A73	♣ K984				
Contract: 2♠ W						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ KQ986	♠ 753		1♠	1NT	Pass
Vul: NS	♥ 72	♥ KJ983	2NT	AP		
North HCP: 12	♦ KJ4	♦ 10875				
South HCP: 4	♣ K104	♣ 6				
Contract: 2N E						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ KQ743	♠ 52				1♣
Vul: EW	♥ 9732	♥ AKQJ	1NT	AP		
North HCP: 5	♦ 1062	♦ J97				
South HCP: 14	♣ 7	♣ K843				
Contract: 1N W						

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ J652		1♣	1NT	Pass
Vul: Both	♥ Q62	♥ KJ87	Pass	X	Pass	2♥
North HCP: 18	♦ A6	♦ J52	AP			
South HCP: 6	♣ KQ872	♣ 54				
Contract: 2♥ S						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ J1063	♠ K5				1♦
Vul: None	♥ A1093	♥ K54	1NT	AP		
North HCP: 5	♦ 962	♦ KJ1053				
South HCP: 14	♣ 63	♣ A92				
Contract: 1N W						

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ A1097	♠ Q8432		1♣	1NT	Pass
Vul: EW	♥ K95	♥ 842	2♦	Pass	2♥	AP
North HCP: 12	♦ 10	♦ QJ92				
South HCP: 6	♣ KQ1098	♣ J				
Contract: 2♥ E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 403 ♠ J6
Dealer: S ♥ AKJ
Vul: Both ♦ 9632
HCP: 12 ♣ K984

West Bids 1NT if possible.
East Bids 2♥ if possible.
West Bids 2♠ if possible.

You bid first.

Board: 404 ♠ 753
Dealer: N ♥ KJ983
Vul: NS ♦ 10875
HCP: 4 ♣ 6

East Bids 1NT if possible.
West Bids 2NT if possible.

Partner bids first.

Board: 405 ♠ 52
Dealer: S ♥ AKQJ
Vul: EW ♦ J97
HCP: 14 ♣ K843

West Bids 1NT if possible.

You bid first.

Board: 406 ♠ J652
Dealer: N ♥ KJ87
Vul: Both ♦ J52
HCP: 6 ♣ 54

East Bids 1NT if possible.

Partner bids first.

Board: 407 ♠ K5
Dealer: S ♥ K54
Vul: None ♦ KJ1053
HCP: 14 ♣ A92

West Bids 1NT if possible.

You bid first.

Board: 408 ♠ Q8432
Dealer: N ♥ 842
Vul: EW ♦ QJ92
HCP: 6 ♣ J

East Bids 1NT if possible.
West Bids 2♦ if possible.
East Bids 2♥ if possible.

Partner bids first.

Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ K1043	♠ J6				1♦
Vul: Both	♥ 109532	♥ AKJ	1NT	Pass	2♥	Pass
North HCP: 7	♦ 10	♦ 9632	2♠	AP		
South HCP: 12	♣ A73	♣ K984				
Contract: 2♠ W						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ KQ986	♠ 753		1♠	1NT	Pass
Vul: NS	♥ 72	♥ KJ983	2NT	AP		
North HCP: 12	♦ KJ4	♦ 10875				
South HCP: 4	♣ K104	♣ 6				
Contract: 2N E						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ KQ743	♠ 52				1♣
Vul: EW	♥ 9732	♥ AKQJ	1NT	AP		
North HCP: 5	♦ 1062	♦ J97				
South HCP: 14	♣ 7	♣ K843				
Contract: 1N W						

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ J652		1♣	1NT	Pass
Vul: Both	♥ Q62	♥ KJ87	Pass	X	Pass	2♥
North HCP: 18	♦ A6	♦ J52	AP			
South HCP: 6	♣ KQ872	♣ 54				
Contract: 2♥ S						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ J1063	♠ K5				1♦
Vul: None	♥ A1093	♥ K54	1NT	AP		
North HCP: 5	♦ 962	♦ KJ1053				
South HCP: 14	♣ 63	♣ A92				
Contract: 1N W						

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ A1097	♠ Q8432		1♣	1NT	Pass
Vul: EW	♥ K95	♥ 842	2♦	Pass	2♥	AP
North HCP: 12	♦ 10	♦ QJ92				
South HCP: 6	♣ KQ1098	♣ J				
Contract: 2♥ E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 409	♠ Q7543	West Bids 1NT if possible.
Dealer: S	♥ 62	
Vul: None	♦ 62	Partner bids first.
HCP: 5	♣ QJ65	

Board: 410	♠ A7	East Bids 1NT if possible.
Dealer: N	♥ A62	
Vul: NS	♦ Q876	You bid first.
HCP: 13	♣ K852	

Board: 411	♠ QJ92	West Bids 1NT if possible.
Dealer: S	♥ Q10942	East Bids 2♠ if possible.
Vul: Both	♦ 643	West Bids 3♣ if possible.
HCP: 5	♣ 7	Partner bids first.

Board: 412	♠ K107	East Bids 1NT if possible.
Dealer: N	♥ QJ10532	
Vul: None	♦ AQ3	You bid first.
HCP: 12	♣ 9	

Board: 413	♠ J97	West Bids 1NT if possible.
Dealer: S	♥ 10872	
Vul: NS	♦ 64	Partner bids first.
HCP: 3	♣ Q543	

Board: 414	♠ J	East Bids 1NT if possible.
Dealer: N	♥ AJ82	
Vul: EW	♦ KQJ93	You bid first.
HCP: 12	♣ 1032	

Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ Q7543	♠ J92				1♣
Vul: None	♥ 62	♥ Q108				
North HCP: 5	♦ 62	♦ AK3	1NT	AP		
South HCP: 13	♣ QJ65	♣ K974				
Contract: 1N W						
Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ J983				
Vul: NS	♥ A62	♥ J543				
North HCP: 13	♦ Q876	♦ 4	1♦		1NT	AP
South HCP: 3	♣ K852	♣ J1094				
Contract: 1N E						
Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ QJ92	♠ 84				1♦
Vul: Both	♥ Q10942	♥ AJ86	1NT	Pass	2♠ ¹	Pass
North HCP: 5	♦ 643	♦ J1095	3♣ ²	AP		
South HCP: 13	♣ 7	♣ AK5				
Contract: 3♣ W			1. Minor Suit Transfers after 1NT 2. automat			
Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ K107	♠ AJ82				
Vul: None	♥ QJ10532	♥ 96				
North HCP: 12	♦ AQ3	♦ 54	1♥		1NT	AP
South HCP: 8	♣ 9	♣ QJ852				
Contract: 1N E						
Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ A654				1♦
Vul: NS	♥ 10872	♥ QJ6				
North HCP: 3	♦ 64	♦ KQJ75	1NT	AP		
South HCP: 13	♣ Q543	♣ 7				
Contract: 1N W						
Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ 98653				
Vul: EW	♥ AJ82	♥ K765				
North HCP: 12	♦ KQJ93	♦ 5	1♦		1NT	AP
South HCP: 6	♣ 1032	♣ K96				
Contract: 1N E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 409	♠ J92	West Bids 1NT if possible.
Dealer: S	♥ Q108	
Vul: None	♦ AK3	You bid first.
HCP: 13	♣ K974	

Board: 410	♠ J983	East Bids 1NT if possible.
Dealer: N	♥ J543	
Vul: NS	♦ 4	Partner bids first.
HCP: 3	♣ J1094	

Board: 411	♠ 84	West Bids 1NT if possible.
Dealer: S	♥ AJ86	East Bids 2♠ if possible.
Vul: Both	♦ J1095	West Bids 3♣ if possible.
HCP: 13	♣ AK5	You bid first.

Board: 412	♠ AJ82	East Bids 1NT if possible.
Dealer: N	♥ 96	
Vul: None	♦ 54	Partner bids first.
HCP: 8	♣ QJ852	

Board: 413	♠ A654	West Bids 1NT if possible.
Dealer: S	♥ QJ6	
Vul: NS	♦ KQJ75	You bid first.
HCP: 13	♣ 7	

Board: 414	♠ 98653	East Bids 1NT if possible.
Dealer: N	♥ K765	
Vul: EW	♦ 5	Partner bids first.
HCP: 6	♣ K96	

Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ Q7543	♠ J92				1♣
Vul: None	♥ 62	♥ Q108				
North HCP: 5	♦ 62	♦ AK3	1NT	AP		
South HCP: 13	♣ QJ65	♣ K974				
Contract: 1N W						
Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ J983				
Vul: NS	♥ A62	♥ J543		1♦	1NT	AP
North HCP: 13	♦ Q876	♦ 4				
South HCP: 3	♣ K852	♣ J1094				
Contract: 1N E						
Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ QJ92	♠ 84				1♦
Vul: Both	♥ Q10942	♥ AJ86	1NT	Pass	2♠ ¹	Pass
North HCP: 5	♦ 643	♦ J1095	3♣ ²	AP		
South HCP: 13	♣ 7	♣ AK5	1. Minor Suit Transfers after 1NT			
Contract: 3♣ W			2. automat			
Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ K107	♠ AJ82				
Vul: None	♥ QJ10532	♥ 96		1♥	1NT	AP
North HCP: 12	♦ AQ3	♦ 54				
South HCP: 8	♣ 9	♣ QJ852				
Contract: 1N E						
Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ A654				1♦
Vul: NS	♥ 10872	♥ QJ6				
North HCP: 3	♦ 64	♦ KQJ75	1NT	AP		
South HCP: 13	♣ Q543	♣ 7				
Contract: 1N W						
Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ 98653				
Vul: EW	♥ AJ82	♥ K765		1♦	1NT	AP
North HCP: 12	♦ KQJ93	♦ 5				
South HCP: 6	♣ 1032	♣ K96				
Contract: 1N E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 415	♠ 98432	West Bids 1NT if possible.
Dealer: S	♥ K109	
Vul: None	♦ 875	Partner bids first.
HCP: 6	♣ K6	

Board: 416	♠ A107	East Bids 1NT if possible.
Dealer: N	♥ A743	
Vul: NS	♦ K6	You bid first.
HCP: 14	♣ K865	

Board: 417	♠ J74	West Bids 1NT if possible.
Dealer: S	♥ 4	
Vul: EW	♦ 1075	Partner bids first.
HCP: 5	♣ KJ6432	

Board: 418	♠ —	East Bids 1NT if possible.
Dealer: N	♥ KQ95	
Vul: Both	♦ Q75	You bid first.
HCP: 12	♣ AJ8653	

Board: 419	♠ QJ985	West Bids 1NT if possible.
Dealer: S	♥ K98	
Vul: NS	♦ 97	Partner bids first.
HCP: 6	♣ 1043	

Board: 420	♠ Q9642	East Bids 1NT if possible.
Dealer: N	♥ AKQ10	
Vul: EW	♦ J65	You bid first.
HCP: 12	♣ 7	

Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ 98432	♠ KQJ7				1♣
Vul: None	♥ K109	♥ A843				
North HCP: 6	♦ 875	♦ Q6	1NT	AP		
South HCP: 13	♣ K6	♣ J42				
Contract: 1N W						

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ Q4				
Vul: NS	♥ A743	♥ J10986		1♣	1NT	AP
North HCP: 14	♦ K6	♦ Q92				
South HCP: 8	♣ K865	♣ QJ9				
Contract: 1N E						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ Q9				1♥
Vul: EW	♥ 4	♥ AQ762				
North HCP: 5	♦ 1075	♦ AJ932	1NT	AP		
South HCP: 13	♣ KJ6432	♣ 5				
Contract: 1N W						

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ AQ85432				
Vul: Both	♥ KQ95	♥ 4		1♣	1NT	4♠
North HCP: 12	♦ Q75	♦ J432	AP			
South HCP: 9	♣ AJ8653	♣ Q				
Contract: 4♠ S						

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ QJ985	♠ A1073				1♣
Vul: NS	♥ K98	♥ QJ5				
North HCP: 6	♦ 97	♦ QJ2	1NT	AP		
South HCP: 12	♣ 1043	♣ Q98				
Contract: 1N W						

Board: 420	North:	South:	West	North	East	South
Dealer: N	♠ Q9642	♠ 8				
Vul: EW	♥ AKQ10	♥ J8632		1♠	1NT	AP
North HCP: 12	♦ J65	♦ KQ97				
South HCP: 6	♣ 7	♣ 1085				
Contract: 1N E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 415	♠ KQJ7	West Bids 1NT if possible.
Dealer: S	♥ A843	
Vul: None	♦ Q6	You bid first.
HCP: 13	♣ J42	

Board: 416	♠ Q4	East Bids 1NT if possible.
Dealer: N	♥ J10986	
Vul: NS	♦ Q92	Partner bids first.
HCP: 8	♣ QJ9	

Board: 417	♠ Q9	West Bids 1NT if possible.
Dealer: S	♥ AQ762	
Vul: EW	♦ AJ932	You bid first.
HCP: 13	♣ 5	

Board: 418	♠ AQ85432	East Bids 1NT if possible.
Dealer: N	♥ 4	
Vul: Both	♦ J432	Partner bids first.
HCP: 9	♣ Q	

Board: 419	♠ A1073	West Bids 1NT if possible.
Dealer: S	♥ QJ5	
Vul: NS	♦ QJ2	You bid first.
HCP: 12	♣ Q98	

Board: 420	♠ 8	East Bids 1NT if possible.
Dealer: N	♥ J8632	
Vul: EW	♦ KQ97	Partner bids first.
HCP: 6	♣ 1085	

Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ 98432	♠ KQJ7				1♣
Vul: None	♥ K109	♥ A843				
North HCP: 6	♦ 875	♦ Q6	1NT	AP		
South HCP: 13	♣ K6	♣ J42				
Contract: 1N W						

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ Q4				
Vul: NS	♥ A743	♥ J10986		1♣	1NT	AP
North HCP: 14	♦ K6	♦ Q92				
South HCP: 8	♣ K865	♣ QJ9				
Contract: 1N E						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ Q9				1♥
Vul: EW	♥ 4	♥ AQ762				
North HCP: 5	♦ 1075	♦ AJ932	1NT	AP		
South HCP: 13	♣ KJ6432	♣ 5				
Contract: 1N W						

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ AQ85432				
Vul: Both	♥ KQ95	♥ 4		1♣	1NT	4♠
North HCP: 12	♦ Q75	♦ J432	AP			
South HCP: 9	♣ AJ8653	♣ Q				
Contract: 4♠ S						

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ QJ985	♠ A1073				1♣
Vul: NS	♥ K98	♥ QJ5				
North HCP: 6	♦ 97	♦ QJ2	1NT	AP		
South HCP: 12	♣ 1043	♣ Q98				
Contract: 1N W						

Board: 420	North:	South:	West	North	East	South
Dealer: N	♠ Q9642	♠ 8				
Vul: EW	♥ AKQ10	♥ J8632		1♠	1NT	AP
North HCP: 12	♦ J65	♦ KQ97				
South HCP: 6	♣ 7	♣ 1085				
Contract: 1N E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 421 ♠ Q105
Dealer: S ♥ A3
Vul: Both ♦ K6532
HCP: 10 ♣ J54

West Bids 1NT if possible.
East Bids 2♦ if possible.
West Bids 2♥ if possible.

Partner bids first.

Board: 422 ♠ 87652
Dealer: N ♥ A2
Vul: None ♦ AJ6
HCP: 13 ♣ A76

East Bids 1NT if possible.
West Bids 2NT if possible.
East Bids 3NT if possible.

You bid first.

Board: 423 ♠ 98543
Dealer: S ♥ QJ865
Vul: EW ♦ 62
HCP: 3 ♣ 4

West Bids 1NT if possible.

Partner bids first.

Board: 424 ♠ K9
Dealer: N ♥ A62
Vul: Both ♦ Q432
HCP: 13 ♣ A762

East Bids 1NT if possible.
West Bids 2♣ if possible.
East Bids 2♥ if possible.
West Bids 2NT if possible.

You bid first.

Board: 425 ♠ Q9432
Dealer: S ♥ 765
Vul: None ♦ J105
HCP: 3 ♣ 109

West Bids 1NT if possible.
East Bids 2NT if possible.

Partner bids first.

Board: 426 ♠ K32
Dealer: N ♥ J10752
Vul: NS ♦ A10
HCP: 12 ♣ A74

East Bids 1NT if possible.
West Bids 2♠ if possible.

You bid first.

Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ Q105	♠ A97				1♣
Vul: Both	♥ A3	♥ J1076	1NT	XN	2♦	Pass
North HCP: 10	♦ K6532	♦ J7	2♥	Pass	Pass	X
South HCP: 12	♣ J54	♣ AQ93	AP			
Contract: 2♥X W						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ 87652	♠ 10				
Vul: None	♥ A2	♥ 109843		1♠	1NT	Pass
North HCP: 13	♦ AJ6	♦ 432	2NT	Pass	3NT	AP
South HCP: 2	♣ A76	♣ Q1093				
Contract: 3N E						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ 98543	♠ AKJ2				
Vul: EW	♥ QJ865	♥ 10				1♦
North HCP: 3	♦ 62	♦ J1053	1NT	AP		
South HCP: 14	♣ 4	♣ AJ95				
Contract: 1N W						

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ 10754		1♦	1NT	Pass
Vul: Both	♥ A62	♥ 1095	2♣ ¹	Pass	2♥	Pass
North HCP: 13	♦ Q432	♦ K5	2NT	AP		
South HCP: 4	♣ A762	♣ J1053	1. Stayman			
Contract: 2N E						

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ Q9432	♠ 5				
Vul: None	♥ 765	♥ A43				1♣
North HCP: 3	♦ J105	♦ KQ64	1NT	Pass	2NT	AP
South HCP: 13	♣ 109	♣ KJ864				
Contract: 2N W						

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ K32	♠ AQ7				
Vul: NS	♥ J10752	♥ 6		1♥	1NT	2♣
North HCP: 12	♦ A10	♦ 653	2♣	3♣	AP	
South HCP: 8	♣ A74	♣ Q98632				
Contract: 3♣ S						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 421 ♠ A97
Dealer: S ♥ J1076
Vul: Both ♦ J7
HCP: 12 ♣ AQ93

West Bids 1NT if possible.
East Bids 2♦ if possible.
West Bids 2♥ if possible.

You bid first.

Board: 422 ♠ 10
Dealer: N ♥ 109843
Vul: None ♦ 432
HCP: 2 ♣ Q1093

East Bids 1NT if possible.
West Bids 2NT if possible.
East Bids 3NT if possible.

Partner bids first.

Board: 423 ♠ AKJ2
Dealer: S ♥ 10
Vul: EW ♦ J1053
HCP: 14 ♣ AJ95

West Bids 1NT if possible.

You bid first.

Board: 424 ♠ 10754
Dealer: N ♥ 1095
Vul: Both ♦ K5
HCP: 4 ♣ J1053

East Bids 1NT if possible.
West Bids 2♣ if possible.
East Bids 2♥ if possible.
West Bids 2NT if possible.

Partner bids first.

Board: 425 ♠ 5
Dealer: S ♥ A43
Vul: None ♦ KQ64
HCP: 13 ♣ KJ864

West Bids 1NT if possible.
East Bids 2NT if possible.

You bid first.

Board: 426 ♠ AQ7
Dealer: N ♥ 6
Vul: NS ♦ 653
HCP: 8 ♣ Q98632

East Bids 1NT if possible.
West Bids 2♠ if possible.

Partner bids first.

Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ Q105	♠ A97				1♣
Vul: Both	♥ A3	♥ J1076	1NT	XN	2♦	Pass
North HCP: 10	♦ K6532	♦ J7	2♥	Pass	Pass	X
South HCP: 12	♣ J54	♣ AQ93	AP			
Contract: 2♥X W						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ 87652	♠ 10				
Vul: None	♥ A2	♥ 109843		1♠	1NT	Pass
North HCP: 13	♦ AJ6	♦ 432	2NT	Pass	3NT	AP
South HCP: 2	♣ A76	♣ Q1093				
Contract: 3N E						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ 98543	♠ AKJ2				
Vul: EW	♥ QJ865	♥ 10				1♦
North HCP: 3	♦ 62	♦ J1053	1NT	AP		
South HCP: 14	♣ 4	♣ AJ95				
Contract: 1N W						

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ 10754				
Vul: Both	♥ A62	♥ 1095		1♦	1NT	Pass
North HCP: 13	♦ Q432	♦ K5	2♣ ¹	Pass	2♥	Pass
South HCP: 4	♣ A762	♣ J1053	2NT	AP		
Contract: 2N E			1. Stayman			

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ Q9432	♠ 5				
Vul: None	♥ 765	♥ A43				1♣
North HCP: 3	♦ J105	♦ KQ64	1NT	Pass	2NT	AP
South HCP: 13	♣ 109	♣ KJ864				
Contract: 2N W						

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ K32	♠ AQ7				
Vul: NS	♥ J10752	♥ 6		1♥	1NT	2♣
North HCP: 12	♦ A10	♦ 653	2♣	3♣	AP	
South HCP: 8	♣ A74	♣ Q98632				
Contract: 3♣ S						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 427	♠ QJ1052	West Bids 1NT if possible.
Dealer: S	♥ 10964	
Vul: Both	♦ 10	Partner bids first.
HCP: 3	♣ 985	

Board: 428	♠ Q632	East Bids 1NT if possible.
Dealer: N	♥ KQ10	West Bids 2NT if possible.
Vul: None	♦ K4	
HCP: 13	♣ K954	You bid first.

Board: 429	♠ K52	West Bids 1NT if possible.
Dealer: S	♥ AJ1098632	
Vul: NS	♦ 62	Partner bids first.
HCP: 8	♣ —	

Board: 430	♠ A94	East Bids 1NT if possible.
Dealer: N	♥ AJ	
Vul: EW	♦ QJ986	You bid first.
HCP: 12	♣ 863	

Board: 431	♠ KQJ753	West Bids 1NT if possible.
Dealer: S	♥ 872	
Vul: None	♦ 965	Partner bids first.
HCP: 6	♣ 5	

Board: 432	♠ A92	East Bids 1NT if possible.
Dealer: N	♥ AQ985	
Vul: NS	♦ K762	You bid first.
HCP: 13	♣ 2	

Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ QJ1052	♠ 987				
Vul: Both	♥ 10964	♥ AQJ3				1♦
North HCP: 3	♦ 10	♦ KJ53	1NT	AP		
South HCP: 14	♣ 985	♣ K3				
Contract: 1N W						

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ Q632	♠ K9				
Vul: None	♥ KQ10	♥ J983		1♣	1NT	Pass
North HCP: 13	♦ K4	♦ 10875	2NT	AP		
South HCP: 4	♣ K954	♣ 1082				
Contract: 2N E						

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ AQ83				
Vul: NS	♥ AJ1098632	♥ 74				1♣
North HCP: 8	♦ 62	♦ Q8	1NT	4♥	AP	
South HCP: 12	♣ —	♣ A8764				
Contract: 4♥ N						

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ KJ765				
Vul: EW	♥ AJ	♥ 98642		1♦	1NT	AP
North HCP: 12	♦ QJ986	♦ 10				
South HCP: 8	♣ 863	♣ A9				
Contract: 1N E						

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ KQJ753	♠ 862				
Vul: None	♥ 872	♥ AK95				1♣
North HCP: 6	♦ 965	♦ J102	1NT	AP		
South HCP: 12	♣ 5	♣ A87				
Contract: 1N W						

Board: 432	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ KQ3				
Vul: NS	♥ AQ985	♥ 2		1♥	1NT	AP
North HCP: 13	♦ K762	♦ Q1093				
South HCP: 7	♣ 2	♣ 109875				
Contract: 1N E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 427	♠ 987	West Bids 1NT if possible.
Dealer: S	♥ AQJ3	
Vul: Both	♦ KJ53	You bid first.
HCP: 14	♣ K3	

Board: 428	♠ K9	East Bids 1NT if possible.
Dealer: N	♥ J983	West Bids 2NT if possible.
Vul: None	♦ 10875	
HCP: 4	♣ 1082	Partner bids first.

Board: 429	♠ AQ83	West Bids 1NT if possible.
Dealer: S	♥ 74	
Vul: NS	♦ Q8	You bid first.
HCP: 12	♣ A8764	

Board: 430	♠ KJ765	East Bids 1NT if possible.
Dealer: N	♥ 98642	
Vul: EW	♦ 10	Partner bids first.
HCP: 8	♣ A9	

Board: 431	♠ 862	West Bids 1NT if possible.
Dealer: S	♥ AK95	
Vul: None	♦ J102	You bid first.
HCP: 12	♣ A87	

Board: 432	♠ KQ3	East Bids 1NT if possible.
Dealer: N	♥ 2	
Vul: NS	♦ Q1093	Partner bids first.
HCP: 7	♣ 109875	

Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ QJ1052	♠ 987				
Vul: Both	♥ 10964	♥ AQJ3				1♦
North HCP: 3	♦ 10	♦ KJ53	1NT	AP		
South HCP: 14	♣ 985	♣ K3				
Contract: 1N W						

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ Q632	♠ K9				
Vul: None	♥ KQ10	♥ J983		1♣	1NT	Pass
North HCP: 13	♦ K4	♦ 10875	2NT	AP		
South HCP: 4	♣ K954	♣ 1082				
Contract: 2N E						

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ AQ83				
Vul: NS	♥ AJ1098632	♥ 74				1♣
North HCP: 8	♦ 62	♦ Q8	1NT	4♥	AP	
South HCP: 12	♣ —	♣ A8764				
Contract: 4♥ N						

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ KJ765				
Vul: EW	♥ AJ	♥ 98642		1♦	1NT	AP
North HCP: 12	♦ QJ986	♦ 10				
South HCP: 8	♣ 863	♣ A9				
Contract: 1N E						

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ KQJ753	♠ 862				
Vul: None	♥ 872	♥ AK95				1♣
North HCP: 6	♦ 965	♦ J102	1NT	AP		
South HCP: 12	♣ 5	♣ A87				
Contract: 1N W						

Board: 432	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ KQ3				
Vul: NS	♥ AQ985	♥ 2		1♥	1NT	AP
North HCP: 13	♦ K762	♦ Q1093				
South HCP: 7	♣ 2	♣ 109875				
Contract: 1N E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 433 ♠ K10954
Dealer: S ♥ Q3
Vul: EW ♦ 643
HCP: 5 ♣ 962

West Bids 1NT if possible.
East Bids 2♣ if possible.
West Bids 2♦ if possible.
East Bids 2NT if possible.

Partner bids first.

Board: 434 ♠ AQ4
Dealer: N ♥ AQ62
Vul: Both ♦ 954
HCP: 14 ♣ Q102

East Bids 1NT if possible.
West Bids 3♠ if possible.
East Bids 3NT if possible.

You bid first.

Board: 435 ♠ 10873
Dealer: S ♥ 108753
Vul: NS ♦ J1062
HCP: 1 ♣ —

West Bids 1NT if possible.
East Bids 2♦ if possible.
West Bids 2♥ if possible.
East Bids 2NT if possible.
West Bids 3NT if possible.

Partner bids first.

Board: 436 ♠ KQ
Dealer: N ♥ QJ102
Vul: EW ♦ J6
HCP: 13 ♣ A10864

East Bids 1NT if possible.
West Bids 2♦ if possible.
East Bids 2♥ if possible.

You bid first.

Board: 437 ♠ 64
Dealer: S ♥ KJ82
Vul: Both ♦ QJ2
HCP: 9 ♣ Q975

West Bids 1NT if possible.

Partner bids first.

Board: 438 ♠ —
Dealer: N ♥ KJ9832
Vul: None ♦ A95
HCP: 13 ♣ KQ63

East Bids 1NT if possible.
West Bids 2♥ if possible.
East Bids 2♠ if possible.
West Bids 4♠ if possible.

You bid first.

Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ K10954	♠ A8				1♦
Vul: EW	♥ Q3	♥ K952	1NT	Pass	2♣ ¹	Pass
North HCP: 5	♦ 643	♦ J872	2♦	Pass	2NT	AP
South HCP: 12	♣ 962	♣ A84	1. Stayman			
Contract: 2N W						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ J10765		1♣	1NT	Pass
Vul: Both	♥ AQ62	♥ 54	3♠ ¹	Pass	3NT	AP
North HCP: 14	♦ 954	♦ J76	1. Splinter			
South HCP: 2	♣ Q102	♣ 973				
Contract: 3N E						

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ 10873	♠ K64				1♣
Vul: NS	♥ 108753	♥ 9	1NT	Pass	2♦	Pass
North HCP: 1	♦ J1062	♦ AQ9	2♥	Pass	2NT	Pass
South HCP: 14	♣ —	♣ KQ7632	3NT	AP		
Contract: 3N W						

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J10872		1♣	1NT	Pass
Vul: EW	♥ QJ102	♥ 4	2♦	Pass	2♥	AP
North HCP: 13	♦ J6	♦ K952				
South HCP: 5	♣ A10864	♣ J92				
Contract: 2♥ E						

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ K10953				1♠
Vul: Both	♥ KJ82	♥ Q	1NT	XN	AP	
North HCP: 9	♦ QJ2	♦ A108				
South HCP: 13	♣ Q975	♣ A642				
Contract: 1NX W						

Board: 438	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ 943		1♥	1NT	Pass
Vul: None	♥ KJ9832	♥ 104	2♥	X	2♠	Pass
North HCP: 13	♦ A95	♦ J7643	4♠	AP		
South HCP: 2	♣ KQ63	♣ J42				
Contract: 4♠ E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 433 ♠ A8
Dealer: S ♥ K952
Vul: EW ♦ J872
HCP: 12 ♣ A84

West Bids 1NT if possible.
East Bids 2♣ if possible.
West Bids 2♦ if possible.
East Bids 2NT if possible.

You bid first.

Board: 434 ♠ J10765
Dealer: N ♥ 54
Vul: Both ♦ J76
HCP: 2 ♣ 973

East Bids 1NT if possible.
West Bids 3♠ if possible.
East Bids 3NT if possible.

Partner bids first.

Board: 435 ♠ K64
Dealer: S ♥ 9
Vul: NS ♦ AQ9
HCP: 14 ♣ KQ7632

West Bids 1NT if possible.
East Bids 2♦ if possible.
West Bids 2♥ if possible.
East Bids 2NT if possible.
West Bids 3NT if possible.

You bid first.

Board: 436 ♠ J10872
Dealer: N ♥ 4
Vul: EW ♦ K952
HCP: 5 ♣ J92

East Bids 1NT if possible.
West Bids 2♦ if possible.
East Bids 2♥ if possible.

Partner bids first.

Board: 437 ♠ K10953
Dealer: S ♥ Q
Vul: Both ♦ A108
HCP: 13 ♣ A642

West Bids 1NT if possible.
You bid first.

Board: 438 ♠ 943
Dealer: N ♥ 104
Vul: None ♦ J7643
HCP: 2 ♣ J42

East Bids 1NT if possible.
West Bids 2♥ if possible.
East Bids 2♠ if possible.
West Bids 4♠ if possible.

Partner bids first.

Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ K10954	♠ A8				1♦
Vul: EW	♥ Q3	♥ K952	1NT	Pass	2♣ ¹	Pass
North HCP: 5	♦ 643	♦ J872	2♦	Pass	2NT	AP
South HCP: 12	♣ 962	♣ A84	1. Stayman			
Contract: 2N W						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ J10765		1♣	1NT	Pass
Vul: Both	♥ AQ62	♥ 54	3♠ ¹	Pass	3NT	AP
North HCP: 14	♦ 954	♦ J76	1. Splinter			
South HCP: 2	♣ Q102	♣ 973				
Contract: 3N E						

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ 10873	♠ K64				1♣
Vul: NS	♥ 108753	♥ 9	1NT	Pass	2♦	Pass
North HCP: 1	♦ J1062	♦ AQ9	2♥	Pass	2NT	Pass
South HCP: 14	♣ —	♣ KQ7632	3NT	AP		
Contract: 3N W						

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J10872		1♣	1NT	Pass
Vul: EW	♥ QJ102	♥ 4	2♦	Pass	2♥	AP
North HCP: 13	♦ J6	♦ K952				
South HCP: 5	♣ A10864	♣ J92				
Contract: 2♥ E						

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ K10953				1♣
Vul: Both	♥ KJ82	♥ Q	1NT	XN	AP	
North HCP: 9	♦ QJ2	♦ A108				
South HCP: 13	♣ Q975	♣ A642				
Contract: 1NX W						

Board: 438	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ 943		1♥	1NT	Pass
Vul: None	♥ KJ9832	♥ 104	2♥	X	2♠	Pass
North HCP: 13	♦ A95	♦ J7643	4♠	AP		
South HCP: 2	♣ KQ63	♣ J42				
Contract: 4♠ E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 439 ♠ J9 West Bids 1NT if possible.
Dealer: S ♥ AQ95
Vul: EW ♦ J943 Partner bids first.
HCP: 8 ♣ 1086

Board: 440 ♠ A108 East Bids 1NT if possible.
Dealer: N ♥ KQ4
Vul: Both ♦ A108 You bid first.
HCP: 13 ♣ 7654

Board: 441 ♠ 7432 West Bids 1NT if possible.
Dealer: S ♥ 1093 East Bids 3NT if possible.
Vul: None ♦ 1094
HCP: 2 ♣ Q98 Partner bids first.

Board: 442 ♠ A8765 East Bids 1NT if possible.
Dealer: N ♥ A105 West Doubles 2♠ if possible.
Vul: NS ♦ QJ64
HCP: 12 ♣ J You bid first.

Board: 443 ♠ 853 West Bids 1NT if possible.
Dealer: S ♥ 873 East Bids 2♣ if possible.
Vul: Both ♦ 7643 West Bids 2♠ if possible.
HCP: 0 ♣ 854 East Bids 3NT if possible.
Partner bids first.

Board: 444 ♠ AJ4 East Bids 1NT if possible.
Dealer: N ♥ K2 West Bids 4♦ if possible.
Vul: None ♦ QJ103 East Bids 4♥ if possible.
HCP: 13 ♣ Q985 You bid first.

Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 439	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ AQ43				1♣
Vul: EW	♥ AQ95	♥ 1043				
North HCP: 8	♦ J943	♦ Q105	1NT	AP		
South HCP: 14	♣ 1086	♣ KQJ				
Contract: 1N W						

Board: 440	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ K6543				
Vul: Both	♥ KQ4	♥ 1087		1♣	1NT	AP
North HCP: 13	♦ A108	♦ 752				
South HCP: 6	♣ 7654	♣ K8				
Contract: 1N E						

Board: 441	North:	South:	West	North	East	South
Dealer: S	♠ 7432	♠ AKJ9				1♣
Vul: None	♥ 1093	♥ J874				
North HCP: 2	♦ 1094	♦ 53	1NT	Pass	3NT	AP
South HCP: 12	♣ Q98	♣ K102				
Contract: 3N W						

Board: 442	North:	South:	West	North	East	South
Dealer: N	♠ A8765	♠ K932				
Vul: NS	♥ A105	♥ Q72		1♠	1NT	2♠
North HCP: 12	♦ QJ64	♦ 5	X	AP		
South HCP: 7	♣ J	♣ Q10642				
Contract: 2♠X N						

Board: 443	North:	South:	West	North	East	South
Dealer: S	♠ 853	♠ KQ72				1♣
Vul: Both	♥ 873	♥ K92				
North HCP: 0	♦ 7643	♦ J2	1NT	Pass	2♣ ¹	Pass
South HCP: 14	♣ 854	♣ AJ92	2♠	Pass	3NT	AP
Contract: 3N W			1. Stayman			

Board: 444	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ KQ108652				
Vul: None	♥ K2	♥ J4		1♦	1NT	Pass
North HCP: 13	♦ QJ103	♦ 954	4♦ ¹	Pass	4♥	AP
South HCP: 6	♣ Q985	♣ 3	1. Texas			
Contract: 4♥ E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 439	♠ AQ43	West Bids 1NT if possible.
Dealer: S	♥ 1043	
Vul: EW	♦ Q105	You bid first.
HCP: 14	♣ KQJ	
Board: 440	♠ K6543	East Bids 1NT if possible.
Dealer: N	♥ 1087	
Vul: Both	♦ 752	Partner bids first.
HCP: 6	♣ K8	
Board: 441	♠ AKJ9	West Bids 1NT if possible.
Dealer: S	♥ J874	East Bids 3NT if possible.
Vul: None	♦ 53	
HCP: 12	♣ K102	You bid first.
Board: 442	♠ K932	East Bids 1NT if possible.
Dealer: N	♥ Q72	West Doubles 2♠ if possible.
Vul: NS	♦ 5	
HCP: 7	♣ Q10642	Partner bids first.
Board: 443	♠ KQ72	West Bids 1NT if possible.
Dealer: S	♥ K92	East Bids 2♣ if possible.
Vul: Both	♦ J2	West Bids 2♠ if possible.
HCP: 14	♣ AJ92	East Bids 3NT if possible.
		You bid first.
Board: 444	♠ KQ108652	East Bids 1NT if possible.
Dealer: N	♥ J4	West Bids 4♦ if possible.
Vul: None	♦ 954	East Bids 4♥ if possible.
HCP: 6	♣ 3	Partner bids first.

Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 439	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ AQ43				1♣
Vul: EW	♥ AQ95	♥ 1043				
North HCP: 8	♦ J943	♦ Q105	1NT	AP		
South HCP: 14	♣ 1086	♣ KQJ				
Contract: 1N W						

Board: 440	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ K6543				
Vul: Both	♥ KQ4	♥ 1087		1♣	1NT	AP
North HCP: 13	♦ A108	♦ 752				
South HCP: 6	♣ 7654	♣ K8				
Contract: 1N E						

Board: 441	North:	South:	West	North	East	South
Dealer: S	♠ 7432	♠ AKJ9				1♣
Vul: None	♥ 1093	♥ J874				
North HCP: 2	♦ 1094	♦ 53	1NT	Pass	3NT	AP
South HCP: 12	♣ Q98	♣ K102				
Contract: 3N W						

Board: 442	North:	South:	West	North	East	South
Dealer: N	♠ A8765	♠ K932				
Vul: NS	♥ A105	♥ Q72		1♠	1NT	2♠
North HCP: 12	♦ QJ64	♦ 5	X	AP		
South HCP: 7	♣ J	♣ Q10642				
Contract: 2♠X N						

Board: 443	North:	South:	West	North	East	South
Dealer: S	♠ 853	♠ KQ72				1♣
Vul: Both	♥ 873	♥ K92				
North HCP: 0	♦ 7643	♦ J2	1NT	Pass	2♣ ¹	Pass
South HCP: 14	♣ 854	♣ AJ92	2♠	Pass	3NT	AP
Contract: 3N W			1. Stayman			

Board: 444	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ KQ108652				
Vul: None	♥ K2	♥ J4		1♦	1NT	Pass
North HCP: 13	♦ QJ103	♦ 954	4♦ ¹	Pass	4♥	AP
South HCP: 6	♣ Q985	♣ 3	1. Texas			
Contract: 4♥ E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 445 ♠ AKQ104 West Bids 1NT if possible.
Dealer: S ♥ 9652
Vul: NS ♦ 9 Partner bids first.
HCP: 9 ♣ 653

Board: 446 ♠ Q54 East Bids 1NT if possible.
Dealer: N ♥ A943
Vul: EW ♦ A942 You bid first.
HCP: 13 ♣ K3

Board: 447 ♠ 108 West Bids 1NT if possible.
Dealer: S ♥ KJ10764 East Bids 2♥ if possible.
Vul: NS ♦ 1095 West Bids 2♠ if possible.
HCP: 4 ♣ 97 East Bids 3♠ if possible.
Partner bids first.

Board: 448 ♠ KQJ East Bids 1NT if possible.
Dealer: N ♥ Q963 West Bids 2♠ if possible.
Vul: EW ♦ 10984 East Bids 3♣ if possible.
HCP: 12 ♣ A4 You bid first.

Board: 449 ♠ QJ1087 West Bids 1NT if possible.
Dealer: S ♥ 53
Vul: EW ♦ 5 Partner bids first.
HCP: 8 ♣ KQ973

Board: 450 ♠ AQJ10 East Bids 1NT if possible.
Dealer: N ♥ 1065
Vul: Both ♦ J83 You bid first.
HCP: 13 ♣ AJ10

Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 445	North:	South:	West	North	East	South
Dealer: S	♠ AKQ104	♠ J				1♣
Vul: NS	♥ 9652	♥ QJ103	1NT	XN	Pass	2♥
North HCP: 9	♦ 9	♦ K32	Pass	3♥	AP	
South HCP: 13	♣ 653	♣ AQ1094				
Contract: 3♥ S						

Board: 446	North:	South:	West	North	East	South
Dealer: N	♠ Q54	♠ A1073				
Vul: EW	♥ A943	♥ J2		1♦	1NT	XN
North HCP: 13	♦ A942	♦ 763	AP			
South HCP: 10	♣ K3	♣ AJ108				
Contract: 1NX E						

Board: 447	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ A5				1♦
Vul: NS	♥ KJ10764	♥ 93	1NT	Pass	2♥	Pass
North HCP: 4	♦ 1095	♦ KQ762	2♠	Pass	3♠	AP
South HCP: 14	♣ 97	♣ KQ53				
Contract: 3♠ W						

Board: 448	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 98632		1♦	1NT	Pass
Vul: EW	♥ Q963	♥ K754	2♠ ¹	Pass	3♣ ²	AP
North HCP: 12	♦ 10984	♦ Q3	1. Minor Suit Transfers after 1NT			
South HCP: 5	♣ A4	♣ 103	2. automat			
Contract: 3♣ E						

Board: 449	North:	South:	West	North	East	South
Dealer: S	♠ QJ1087	♠ 4				1♦
Vul: EW	♥ 53	♥ AQJ7	1NT	AP		
North HCP: 8	♦ 5	♦ J9732				
South HCP: 13	♣ KQ973	♣ AJ8				
Contract: 1N W						

Board: 450	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ 632				
Vul: Both	♥ 1065	♥ KQ98		1♣	1NT	AP
North HCP: 13	♦ J83	♦ 964				
South HCP: 5	♣ AJ10	♣ 963				
Contract: 1N E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 445	♠ J	West Bids 1NT if possible.
Dealer: S	♥ QJ103	
Vul: NS	♦ K32	You bid first.
HCP: 13	♣ AQ1094	
Board: 446	♠ A1073	East Bids 1NT if possible.
Dealer: N	♥ J2	
Vul: EW	♦ 763	Partner bids first.
HCP: 10	♣ AJ108	
Board: 447	♠ A5	West Bids 1NT if possible.
Dealer: S	♥ 93	East Bids 2♥ if possible.
Vul: NS	♦ KQ762	West Bids 2♠ if possible.
HCP: 14	♣ KQ53	East Bids 3♠ if possible.
		You bid first.
Board: 448	♠ 98632	East Bids 1NT if possible.
Dealer: N	♥ K754	West Bids 2♠ if possible.
Vul: EW	♦ Q3	East Bids 3♣ if possible.
HCP: 5	♣ 103	Partner bids first.
Board: 449	♠ 4	West Bids 1NT if possible.
Dealer: S	♥ AQJ7	
Vul: EW	♦ J9732	You bid first.
HCP: 13	♣ AJ8	
Board: 450	♠ 632	East Bids 1NT if possible.
Dealer: N	♥ KQ98	
Vul: Both	♦ 964	Partner bids first.
HCP: 5	♣ 963	

Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 445	North:	South:	West	North	East	South
Dealer: S	♠ AKQ104	♠ J				1♣
Vul: NS	♥ 9652	♥ QJ103	1NT	XN	Pass	2♥
North HCP: 9	♦ 9	♦ K32	Pass	3♥	AP	
South HCP: 13	♣ 653	♣ AQ1094				
Contract: 3♥ S						

Board: 446	North:	South:	West	North	East	South
Dealer: N	♠ Q54	♠ A1073				
Vul: EW	♥ A943	♥ J2		1♦	1NT	XN
North HCP: 13	♦ A942	♦ 763	AP			
South HCP: 10	♣ K3	♣ AJ108				
Contract: 1NX E						

Board: 447	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ A5				1♦
Vul: NS	♥ KJ10764	♥ 93	1NT	Pass	2♥	Pass
North HCP: 4	♦ 1095	♦ KQ762	2♠	Pass	3♠	AP
South HCP: 14	♣ 97	♣ KQ53				
Contract: 3♠ W						

Board: 448	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 98632		1♦	1NT	Pass
Vul: EW	♥ Q963	♥ K754	2♠ ¹	Pass	3♣ ²	AP
North HCP: 12	♦ 10984	♦ Q3	1. Minor Suit Transfers after 1NT			
South HCP: 5	♣ A4	♣ 103	2. automat			
Contract: 3♣ E						

Board: 449	North:	South:	West	North	East	South
Dealer: S	♠ QJ1087	♠ 4				1♦
Vul: EW	♥ 53	♥ AQJ7	1NT	AP		
North HCP: 8	♦ 5	♦ J9732				
South HCP: 13	♣ KQ973	♣ AJ8				
Contract: 1N W						

Board: 450	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ 632				
Vul: Both	♥ 1065	♥ KQ98		1♣	1NT	AP
North HCP: 13	♦ J83	♦ 964				
South HCP: 5	♣ AJ10	♣ 963				
Contract: 1N E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 451	♠ A8763	West Bids 1NT if possible.
Dealer: S	♥ 843	
Vul: None	♦ 107652	Partner bids first.
HCP: 4	♣ —	

Board: 452	♠ K108	East Bids 1NT if possible.
Dealer: N	♥ AQ9	
Vul: EW	♦ J865	You bid first.
HCP: 13	♣ K104	

Board: 453	♠ 86	West Bids 1NT if possible.
Dealer: S	♥ KQ10765	
Vul: Both	♦ 982	Partner bids first.
HCP: 6	♣ J6	

Board: 454	♠ K2	East Bids 1NT if possible.
Dealer: N	♥ J9643	West Bids 3♦ if possible.
Vul: None	♦ A	East Bids X♥ if possible.
HCP: 12	♣ KJ754	You bid first.

Board: 455	♠ Q1075432	West Bids 1NT if possible.
Dealer: S	♥ 43	East Bids 3♠ if possible.
Vul: NS	♦ 42	West Bids 4♣ if possible.
HCP: 3	♣ J2	East Bids 4♥ if possible.
		Partner bids first.

Board: 456	♠ A8754	East Bids 1NT if possible.
Dealer: N	♥ KQ	West Bids 3NT if possible.
Vul: None	♦ KJ	
HCP: 14	♣ J1096	You bid first.

Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 451	North:	South:	West	North	East	South
Dealer: S	♠ A8763	♠ K5				1♣
Vul: None	♥ 843	♥ A652				
North HCP: 4	♦ 107652	♦ J8	1NT	AP		
South HCP: 13	♣ —	♣ KQ542				
Contract: 1N W						

Board: 452	North:	South:	West	North	East	South
Dealer: N	♠ K108	♠ AJ2				
Vul: EW	♥ AQ9	♥ 106532		1♦	1NT	AP
North HCP: 13	♦ J865	♦ 7				
South HCP: 5	♣ K104	♣ 8753				
Contract: 1N E						

Board: 453	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AK95				1♣
Vul: Both	♥ KQ10765	♥ 93				
North HCP: 6	♦ 982	♦ KQ	1NT	AP		
South HCP: 12	♣ J6	♣ 109743				
Contract: 1N W						

Board: 454	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ AQ854				
Vul: None	♥ J9643	♥ 852		1♥	1NT	2♥
North HCP: 12	♦ A	♦ 763	3♦	3♥	X♥	AP
South HCP: 6	♣ KJ754	♣ 86				
Contract: 3♥X N						

Board: 455	North:	South:	West	North	East	South
Dealer: S	♠ Q1075432	♠ K86				1♣
Vul: NS	♥ 43	♥ Q72	1NT	Pass	3♠ ¹	Pass
North HCP: 3	♦ 42	♦ AJ	4♣ ²	Pass	4♥	AP
South HCP: 12	♣ J2	♣ Q10643				
Contract: 4♥ E						

1. Splinter
2. limit raise or better in ♥

Board: 456	North:	South:	West	North	East	South
Dealer: N	♠ A8754	♠ 10				
Vul: None	♥ KQ	♥ 10543		1♠	1NT	Pass
North HCP: 14	♦ KJ	♦ 109843	3NT	AP		
South HCP: 0	♣ J1096	♣ 542				
Contract: 3N E						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 451	♠ K5	West Bids 1NT if possible.
Dealer: S	♥ A652	
Vul: None	♦ J8	You bid first.
HCP: 13	♣ KQ542	

Board: 452	♠ AJ2	East Bids 1NT if possible.
Dealer: N	♥ 106532	
Vul: EW	♦ 7	Partner bids first.
HCP: 5	♣ 8753	

Board: 453	♠ AK95	West Bids 1NT if possible.
Dealer: S	♥ 93	
Vul: Both	♦ KQ	You bid first.
HCP: 12	♣ 109743	

Board: 454	♠ AQ854	East Bids 1NT if possible.
Dealer: N	♥ 852	West Bids 3♦ if possible.
Vul: None	♦ 763	East Bids X♥ if possible.
HCP: 6	♣ 86	Partner bids first.

Board: 455	♠ K86	West Bids 1NT if possible.
Dealer: S	♥ Q72	East Bids 3♠ if possible.
Vul: NS	♦ AJ	West Bids 4♣ if possible.
HCP: 12	♣ Q10643	East Bids 4♥ if possible.
		You bid first.

Board: 456	♠ 10	East Bids 1NT if possible.
Dealer: N	♥ 10543	West Bids 3NT if possible.
Vul: None	♦ 109843	
HCP: 0	♣ 542	Partner bids first.

Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 451	North:	South:	West	North	East	South
Dealer: S	♠ A8763	♠ K5				1♣
Vul: None	♥ 843	♥ A652				
North HCP: 4	♦ 107652	♦ J8	1NT	AP		
South HCP: 13	♣ —	♣ KQ542				
Contract: 1N W						

Board: 452	North:	South:	West	North	East	South
Dealer: N	♠ K108	♠ AJ2				
Vul: EW	♥ AQ9	♥ 106532		1♦	1NT	AP
North HCP: 13	♦ J865	♦ 7				
South HCP: 5	♣ K104	♣ 8753				
Contract: 1N E						

Board: 453	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AK95				1♣
Vul: Both	♥ KQ10765	♥ 93				
North HCP: 6	♦ 982	♦ KQ	1NT	AP		
South HCP: 12	♣ J6	♣ 109743				
Contract: 1N W						

Board: 454	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ AQ854				
Vul: None	♥ J9643	♥ 852		1♥	1NT	2♥
North HCP: 12	♦ A	♦ 763	3♦	3♥	X♥	AP
South HCP: 6	♣ KJ754	♣ 86				
Contract: 3♥X N						

Board: 455	North:	South:	West	North	East	South
Dealer: S	♠ Q1075432	♠ K86				1♣
Vul: NS	♥ 43	♥ Q72	1NT	Pass	3♠ ¹	Pass
North HCP: 3	♦ 42	♦ AJ	4♣ ²	Pass	4♥	AP
South HCP: 12	♣ J2	♣ Q10643				
Contract: 4♥ E						

1. Splinter
2. limit raise or better in ♥

Board: 456	North:	South:	West	North	East	South
Dealer: N	♠ A8754	♠ 10				
Vul: None	♥ KQ	♥ 10543		1♠	1NT	Pass
North HCP: 14	♦ KJ	♦ 109843	3NT	AP		
South HCP: 0	♣ J1096	♣ 542				
Contract: 3N E						

North hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 457 ♠ 963
Dealer: S ♥ 1083
Vul: EW ♦ 42
HCP: 3 ♣ K7653

West Bids 1NT if possible.
East Bids 2♦ if possible.
West Bids 2♥ if possible.
East Bids 4♥ if possible.

Partner bids first.

Board: 458 ♠ K982
Dealer: N ♥ —
Vul: None ♦ AK54
HCP: 13 ♣ K6542

East Bids 1NT if possible.
West Bids 4♦ if possible.
East Bids 4♥ if possible.

You bid first.

Board: 459 ♠ Q108
Dealer: S ♥ A863
Vul: NS ♦ K86
HCP: 9 ♣ 1084

West Bids 1NT if possible.

Partner bids first.

Board: 460 ♠ Q1063
Dealer: N ♥ AK43
Vul: EW ♦ 8
HCP: 12 ♣ K843

East Bids 1NT if possible.

You bid first.

Board: 461 ♠ QJ73
Dealer: S ♥ QJ108
Vul: Both ♦ J875
HCP: 9 ♣ Q

West Bids 1NT if possible.

Partner bids first.

Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 457	North:	South:	West	North	East	South
Dealer: S	♠ 963	♠ 10852				1♦
Vul: EW	♥ 1083	♥ K6	1NT	Pass	2♦	X
North HCP: 3	♦ 42	♦ AK1086	2♥	Pass	4♥	AP
South HCP: 12	♣ K7653	♣ Q4				
Contract: 4♥ W						

Board: 458	North:	South:	West	North	East	South
Dealer: N	♠ K982	♠ QJ3		1♣	1NT	XN
Vul: None	♥ —	♥ A103	4♦ ¹	Pass	4♥	AP
North HCP: 13	♦ AK54	♦ Q63	1. Texas			
South HCP: 9	♣ K6542	♣ 9873				
Contract: 4♥ E						

Board: 459	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ KJ3				1♣
Vul: NS	♥ A863	♥ 542	1NT	XN	AP	
North HCP: 9	♦ K86	♦ AQ7				
South HCP: 13	♣ 1084	♣ K932				
Contract: 1NX W						

Board: 460	North:	South:	West	North	East	South
Dealer: N	♠ Q1063	♠ K95		1♣	1NT	AP
Vul: EW	♥ AK43	♥ 105				
North HCP: 12	♦ 8	♦ 10643				
South HCP: 4	♣ K843	♣ J762				
Contract: 1N E						

Board: 461	North:	South:	West	North	East	South
Dealer: S	♠ QJ73	♠ A8				1♦
Vul: Both	♥ QJ108	♥ 765	1NT	XN	AP	
North HCP: 9	♦ J875	♦ K962				
South HCP: 14	♣ Q	♣ AK73				
Contract: 1NX W						

South hands (Practice Page)

Opponents Overcall 1NT (15-18)

Board: 457 ♠ 10852
Dealer: S ♥ K6
Vul: EW ♦ AK1086
HCP: 12 ♣ Q4

West Bids 1NT if possible.
East Bids 2♦ if possible.
West Bids 2♥ if possible.
East Bids 4♥ if possible.

You bid first.

Board: 458 ♠ QJ3
Dealer: N ♥ A103
Vul: None ♦ Q63
HCP: 9 ♣ 9873

East Bids 1NT if possible.
West Bids 4♦ if possible.
East Bids 4♥ if possible.

Partner bids first.

Board: 459 ♠ KJ3
Dealer: S ♥ 542
Vul: NS ♦ AQ7
HCP: 13 ♣ K932

West Bids 1NT if possible.

You bid first.

Board: 460 ♠ K95
Dealer: N ♥ 105
Vul: EW ♦ 10643
HCP: 4 ♣ J762

East Bids 1NT if possible.

Partner bids first.

Board: 461 ♠ A8
Dealer: S ♥ 765
Vul: Both ♦ K962
HCP: 14 ♣ AK73

West Bids 1NT if possible.

You bid first.

Opponents Overcall 1NT (15-18) Both hands (Answers Page)

Board: 457	North:	South:	West	North	East	South
Dealer: S	♠ 963	♠ 10852				1♦
Vul: EW	♥ 1083	♥ K6	1NT	Pass	2♦	X
North HCP: 3	♦ 42	♦ AK1086	2♥	Pass	4♥	AP
South HCP: 12	♣ K7653	♣ Q4				
Contract: 4♥ W						

Board: 458	North:	South:	West	North	East	South
Dealer: N	♠ K982	♠ QJ3		1♣	1NT	XN
Vul: None	♥ —	♥ A103	4♦ ¹	Pass	4♥	AP
North HCP: 13	♦ AK54	♦ Q63	1. Texas			
South HCP: 9	♣ K6542	♣ 9873				
Contract: 4♥ E						

Board: 459	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ KJ3				1♣
Vul: NS	♥ A863	♥ 542	1NT	XN	AP	
North HCP: 9	♦ K86	♦ AQ7				
South HCP: 13	♣ 1084	♣ K932				
Contract: 1NX W						

Board: 460	North:	South:	West	North	East	South
Dealer: N	♠ Q1063	♠ K95		1♣	1NT	AP
Vul: EW	♥ AK43	♥ 105				
North HCP: 12	♦ 8	♦ 10643				
South HCP: 4	♣ K843	♣ J762				
Contract: 1N E						

Board: 461	North:	South:	West	North	East	South
Dealer: S	♠ QJ73	♠ A8				1♦
Vul: Both	♥ QJ108	♥ 765	1NT	XN	AP	
North HCP: 9	♦ J875	♦ K962				
South HCP: 14	♣ Q	♣ AK73				
Contract: 1NX W						