

## North hands

## We\_Overcall\_NT\_then\_Smolen

**Board: 1**      ♠ 97632      LHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ Q654      Partner bids next.  
 Vul: Both      ♦ 6  
 HCP: 9+1      ♣ AK3

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**Board: 2**      ♠ AK4      RHO opens the bidding 1 ♣ .  
 Dealer: West      ♥ KQ6      You bid next.  
 Vul: N-S      ♦ T94  
 HCP: 16      ♣ KJ32

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**Board: 3**      ♠ AJ752      LHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ AJ73      Partner bids next.  
 Vul: E-W      ♦ 7  
 HCP: 12+1      ♣ Q85

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**Board: 4**      ♠ K76      RHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ AQ      You bid next.  
 Vul: Both      ♦ K92  
 HCP: 15+1      ♣ KT632

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**Board: 5**      ♠ QJ65      LHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ AQ963      Partner bids next.  
 Vul: Both      ♦ 3  
 HCP: 12+1      ♣ K98

## Both hands (Answers Page)

### Board: 1

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ 97632

♥ Q654

♦ 6

♣ AK3

South:

♠ KJ5

♥ KT

♦ AQ53

♣ Q975

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

### Board: 2

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 10+1

Contract: 4 ♥ North

North:

♠ AK4

♥ KQ6

♦ T94

♣ KJ32

South:

♠ 7632

♥ A7432

♦ Q

♣ A65

W	N	E	S
1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	3 ♥
Pass	4 ♥	All Pass	

1. Stayman

### Board: 3

Dealer: East

Vul: E-W

North HCP: 12+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ AJ752

♥ AJ73

♦ 7

♣ Q85

South:

♠ Q63

♥ KQ

♦ K953

♣ AJ96

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

### Board: 4

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ K76

♥ AQ

♦ K92

♣ KT632

South:

♠ AT952

♥ KJ73

♦ QT5

♣ 4

W	N	E	S
1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	3 ♠
Pass	4 ♠	All Pass	

1. Stayman

### Board: 5

Dealer: East

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ QJ65

♥ AQ963

♦ 3

♣ K98

South:

♠ A94

♥ K75

♦ KJ2

♣ A754

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	3 ♥	Pass	4 ♥
All Pass			

1. Stayman

**South hands****We\_Overcall\_NT\_then\_Smolen**

<b>Board: 1</b>	♠ KJ5	RHO opens the bidding 1 ♦ .
Dealer: East	♥ KT	You bid next.
Vul: Both	♦ AQ53	
HCP: 15	♣ Q975	

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<b>Board: 2</b>	♠ 7632	LHO opens the bidding 1 ♣ .
Dealer: West	♥ A7432	Partner bids next.
Vul: N-S	♦ Q	
HCP: 10+1	♣ A65	

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<b>Board: 3</b>	♠ Q63	RHO opens the bidding 1 ♦ .
Dealer: East	♥ KQ	You bid next.
Vul: E-W	♦ K953	
HCP: 15	♣ AJ96	

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<b>Board: 4</b>	♠ AT952	LHO opens the bidding 1 ♦ .
Dealer: West	♥ KJ73	Partner bids next.
Vul: Both	♦ QT5	
HCP: 10+1	♣ 4	

---

<b>Board: 5</b>	♠ A94	RHO opens the bidding 1 ♦ .
Dealer: East	♥ K75	You bid next.
Vul: Both	♦ KJ2	
HCP: 15	♣ A754	

## Both hands (Answers Page)

### Board: 1

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ 97632

♥ Q654

♦ 6

♣ AK3

South:

♠ KJ5

♥ KT

♦ AQ53

♣ Q975

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

### Board: 2

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 10+1

Contract: 4 ♥ North

North:

♠ AK4

♥ KQ6

♦ T94

♣ KJ32

South:

♠ 7632

♥ A7432

♦ Q

♣ A65

W	N	E	S
1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	3 ♥
Pass	4 ♥	All Pass	

1. Stayman

### Board: 3

Dealer: East

Vul: E-W

North HCP: 12+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ AJ752

♥ AJ73

♦ 7

♣ Q85

South:

♠ Q63

♥ KQ

♦ K953

♣ AJ96

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

### Board: 4

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ K76

♥ AQ

♦ K92

♣ KT632

South:

♠ AT952

♥ KJ73

♦ QT5

♣ 4

W	N	E	S
1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	3 ♠
Pass	4 ♠	All Pass	

1. Stayman

### Board: 5

Dealer: East

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ QJ65

♥ AQ963

♦ 3

♣ K98

South:

♠ A94

♥ K75

♦ KJ2

♣ A754

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	3 ♥	Pass	4 ♥
All Pass			

1. Stayman

## North hands

## We\_Overcall\_NT\_then\_Smolen

<b>Board: 6</b>	♠ Q7	RHO opens the bidding 1 ♣.
Dealer: West	♥ QT7	You bid next.
Vul: None	♦ AQ96	
HCP: 15	♣ AJT8	

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<b>Board: 7</b>	♠ QJ8	RHO opens the bidding 1 ♦.
Dealer: West	♥ JT	You bid next.
Vul: N-S	♦ K974	
HCP: 16	♣ AKQ8	

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<b>Board: 8</b>	♠ QT3	RHO opens the bidding 1 ♦.
Dealer: West	♥ KT4	You bid next.
Vul: E-W	♦ KQ5	
HCP: 15	♣ KQ32	

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<b>Board: 9</b>	♠ AQ962	LHO opens the bidding 1 ♣.
Dealer: East	♥ K654	Partner bids next.
Vul: E-W	♦ T76	
HCP: 10+1	♣ J	

---

<b>Board: 10</b>	♠ AT94	LHO opens the bidding 1 ♦.
Dealer: East	♥ QJ976	Partner bids next.
Vul: Both	♦ -	
HCP: 10+1	♣ KT65	

## Both hands (Answers Page)

### Board: 6

Dealer: West

Vul: None

North HCP: 15

South HCP: 11+1

Contract: 4♥ North

North:

♠ Q7

♥ QT7

♦ AQ96

♣ AJT8

South:

♠ J865

♥ AK984

♦ J

♣ Q76

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

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

1. Stayman

### Board: 7

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 10+1

Contract: 3NT North

North:

♠ QJ8

♥ JT

♦ K974

♣ AKQ8

South:

♠ KT52

♥ K9643

♦ A

♣ T63

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

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

Pass	3NT	All Pass	
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1. Stayman

### Board: 8

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 4♥ North

North:

♠ QT3

♥ KT4

♦ KQ5

♣ KQ32

South:

♠ KJ65

♥ AJ952

♦ JT43

♣ -

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

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

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

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

1. Stayman

### Board: 9

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 16+1

Contract: 4♠ South

North:

♠ AQ962

♥ K654

♦ T76

♣ J

South:

♠ KJ4

♥ Q3

♦ AQ985

♣ AT6

W	N	E	S
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		1♣	1NT
--	--	----	-----

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

Pass	3♠	Pass	4♠
------	----	------	----

All Pass			
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1. Stayman

### Board: 10

Dealer: East

Vul: Both

North HCP: 10+1

South HCP: 15

Contract: 3NT South

North:

♠ AT94

♥ QJ976

♦ -

♣ KT65

South:

♠ Q75

♥ T8

♦ AKT2

♣ AQ94

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

		1♦	1NT
--	--	----	-----

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

Pass	3♥	Pass	3NT
------	----	------	-----

All Pass			
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1. Stayman

## South hands

## We\_Overcall\_NT\_then\_Smolen

<b>Board: 6</b>	♠ J865	LHO opens the bidding 1 ♣.
Dealer: West	♥ AK984	Partner bids next.
Vul: None	♦ J	
HCP: 11+1	♣ Q76	

---

<b>Board: 7</b>	♠ KT52	LHO opens the bidding 1 ♦.
Dealer: West	♥ K9643	Partner bids next.
Vul: N-S	♦ A	
HCP: 10+1	♣ T63	

---

<b>Board: 8</b>	♠ KJ65	LHO opens the bidding 1 ♦.
Dealer: West	♥ AJ952	Partner bids next.
Vul: E-W	♦ JT43	
HCP: 10+1	♣ -	

---

<b>Board: 9</b>	♠ KJ4	RHO opens the bidding 1 ♣.
Dealer: East	♥ Q3	You bid next.
Vul: E-W	♦ AQ985	
HCP: 16+1	♣ AT6	

---

<b>Board: 10</b>	♠ Q75	RHO opens the bidding 1 ♦.
Dealer: East	♥ T8	You bid next.
Vul: Both	♦ AKT2	
HCP: 15	♣ AQ94	

## Both hands (Answers Page)

### Board: 6

Dealer: West

Vul: None

North HCP: 15

South HCP: 11+1

Contract: 4♥ North

North:

♠ Q7

♥ QT7

♦ AQ96

♣ AJT8

South:

♠ J865

♥ AK984

♦ J

♣ Q76

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

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

Pass	4♥	All Pass	
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1. Stayman

### Board: 7

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 10+1

Contract: 3NT North

North:

♠ QJ8

♥ JT

♦ K974

♣ AKQ8

South:

♠ KT52

♥ K9643

♦ A

♣ T63

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

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

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

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

1. Stayman

### Board: 8

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 4♥ North

North:

♠ QT3

♥ KT4

♦ KQ5

♣ KQ32

South:

♠ KJ65

♥ AJ952

♦ JT43

♣ -

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

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

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

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

1. Stayman

### Board: 9

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 16+1

Contract: 4♠ South

North:

♠ AQ962

♥ K654

♦ T76

♣ J

South:

♠ KJ4

♥ Q3

♦ AQ985

♣ AT6

W	N	E	S
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		1♣	1NT
--	--	----	-----

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

Pass	3♠	Pass	4♠
------	----	------	----

All Pass			
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1. Stayman

### Board: 10

Dealer: East

Vul: Both

North HCP: 10+1

South HCP: 15

Contract: 3NT South

North:

♠ AT94

♥ QJ976

♦ -

♣ KT65

South:

♠ Q75

♥ T8

♦ AKT2

♣ AQ94

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

		1♦	1NT
--	--	----	-----

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

Pass	3♥	Pass	3NT
------	----	------	-----

All Pass			
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1. Stayman



## North hands

## We\_Overcall\_NT\_then\_Smolen

<b>Board: 11</b>	♠ Q5	RHO opens the bidding 1 ♦ .
Dealer: West	♥ K75	You bid next.
Vul: N-S	♦ AJ93	
HCP: 15	♣ KQ98	

---

<b>Board: 12</b>	♠ T7543	LHO opens the bidding 1 ♦ .
Dealer: East	♥ KQ32	Partner bids next.
Vul: N-S	♦ 3	
HCP: 9+1	♣ A93	

---

<b>Board: 13</b>	♠ 97	RHO opens the bidding 1 ♦ .
Dealer: West	♥ KQT	You bid next.
Vul: None	♦ QJ53	
HCP: 15	♣ AK73	

---

<b>Board: 14</b>	♠ KQ632	LHO opens the bidding 1 ♣ .
Dealer: East	♥ A876	Partner bids next.
Vul: N-S	♦ 2	
HCP: 9+1	♣ 732	

---

<b>Board: 15</b>	♠ K87	RHO opens the bidding 1 ♦ .
Dealer: West	♥ Q9	You bid next.
Vul: N-S	♦ AQJ3	
HCP: 15	♣ K732	

## Both hands (Answers Page)

### Board: 11

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 3NT North

North:

♠ Q5

♥ K75

♦ AJ93

♣ KQ98

South:

♠ AK972

♥ J963

♦ T76

♣ J

W N E S

1 ♦ 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♠

Pass 3NT All Pass

1. Stayman

### Board: 12

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 3NT South

North:

♠ T7543

♥ KQ32

♦ 3

♣ A93

South:

♠ A8

♥ AJT

♦ KQJ8

♣ T754

W N E S

1 ♦ 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3 ♠ Pass 3NT

All Pass

1. Stayman

### Board: 13

Dealer: West

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ 97

♥ KQT

♦ QJ53

♣ AK73

South:

♠ QJ842

♥ A986

♦ K

♣ 842

W N E S

1 ♦ 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♠

Pass 3NT All Pass

1. Stayman

### Board: 14

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 15+1

Contract: 3NT South

North:

♠ KQ632

♥ A876

♦ 2

♣ 732

South:

♠ 94

♥ K95

♦ KQT87

♣ AK9

W N E S

1 ♣ 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3 ♠ Pass 3NT

All Pass

1. Stayman

### Board: 15

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 12+1

Contract: 3NT North

North:

♠ K87

♥ Q9

♦ AQJ3

♣ K732

South:

♠ AQT9

♥ A6543

♦ 965

♣ Q

W N E S

1 ♦ 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♥

Pass 3NT All Pass

1. Stayman

## South hands

## We\_Overcall\_NT\_then\_Smolen

**Board: 11**      ♠ AK972      LHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ J963      Partner bids next.  
 Vul: N-S      ♦ T76  
 HCP: 9+1      ♣ J

---

**Board: 12**      ♠ A8      RHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ AJT      You bid next.  
 Vul: N-S      ♦ KQJ8  
 HCP: 15      ♣ T754

---

**Board: 13**      ♠ QJ842      LHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ A986      Partner bids next.  
 Vul: None      ♦ K  
 HCP: 10+1      ♣ 842

---

**Board: 14**      ♠ 94      RHO opens the bidding 1 ♣ .  
 Dealer: East      ♥ K95      You bid next.  
 Vul: N-S      ♦ KQT87  
 HCP: 15+1      ♣ AK9

---

**Board: 15**      ♠ AQT9      LHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ A6543      Partner bids next.  
 Vul: N-S      ♦ 965  
 HCP: 12+1      ♣ Q

## Both hands (Answers Page)

### Board: 11

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 3NT North

North:

♠ Q5

♥ K75

♦ AJ93

♣ KQ98

South:

♠ AK972

♥ J963

♦ T76

♣ J

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

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

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

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

1. Stayman

### Board: 12

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 3NT South

North:

♠ T7543

♥ KQ32

♦ 3

♣ A93

South:

♠ A8

♥ AJT

♦ KQJ8

♣ T754

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

		1 ♦	1NT
--	--	-----	-----

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

Pass	3 ♠	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

### Board: 13

Dealer: West

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ 97

♥ KQT

♦ QJ53

♣ AK73

South:

♠ QJ842

♥ A986

♦ K

♣ 842

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

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

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

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

1. Stayman

### Board: 14

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 15+1

Contract: 3NT South

North:

♠ KQ632

♥ A876

♦ 2

♣ 732

South:

♠ 94

♥ K95

♦ KQT87

♣ AK9

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

		1 ♣	1NT
--	--	-----	-----

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

Pass	3 ♠	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

### Board: 15

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 12+1

Contract: 3NT North

North:

♠ K87

♥ Q9

♦ AQJ3

♣ K732

South:

♠ AQT9

♥ A6543

♦ 965

♣ Q

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

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

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

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

1. Stayman

## North hands

## We\_Overcall\_NT\_then\_Smolen

<b>Board: 16</b>	♠ AK8	RHO opens the bidding 1 ♦ .
Dealer: West	♥ 54	You bid next.
Vul: E-W	♦ KJ73	
HCP: 15	♣ AT93	

---

<b>Board: 17</b>	♠ KJ642	LHO opens the bidding 1 ♦ .
Dealer: East	♥ AT63	Partner bids next.
Vul: Both	♦ -	
HCP: 11+1	♣ K863	

---

<b>Board: 18</b>	♠ A63	RHO opens the bidding 1 ♦ .
Dealer: West	♥ J84	You bid next.
Vul: None	♦ KT5	
HCP: 15	♣ AK83	

---

<b>Board: 19</b>	♠ AK865	LHO opens the bidding 1 ♦ .
Dealer: East	♥ J543	Partner bids next.
Vul: None	♦ 7	
HCP: 10+1	♣ Q54	

---

<b>Board: 20</b>	♠ 953	RHO opens the bidding 1 ♣ .
Dealer: West	♥ KQ3	You bid next.
Vul: Both	♦ K74	
HCP: 16	♣ AKJ6	

## Both hands (Answers Page)

### Board: 16

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ AK8

♥ 54

♦ KJ73

♣ AT93

South:

♠ 75432

♥ AT98

♦ -

♣ KQ64

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

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

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

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

1. Stayman

### Board: 17

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ KJ642

♥ AT63

♦ -

♣ K863

South:

♠ A87

♥ J4

♦ A863

♣ AQ42

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

		1 ♦	1NT
--	--	-----	-----

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

Pass	3 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

1. Stayman

### Board: 18

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ A63

♥ J84

♦ KT5

♣ AK83

South:

♠ KQJ52

♥ QT76

♦ -

♣ JT72

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

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

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

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

1. Stayman

### Board: 19

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ AK865

♥ J543

♦ 7

♣ Q54

South:

♠ J94

♥ Q82

♦ KQ6

♣ AKT9

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

		1 ♦	1NT
--	--	-----	-----

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

Pass	3 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

1. Stayman

### Board: 20

Dealer: West

Vul: Both

North HCP: 16

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ 953

♥ KQ3

♦ K74

♣ AKJ6

South:

♠ KQT76

♥ 9754

♦ A92

♣ 5

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

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

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

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

1. Stayman

## South hands

## We\_Overcall\_NT\_then\_Smolen

**Board: 16**      ♠ 75432      LHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ AT98      Partner bids next.  
 Vul: E-W      ♦ -  
 HCP: 9+1      ♣ KQ64

---

**Board: 17**      ♠ A87      RHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ J4      You bid next.  
 Vul: Both      ♦ A863  
 HCP: 15      ♣ AQ42

---

**Board: 18**      ♠ KQJ52      LHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ QT76      Partner bids next.  
 Vul: None      ♦ -  
 HCP: 9+1      ♣ JT72

---

**Board: 19**      ♠ J94      RHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ Q82      You bid next.  
 Vul: None      ♦ KQ6  
 HCP: 15      ♣ AKT9

---

**Board: 20**      ♠ KQT76      LHO opens the bidding 1 ♣ .  
 Dealer: West      ♥ 9754      Partner bids next.  
 Vul: Both      ♦ A92  
 HCP: 9+1      ♣ 5

## Both hands (Answers Page)

### Board: 16

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ AK8

♥ 54

♦ KJ73

♣ AT93

South:

♠ 75432

♥ AT98

♦ -

♣ KQ64

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

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

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

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

1. Stayman

### Board: 17

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ KJ642

♥ AT63

♦ -

♣ K863

South:

♠ A87

♥ J4

♦ A863

♣ AQ42

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

		1 ♦	1NT
--	--	-----	-----

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

Pass	3 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

1. Stayman

### Board: 18

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ A63

♥ J84

♦ KT5

♣ AK83

South:

♠ KQJ52

♥ QT76

♦ -

♣ JT72

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

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

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

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

1. Stayman

### Board: 19

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ AK865

♥ J543

♦ 7

♣ Q54

South:

♠ J94

♥ Q82

♦ KQ6

♣ AKT9

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

		1 ♦	1NT
--	--	-----	-----

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

Pass	3 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

1. Stayman

### Board: 20

Dealer: West

Vul: Both

North HCP: 16

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ 953

♥ KQ3

♦ K74

♣ AKJ6

South:

♠ KQT76

♥ 9754

♦ A92

♣ 5

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

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

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

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

1. Stayman



## North hands

## We\_Overcall\_NT\_then\_Smolen

<b>Board: 21</b>	♠ T9862	LHO opens the bidding 1 ♦.
Dealer: East	♥ AKQ7	Partner bids next.
Vul: None	♦ 4	
HCP: 9+1	♣ 832	

---

<b>Board: 22</b>	♠ AJT	RHO opens the bidding 1 ♦.
Dealer: West	♥ AQ8	You bid next.
Vul: E-W	♦ KJ8	
HCP: 15	♣ T853	

---

<b>Board: 23</b>	♠ K9652	LHO opens the bidding 1 ♣.
Dealer: East	♥ AQ95	Partner bids next.
Vul: None	♦ 8	
HCP: 9+1	♣ T74	

---

<b>Board: 24</b>	♠ AKQ	RHO opens the bidding 1 ♦.
Dealer: West	♥ KT	You bid next.
Vul: Both	♦ A654	
HCP: 16	♣ 7632	

---

<b>Board: 25</b>	♠ J73	RHO opens the bidding 1 ♦.
Dealer: West	♥ A7	You bid next.
Vul: None	♦ AT97	
HCP: 15	♣ KQJ2	

## Both hands (Answers Page)

### Board: 21

Dealer: East

Vul: None

North HCP: 9+1

South HCP: 16

Contract: 4 ♠ South

North:

♠ T9862

♥ AKQ7

♦ 4

♣ 832

South:

♠ AQ5

♥ 952

♦ K92

♣ AK54

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

### Board: 22

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ AJT

♥ AQ8

♦ KJ8

♣ T853

South:

♠ KQ863

♥ J653

♦ 4

♣ QJ7

W	N	E	S
1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	3 ♠
Pass	4 ♠	All Pass	

1. Stayman

### Board: 23

Dealer: East

Vul: None

North HCP: 9+1

South HCP: 16

Contract: 4 ♠ South

North:

♠ K9652

♥ AQ95

♦ 8

♣ T74

South:

♠ AJ4

♥ J76

♦ QJ92

♣ AK6

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

### Board: 24

Dealer: West

Vul: Both

North HCP: 16

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ AKQ

♥ KT

♦ A654

♣ 7632

South:

♠ T9874

♥ AQ52

♦ 9

♣ K85

W	N	E	S
1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	3 ♠
Pass	4 ♠	All Pass	

1. Stayman

### Board: 25

Dealer: West

Vul: None

North HCP: 15

South HCP: 13+1

Contract: 3NT North

North:

♠ J73

♥ A7

♦ AT97

♣ KQJ2

South:

♠ AK62

♥ JT852

♦ J

♣ AT6

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

1. Stayman

## South hands

## We\_Overcall\_NT\_then\_Smolen

<b>Board: 21</b>	♠ AQ5	RHO opens the bidding 1 ♦.
Dealer: East	♥ 952	You bid next.
Vul: None	♦ K92	
HCP: 16	♣ AK54	

---

<b>Board: 22</b>	♠ KQ863	LHO opens the bidding 1 ♦.
Dealer: West	♥ J653	Partner bids next.
Vul: E-W	♦ 4	
HCP: 9+1	♣ QJ7	

---

<b>Board: 23</b>	♠ AJ4	RHO opens the bidding 1 ♣.
Dealer: East	♥ J76	You bid next.
Vul: None	♦ QJ92	
HCP: 16	♣ AK6	

---

<b>Board: 24</b>	♠ T9874	LHO opens the bidding 1 ♦.
Dealer: West	♥ AQ52	Partner bids next.
Vul: Both	♦ 9	
HCP: 9+1	♣ K85	

---

<b>Board: 25</b>	♠ AK62	LHO opens the bidding 1 ♦.
Dealer: West	♥ JT852	Partner bids next.
Vul: None	♦ J	
HCP: 13+1	♣ AT6	

## Both hands (Answers Page)

### Board: 21

Dealer: East

Vul: None

North HCP: 9+1

South HCP: 16

Contract: 4 ♠ South

North:

♠ T9862

♥ AKQ7

♦ 4

♣ 832

South:

♠ AQ5

♥ 952

♦ K92

♣ AK54

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

### Board: 22

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ AJT

♥ AQ8

♦ KJ8

♣ T853

South:

♠ KQ863

♥ J653

♦ 4

♣ QJ7

W	N	E	S
1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	3 ♠
Pass	4 ♠	All Pass	

1. Stayman

### Board: 23

Dealer: East

Vul: None

North HCP: 9+1

South HCP: 16

Contract: 4 ♠ South

North:

♠ K9652

♥ AQ95

♦ 8

♣ T74

South:

♠ AJ4

♥ J76

♦ QJ92

♣ AK6

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

### Board: 24

Dealer: West

Vul: Both

North HCP: 16

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ AKQ

♥ KT

♦ A654

♣ 7632

South:

♠ T9874

♥ AQ52

♦ 9

♣ K85

W	N	E	S
1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	3 ♠
Pass	4 ♠	All Pass	

1. Stayman

### Board: 25

Dealer: West

Vul: None

North HCP: 15

South HCP: 13+1

Contract: 3NT North

North:

♠ J73

♥ A7

♦ AT97

♣ KQJ2

South:

♠ AK62

♥ JT852

♦ J

♣ AT6

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

1. Stayman

## North hands

## We\_Overcall\_NT\_then\_Smolen

**Board: 26**      ♠ Q9      RHO opens the bidding 1 ♣.  
 Dealer: West      ♥ A87      You bid next.  
 Vul: E-W      ♦ K9864  
 HCP: 15+1      ♣ AQ6

---

**Board: 27**      ♠ K5      RHO opens the bidding 1 ♦.  
 Dealer: West      ♥ K73      You bid next.  
 Vul: None      ♦ QJ43  
 HCP: 16      ♣ AK96

---

**Board: 28**      ♠ AQ652      LHO opens the bidding 1 ♦.  
 Dealer: East      ♥ T943      Partner bids next.  
 Vul: N-S      ♦ K94  
 HCP: 9+1      ♣ T

---

**Board: 29**      ♠ AQ64      LHO opens the bidding 1 ♦.  
 Dealer: East      ♥ AT543      Partner bids next.  
 Vul: E-W      ♦ 7  
 HCP: 11+1      ♣ J73

---

**Board: 30**      ♠ Q83      RHO opens the bidding 1 ♣.  
 Dealer: West      ♥ AQ7      You bid next.  
 Vul: E-W      ♦ K876  
 HCP: 15      ♣ A42

## Both hands (Answers Page)

### Board: 26

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 10+1

Contract: 4♥ North

North:

♠ Q9

♥ A87

♦ K9864

♣ AQ6

South:

♠ KT72

♥ KQJ92

♦ J32

♣ 4

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

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

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

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

1. Stayman

### Board: 27

Dealer: West

Vul: None

North HCP: 16

South HCP: 10+1

Contract: 3NT North

North:

♠ K5

♥ K73

♦ QJ43

♣ AK96

South:

♠ AJ973

♥ T942

♦ K

♣ Q54

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

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

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

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

1. Stayman

### Board: 28

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 17+1

Contract: 3NT South

North:

♠ AQ652

♥ T943

♦ K94

♣ T

South:

♠ J4

♥ AJ8

♦ QJ7

♣ AKJ85

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

		1♦	1NT
--	--	----	-----

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

Pass	3♠	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 29

Dealer: East

Vul: E-W

North HCP: 11+1

South HCP: 15

Contract: 4♥ South

North:

♠ AQ64

♥ AT543

♦ 7

♣ J73

South:

♠ K7

♥ Q62

♦ AJT9

♣ KQ98

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

		1♦	1NT
--	--	----	-----

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

Pass	3♥	Pass	4♥
------	----	------	----

All Pass

1. Stayman

### Board: 30

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 4♥ North

North:

♠ Q83

♥ AQ7

♦ K876

♣ A42

South:

♠ AT95

♥ KJ843

♦ 9

♣ Q86

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

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

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

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

1. Stayman

## South hands

## We\_Overcall\_NT\_then\_Smolen

**Board: 26**      ♠ KT72      LHO opens the bidding 1 ♣.  
 Dealer: West      ♥ KQJ92      Partner bids next.  
 Vul: E-W      ♦ J32  
 HCP: 10+1      ♣ 4

---

**Board: 27**      ♠ AJ973      LHO opens the bidding 1 ♦.  
 Dealer: West      ♥ T942      Partner bids next.  
 Vul: None      ♦ K  
 HCP: 10+1      ♣ Q54

---

**Board: 28**      ♠ J4      RHO opens the bidding 1 ♦.  
 Dealer: East      ♥ AJ8      You bid next.  
 Vul: N-S      ♦ QJ7  
 HCP: 17+1      ♣ AKJ85

---

**Board: 29**      ♠ K7      RHO opens the bidding 1 ♦.  
 Dealer: East      ♥ Q62      You bid next.  
 Vul: E-W      ♦ AJT9  
 HCP: 15      ♣ KQ98

---

**Board: 30**      ♠ AT95      LHO opens the bidding 1 ♣.  
 Dealer: West      ♥ KJ843      Partner bids next.  
 Vul: E-W      ♦ 9  
 HCP: 10+1      ♣ Q86

## Both hands (Answers Page)

### Board: 26

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 10+1

Contract: 4♥ North

North:

♠ Q9

♥ A87

♦ K9864

♣ AQ6

South:

♠ KT72

♥ KQJ92

♦ J32

♣ 4

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

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

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

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

1. Stayman

### Board: 27

Dealer: West

Vul: None

North HCP: 16

South HCP: 10+1

Contract: 3NT North

North:

♠ K5

♥ K73

♦ QJ43

♣ AK96

South:

♠ AJ973

♥ T942

♦ K

♣ Q54

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

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

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

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

1. Stayman

### Board: 28

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 17+1

Contract: 3NT South

North:

♠ AQ652

♥ T943

♦ K94

♣ T

South:

♠ J4

♥ AJ8

♦ QJ7

♣ AKJ85

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

		1♦	1NT
--	--	----	-----

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

Pass	3♠	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 29

Dealer: East

Vul: E-W

North HCP: 11+1

South HCP: 15

Contract: 4♥ South

North:

♠ AQ64

♥ AT543

♦ 7

♣ J73

South:

♠ K7

♥ Q62

♦ AJT9

♣ KQ98

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

		1♦	1NT
--	--	----	-----

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

Pass	3♥	Pass	4♥
------	----	------	----

All Pass

1. Stayman

### Board: 30

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 4♥ North

North:

♠ Q83

♥ AQ7

♦ K876

♣ A42

South:

♠ AT95

♥ KJ843

♦ 9

♣ Q86

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

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

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

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

1. Stayman



## North hands

## We\_Overcall\_NT\_then\_Smolen

**Board: 31**      ♠ 9752      LHO opens the bidding 1 ♣.  
 Dealer: East      ♥ QJ752      Partner bids next.  
 Vul: N-S      ♦ AQ9  
 HCP: 10+1      ♣ J

---

**Board: 32**      ♠ KT2      RHO opens the bidding 1 ♦.  
 Dealer: West      ♥ AQ3      You bid next.  
 Vul: N-S      ♦ AQ95  
 HCP: 16      ♣ J53

---

**Board: 33**      ♠ 62      RHO opens the bidding 1 ♦.  
 Dealer: West      ♥ KQ3      You bid next.  
 Vul: Both      ♦ AKT2  
 HCP: 15      ♣ K964

---

**Board: 34**      ♠ K62      RHO opens the bidding 1 ♣.  
 Dealer: West      ♥ 973      You bid next.  
 Vul: None      ♦ AKQT  
 HCP: 16      ♣ KJ9

---

**Board: 35**      ♠ A5      RHO opens the bidding 1 ♣.  
 Dealer: West      ♥ QJ4      You bid next.  
 Vul: E-W      ♦ J762  
 HCP: 15      ♣ AKT7

## Both hands (Answers Page)

### Board: 31

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 15

Contract: 4♥ South

North:

♠ 9752

♥ QJ752

♦ AQ9

♣ J

South:

♠ QJ8

♥ K96

♦ KJ5

♣ KQ97

W	N	E	S
		1♣	1NT
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	3♥	Pass	4♥
All Pass			

1. Stayman

### Board: 32

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 9+1

Contract: 4♠ North

North:

♠ KT2

♥ AQ3

♦ AQ95

♣ J53

South:

♠ AJ865

♥ T642

♦ 2

♣ AT6

W	N	E	S
1♦	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3♠
Pass	4♠	All Pass	

1. Stayman

### Board: 33

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ 62

♥ KQ3

♦ AKT2

♣ K964

South:

♠ QJ954

♥ AT54

♦ 4

♣ QJ7

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

1. Stayman

### Board: 34

Dealer: West

Vul: None

North HCP: 16

South HCP: 10+1

Contract: 4♠ North

North:

♠ K62

♥ 973

♦ AKQT

♣ KJ9

South:

♠ AQT97

♥ A852

♦ 8

♣ 654

W	N	E	S
1♣	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3♠
Pass	4♠	All Pass	

1. Stayman

### Board: 35

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ A5

♥ QJ4

♦ J762

♣ AKT7

South:

♠ KQT82

♥ K652

♦ Q85

♣ 9

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

1. Stayman

## South hands

## We\_Overcall\_NT\_then\_Smolen

**Board: 31**      ♠ QJ8      RHO opens the bidding 1 ♣.  
 Dealer: East      ♥ K96      You bid next.  
 Vul: N-S      ♦ KJ5  
 HCP: 15      ♣ KQ97

---

**Board: 32**      ♠ AJ865      LHO opens the bidding 1 ♦.  
 Dealer: West      ♥ T642      Partner bids next.  
 Vul: N-S      ♦ 2  
 HCP: 9+1      ♣ AT6

---

**Board: 33**      ♠ QJ954      LHO opens the bidding 1 ♦.  
 Dealer: West      ♥ AT54      Partner bids next.  
 Vul: Both      ♦ 4  
 HCP: 10+1      ♣ QJ7

---

**Board: 34**      ♠ AQT97      LHO opens the bidding 1 ♣.  
 Dealer: West      ♥ A852      Partner bids next.  
 Vul: None      ♦ 8  
 HCP: 10+1      ♣ 654

---

**Board: 35**      ♠ KQT82      LHO opens the bidding 1 ♣.  
 Dealer: West      ♥ K652      Partner bids next.  
 Vul: E-W      ♦ Q85  
 HCP: 10+1      ♣ 9

## Both hands (Answers Page)

### Board: 31

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 15

Contract: 4♥ South

North:

♠ 9752

♥ QJ752

♦ AQ9

♣ J

South:

♠ QJ8

♥ K96

♦ KJ5

♣ KQ97

W	N	E	S
		1♣	1NT
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	3♥	Pass	4♥
All Pass			

1. Stayman

### Board: 32

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 9+1

Contract: 4♠ North

North:

♠ KT2

♥ AQ3

♦ AQ95

♣ J53

South:

♠ AJ865

♥ T642

♦ 2

♣ AT6

W	N	E	S
1♦	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3♠
Pass	4♠	All Pass	

1. Stayman

### Board: 33

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ 62

♥ KQ3

♦ AKT2

♣ K964

South:

♠ QJ954

♥ AT54

♦ 4

♣ QJ7

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

1. Stayman

### Board: 34

Dealer: West

Vul: None

North HCP: 16

South HCP: 10+1

Contract: 4♠ North

North:

♠ K62

♥ 973

♦ AKQT

♣ KJ9

South:

♠ AQT97

♥ A852

♦ 8

♣ 654

W	N	E	S
1♣	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3♠
Pass	4♠	All Pass	

1. Stayman

### Board: 35

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ A5

♥ QJ4

♦ J762

♣ AKT7

South:

♠ KQT82

♥ K652

♦ Q85

♣ 9

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

1. Stayman

## North hands

## We\_Overcall\_NT\_then\_Smolen

<b>Board: 36</b>	♠ 973	RHO opens the bidding 1 ♦.
Dealer: West	♥ K32	You bid next.
Vul: None	♦ A52	
HCP: 15	♣ AKJ6	

---

<b>Board: 37</b>	♠ JT82	LHO opens the bidding 1 ♦.
Dealer: East	♥ AK986	Partner bids next.
Vul: E-W	♦ 7	
HCP: 10+1	♣ Q54	

---

<b>Board: 38</b>	♠ A976	LHO opens the bidding 1 ♣.
Dealer: East	♥ AJ754	Partner bids next.
Vul: Both	♦ T	
HCP: 10+1	♣ J42	

---

<b>Board: 39</b>	♠ A9432	LHO opens the bidding 1 ♦.
Dealer: East	♥ KJ72	Partner bids next.
Vul: None	♦ JT32	
HCP: 9+1	♣ -	

---

<b>Board: 40</b>	♠ K75	RHO opens the bidding 1 ♣.
Dealer: West	♥ K9	You bid next.
Vul: E-W	♦ K5432	
HCP: 15+1	♣ AQ4	

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: West	♠ 973	♠ AKJ42	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ K32	♥ J875	Pass	2 ♦	Pass	3 ♠
North HCP: 15	♦ A52	♦ 7	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ AKJ6	♣ 852				
Contract: 4 ♠ North						1. Stayman

### Board: 37

	North:	South:	W	N	E	S
Dealer: East	♠ JT82	♠ AK5			1 ♦	1NT
Vul: E-W	♥ AK986	♥ 732	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 10+1	♦ 7	♦ KQ65	Pass	3 ♥	Pass	4 ♥
South HCP: 16	♣ Q54	♣ A32	All Pass			
Contract: 4 ♥ South						1. Stayman

### Board: 38

	North:	South:	W	N	E	S
Dealer: East	♠ A976	♠ KJ4			1 ♣	1NT
Vul: Both	♥ AJ754	♥ 92	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 10+1	♦ T	♦ AQ82	Pass	3 ♥	Pass	3NT
South HCP: 15	♣ J42	♣ KQ75	All Pass			
Contract: 3NT South						1. Stayman

### Board: 39

	North:	South:	W	N	E	S
Dealer: East	♠ A9432	♠ KQ5			1 ♦	1NT
Vul: None	♥ KJ72	♥ A5	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 9+1	♦ JT32	♦ K86	Pass	3 ♠	Pass	4 ♠
South HCP: 15+1	♣ -	♣ QJ653	All Pass			
Contract: 4 ♠ South						1. Stayman

### Board: 40

	North:	South:	W	N	E	S
Dealer: West	♠ K75	♠ T9843	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ K9	♥ AJ87	Pass	2 ♦	Pass	3 ♠
North HCP: 15+1	♦ K5432	♦ AT9	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ AQ4	♣ 9				
Contract: 4 ♠ North						1. Stayman

## South hands

## We\_Overcall\_NT\_then\_Smolen

<b>Board: 36</b>	♠ AKJ42	LHO opens the bidding 1 ♦.
Dealer: West	♥ J875	Partner bids next.
Vul: None	♦ 7	
HCP: 9+1	♣ 852	

---

<b>Board: 37</b>	♠ AK5	RHO opens the bidding 1 ♦.
Dealer: East	♥ 732	You bid next.
Vul: E-W	♦ KQ65	
HCP: 16	♣ A32	

---

<b>Board: 38</b>	♠ KJ4	RHO opens the bidding 1 ♣.
Dealer: East	♥ 92	You bid next.
Vul: Both	♦ AQ82	
HCP: 15	♣ KQ75	

---

<b>Board: 39</b>	♠ KQ5	RHO opens the bidding 1 ♦.
Dealer: East	♥ A5	You bid next.
Vul: None	♦ K86	
HCP: 15+1	♣ QJ653	

---

<b>Board: 40</b>	♠ T9843	LHO opens the bidding 1 ♣.
Dealer: West	♥ AJ87	Partner bids next.
Vul: E-W	♦ AT9	
HCP: 9+1	♣ 9	

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: West	♠ 973	♠ AKJ42	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ K32	♥ J875	Pass	2 ♦	Pass	3 ♠
North HCP: 15	♦ A52	♦ 7	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ AKJ6	♣ 852				
Contract: 4 ♠ North						1. Stayman

### Board: 37

	North:	South:	W	N	E	S
Dealer: East	♠ JT82	♠ AK5			1 ♦	1NT
Vul: E-W	♥ AK986	♥ 732	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 10+1	♦ 7	♦ KQ65	Pass	3 ♥	Pass	4 ♥
South HCP: 16	♣ Q54	♣ A32	All Pass			
Contract: 4 ♥ South						1. Stayman

### Board: 38

	North:	South:	W	N	E	S
Dealer: East	♠ A976	♠ KJ4			1 ♣	1NT
Vul: Both	♥ AJ754	♥ 92	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 10+1	♦ T	♦ AQ82	Pass	3 ♥	Pass	3NT
South HCP: 15	♣ J42	♣ KQ75	All Pass			
Contract: 3NT South						1. Stayman

### Board: 39

	North:	South:	W	N	E	S
Dealer: East	♠ A9432	♠ KQ5			1 ♦	1NT
Vul: None	♥ KJ72	♥ A5	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 9+1	♦ JT32	♦ K86	Pass	3 ♠	Pass	4 ♠
South HCP: 15+1	♣ -	♣ QJ653	All Pass			
Contract: 4 ♠ South						1. Stayman

### Board: 40

	North:	South:	W	N	E	S
Dealer: West	♠ K75	♠ T9843	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ K9	♥ AJ87	Pass	2 ♦	Pass	3 ♠
North HCP: 15+1	♦ K5432	♦ AT9	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ AQ4	♣ 9				
Contract: 4 ♠ North						1. Stayman



## North hands

## We\_Overcall\_NT\_then\_Smolen

**Board: 41**      ♠ J9732      LHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ KQ75      Partner bids next.  
 Vul: N-S      ♦ 3  
 HCP: 9+1      ♣ KT2

---

**Board: 42**      ♠ QT9      RHO opens the bidding 1 ♣ .  
 Dealer: West      ♥ K5      You bid next.  
 Vul: E-W      ♦ AQT5  
 HCP: 15      ♣ A852

---

**Board: 43**      ♠ AJT5      LHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ AQT87      Partner bids next.  
 Vul: N-S      ♦ 3  
 HCP: 11+1      ♣ 862

---

**Board: 44**      ♠ A2      RHO opens the bidding 1 ♣ .  
 Dealer: West      ♥ K53      You bid next.  
 Vul: None      ♦ J6543  
 HCP: 15+1      ♣ AK9

---

**Board: 45**      ♠ T972      LHO opens the bidding 1 ♣ .  
 Dealer: East      ♥ AJ865      Partner bids next.  
 Vul: Both      ♦ KQ5  
 HCP: 10+1      ♣ 3

## Both hands (Answers Page)

### Board: 41

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 17+1

Contract: 4 ♠ South

North:

♠ J9732

♥ KQ75

♦ 3

♣ KT2

South:

♠ A64

♥ A2

♦ A97

♣ AJ965

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

### Board: 42

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ QT9

♥ K5

♦ AQT5

♣ A852

South:

♠ A6543

♥ JT83

♦ KJ6

♣ 7

W	N	E	S
1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	3 ♠
Pass	4 ♠	All Pass	

1. Stayman

### Board: 43

Dealer: East

Vul: N-S

North HCP: 11+1

South HCP: 17

Contract: 4 ♥ South

North:

♠ AJT5

♥ AQT87

♦ 3

♣ 862

South:

♠ K64

♥ KJ9

♦ AQ92

♣ A93

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	3 ♥	Pass	4 ♥
All Pass			

1. Stayman

### Board: 44

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 12+1

Contract: 4 ♥ North

North:

♠ A2

♥ K53

♦ J6543

♣ AK9

South:

♠ Q984

♥ QJ642

♦ AQ7

♣ J

W	N	E	S
1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	3 ♥
Pass	4 ♥	All Pass	

1. Stayman

### Board: 45

Dealer: East

Vul: Both

North HCP: 10+1

South HCP: 16

Contract: 4 ♥ South

North:

♠ T972

♥ AJ865

♦ KQ5

♣ 3

South:

♠ AK4

♥ KT2

♦ J93

♣ KQ94

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	3 ♥	Pass	4 ♥
All Pass			

1. Stayman

## South hands

## We\_Overcall\_NT\_then\_Smolen

**Board: 41**      ♠ A64      RHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ A2      You bid next.  
 Vul: N-S      ♦ A97  
 HCP: 17+1      ♣ AJ965

---

**Board: 42**      ♠ A6543      LHO opens the bidding 1 ♣ .  
 Dealer: West      ♥ JT83      Partner bids next.  
 Vul: E-W      ♦ KJ6  
 HCP: 9+1      ♣ 7

---

**Board: 43**      ♠ K64      RHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ KJ9      You bid next.  
 Vul: N-S      ♦ AQ92  
 HCP: 17      ♣ A93

---

**Board: 44**      ♠ Q984      LHO opens the bidding 1 ♣ .  
 Dealer: West      ♥ QJ642      Partner bids next.  
 Vul: None      ♦ AQ7  
 HCP: 12+1      ♣ J

---

**Board: 45**      ♠ AK4      RHO opens the bidding 1 ♣ .  
 Dealer: East      ♥ KT2      You bid next.  
 Vul: Both      ♦ J93  
 HCP: 16      ♣ KQ94

## Both hands (Answers Page)

### Board: 41

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 17+1

Contract: 4 ♠ South

North:

♠ J9732

♥ KQ75

♦ 3

♣ KT2

South:

♠ A64

♥ A2

♦ A97

♣ AJ965

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

### Board: 42

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ QT9

♥ K5

♦ AQT5

♣ A852

South:

♠ A6543

♥ JT83

♦ KJ6

♣ 7

W	N	E	S
1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	3 ♠
Pass	4 ♠	All Pass	

1. Stayman

### Board: 43

Dealer: East

Vul: N-S

North HCP: 11+1

South HCP: 17

Contract: 4 ♥ South

North:

♠ AJT5

♥ AQT87

♦ 3

♣ 862

South:

♠ K64

♥ KJ9

♦ AQ92

♣ A93

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	3 ♥	Pass	4 ♥
All Pass			

1. Stayman

### Board: 44

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 12+1

Contract: 4 ♥ North

North:

♠ A2

♥ K53

♦ J6543

♣ AK9

South:

♠ Q984

♥ QJ642

♦ AQ7

♣ J

W	N	E	S
1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	3 ♥
Pass	4 ♥	All Pass	

1. Stayman

### Board: 45

Dealer: East

Vul: Both

North HCP: 10+1

South HCP: 16

Contract: 4 ♥ South

North:

♠ T972

♥ AJ865

♦ KQ5

♣ 3

South:

♠ AK4

♥ KT2

♦ J93

♣ KQ94

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	3 ♥	Pass	4 ♥
All Pass			

1. Stayman

## North hands

## We\_Overcall\_NT\_then\_Smolen

**Board: 46**      ♠ A87      RHO opens the bidding 1 ♣.  
 Dealer: West      ♥ T73      You bid next.  
 Vul: Both      ♦ AJT5  
 HCP: 15      ♣ AQ8

---

**Board: 47**      ♠ A8      RHO opens the bidding 1 ♦.  
 Dealer: West      ♥ KT8      You bid next.  
 Vul: E-W      ♦ KT42  
 HCP: 16      ♣ AQ65

---

**Board: 48**      ♠ K43      RHO opens the bidding 1 ♦.  
 Dealer: West      ♥ K64      You bid next.  
 Vul: Both      ♦ AQT  
 HCP: 15      ♣ K652

---

**Board: 49**      ♠ JT53      LHO opens the bidding 1 ♦.  
 Dealer: East      ♥ AKT98      Partner bids next.  
 Vul: Both      ♦ 975  
 HCP: 10+1      ♣ Q

---

**Board: 50**      ♠ AQJ82      LHO opens the bidding 1 ♦.  
 Dealer: East      ♥ QT53      Partner bids next.  
 Vul: E-W      ♦ 2  
 HCP: 9+1      ♣ 872

## Both hands (Answers Page)

### Board: 46

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ A87

♥ T73

♦ AJT5

♣ AQ8

South:

♠ KQ952

♥ A965

♦ 3

♣ 976

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

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

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

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

1. Stayman

### Board: 47

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 10+1

Contract: 3NT North

North:

♠ A8

♥ KT8

♦ KT42

♣ AQ65

South:

♠ QT653

♥ AJ75

♦ 9

♣ K43

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

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

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

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

1. Stayman

### Board: 48

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 4 ♥ North

North:

♠ K43

♥ K64

♦ AQT

♣ K652

South:

♠ AJ52

♥ QJT95

♦ 8

♣ QT3

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

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

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

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

1. Stayman

### Board: 49

Dealer: East

Vul: Both

North HCP: 10+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ JT53

♥ AKT98

♦ 975

♣ Q

South:

♠ A42

♥ Q32

♦ KQT

♣ AT82

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

		1 ♦	1NT
--	--	-----	-----

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

Pass	3 ♥	Pass	4 ♥
------	-----	------	-----

All Pass			
----------	--	--	--

1. Stayman

### Board: 50

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 17

Contract: 3NT South

North:

♠ AQJ82

♥ QT53

♦ 2

♣ 872

South:

♠ 54

♥ A87

♦ AT93

♣ AKQ9

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

		1 ♦	1NT
--	--	-----	-----

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

Pass	3 ♠	Pass	3NT
------	-----	------	-----

All Pass			
----------	--	--	--

1. Stayman

## South hands

## We\_Overcall\_NT\_then\_Smolen

**Board: 46**      ♠ KQ952      LHO opens the bidding 1 ♣.  
 Dealer: West      ♥ A965      Partner bids next.  
 Vul: Both      ♦ 3  
 HCP: 9+1      ♣ 976

---

**Board: 47**      ♠ QT653      LHO opens the bidding 1 ♦.  
 Dealer: West      ♥ AJ75      Partner bids next.  
 Vul: E-W      ♦ 9  
 HCP: 10+1      ♣ K43

---

**Board: 48**      ♠ AJ52      LHO opens the bidding 1 ♦.  
 Dealer: West      ♥ QJT95      Partner bids next.  
 Vul: Both      ♦ 8  
 HCP: 10+1      ♣ QT3

---

**Board: 49**      ♠ A42      RHO opens the bidding 1 ♦.  
 Dealer: East      ♥ Q32      You bid next.  
 Vul: Both      ♦ KQT  
 HCP: 15      ♣ AT82

---

**Board: 50**      ♠ 54      RHO opens the bidding 1 ♦.  
 Dealer: East      ♥ A87      You bid next.  
 Vul: E-W      ♦ AT93  
 HCP: 17      ♣ AKQ9

## Both hands (Answers Page)

### Board: 46

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ A87

♥ T73

♦ AJT5

♣ AQ8

South:

♠ KQ952

♥ A965

♦ 3

♣ 976

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

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

Pass	4 ♠	All Pass	
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1. Stayman

### Board: 47

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 10+1

Contract: 3NT North

North:

♠ A8

♥ KT8

♦ KT42

♣ AQ65

South:

♠ QT653

♥ AJ75

♦ 9

♣ K43

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

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

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

Pass	3NT	All Pass	
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1. Stayman

### Board: 48

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 4 ♥ North

North:

♠ K43

♥ K64

♦ AQT

♣ K652

South:

♠ AJ52

♥ QJT95

♦ 8

♣ QT3

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

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

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

1. Stayman

### Board: 49

Dealer: East

Vul: Both

North HCP: 10+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ JT53

♥ AKT98

♦ 975

♣ Q

South:

♠ A42

♥ Q32

♦ KQT

♣ AT82

W	N	E	S
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		1 ♦	1NT
--	--	-----	-----

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

Pass	3 ♥	Pass	4 ♥
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All Pass			
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1. Stayman

### Board: 50

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 17

Contract: 3NT South

North:

♠ AQJ82

♥ QT53

♦ 2

♣ 872

South:

♠ 54

♥ A87

♦ AT93

♣ AKQ9

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