

North hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 1	♠ KJ1064	East Opens 1♦.
Dealer: E	♥ AQ94	
Vul: EW	♦ 5	Partner bids first.
HCP: 10	♣ 862	

Board: 2	♠ KQ9	West Opens 1♦.
Dealer: W	♥ 1054	
Vul: Both	♦ AQ1076	You bid first.
HCP: 15	♣ A5	

Board: 3	♠ QJ108	East Opens 1♦.
Dealer: E	♥ AQJ106	
Vul: NS	♦ 8	Partner bids first.
HCP: 10	♣ 1076	

Board: 4	♠ AKJ	West Opens 1♣.
Dealer: W	♥ 62	
Vul: Both	♦ K65	You bid first.
HCP: 16	♣ AJ875	

Board: 5	♠ 108754	East Opens 1♣.
Dealer: E	♥ AQ75	
Vul: EW	♦ —	Partner bids first.
HCP: 10	♣ A843	

Board: 6	♠ A52	West Opens 1♦.
Dealer: W	♥ 93	
Vul: Both	♦ AQ532	You bid first.
HCP: 16	♣ AQ8	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ KJ1064	♠ A87			1♦	1NT
Vul: EW	♥ AQ94	♥ J73	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 5	♦ A86	Pass	3♠	Pass	4♠
South HCP: 15	♣ 862	♣ KQJ10	AP			
Contract: 4♠ N			1. Stayman			

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ KQ9	♠ J8432	1♦	1NT	Pass	2♣ ¹
Vul: Both	♥ 1054	♥ AK82	Pass	2♦	Pass	3♠
North HCP: 15	♦ AQ1076	♦ 9	Pass	4♠	AP	
South HCP: 12	♣ A5	♣ KJ7	1. Stayman			
Contract: 4♠ S						

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ QJ108	♠ K75			1♦	1NT
Vul: NS	♥ AQJ106	♥ 843	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 8	♦ KQ10	Pass	3♥	Pass	4♥
South HCP: 15	♣ 1076	♣ AK94	AP			
Contract: 4♥ N			1. Stayman			

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ AKJ	♠ 8762	1♣	1NT	Pass	2♣ ¹
Vul: Both	♥ 62	♥ AQ984	Pass	2♦	Pass	3♥
North HCP: 16	♦ K65	♦ Q98	Pass	3NT	AP	
South HCP: 10	♣ AJ875	♣ Q	1. Stayman			
Contract: 3N N						

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ 108754	♠ A6			1♣	1NT
Vul: EW	♥ AQ75	♥ K64	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ —	♦ AQ432	Pass	3♠	Pass	3NT
South HCP: 17	♣ A843	♣ KJ7	AP			
Contract: 3N S			1. Stayman			

Board: 6
Dealer: W
Vul: Both
North HCP: 16
South HCP: 11
Contract: 4♠ S

North:
♠ A52
♥ 93
♦ AQ532
♣ AQ8

South:
♠ KQJ83
♥ Q854
♦ 6
♣ K107

West	North	East	South
1♦	1NT	Pass	2♣ ¹
Pass	2♦	Pass	3♠
Pass	4♦ ²	Pass	4♠
AP			
1. Stayman			
2. limit raise or better in ♠			

South hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 1	♠ A87	East Opens 1♦.
Dealer: E	♥ J73	
Vul: EW	♦ A86	You bid first.
HCP: 15	♣ KQJ10	

Board: 2	♠ J8432	West Opens 1♦.
Dealer: W	♥ AK82	
Vul: Both	♦ 9	Partner bids first.
HCP: 12	♣ KJ7	

Board: 3	♠ K75	East Opens 1♦.
Dealer: E	♥ 843	
Vul: NS	♦ KQ10	You bid first.
HCP: 15	♣ AK94	

Board: 4	♠ 8762	West Opens 1♣.
Dealer: W	♥ AQ984	
Vul: Both	♦ Q98	Partner bids first.
HCP: 10	♣ Q	

Board: 5	♠ A6	East Opens 1♣.
Dealer: E	♥ K64	
Vul: EW	♦ AQ432	You bid first.
HCP: 17	♣ KJ7	

Board: 6	♠ KQJ83	West Opens 1♦.
Dealer: W	♥ Q854	
Vul: Both	♦ 6	Partner bids first.
HCP: 11	♣ K107	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ KJ1064	♠ A87			1♦	1NT
Vul: EW	♥ AQ94	♥ J73	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 5	♦ A86	Pass	3♠	Pass	4♠
South HCP: 15	♣ 862	♣ KQJ10	AP			
Contract: 4♠ N			1. Stayman			

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ KQ9	♠ J8432	1♦	1NT	Pass	2♣ ¹
Vul: Both	♥ 1054	♥ AK82	Pass	2♦	Pass	3♠
North HCP: 15	♦ AQ1076	♦ 9	Pass	4♠	AP	
South HCP: 12	♣ A5	♣ KJ7	1. Stayman			
Contract: 4♠ S						

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ QJ108	♠ K75			1♦	1NT
Vul: NS	♥ AQJ106	♥ 843	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 8	♦ KQ10	Pass	3♥	Pass	4♥
South HCP: 15	♣ 1076	♣ AK94	AP			
Contract: 4♥ N			1. Stayman			

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ AKJ	♠ 8762	1♣	1NT	Pass	2♣ ¹
Vul: Both	♥ 62	♥ AQ984	Pass	2♦	Pass	3♥
North HCP: 16	♦ K65	♦ Q98	Pass	3NT	AP	
South HCP: 10	♣ AJ875	♣ Q	1. Stayman			
Contract: 3N N						

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ 108754	♠ A6			1♣	1NT
Vul: EW	♥ AQ75	♥ K64	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ —	♦ AQ432	Pass	3♠	Pass	3NT
South HCP: 17	♣ A843	♣ KJ7	AP			
Contract: 3N S			1. Stayman			

Board: 6
Dealer: W
Vul: Both
North HCP: 16
South HCP: 11
Contract: 4♠ S

North:
♠ A52
♥ 93
♦ AQ532
♣ AQ8

South:
♠ KQJ83
♥ Q854
♦ 6
♣ K107

West	North	East	South
1♦	1NT	Pass	2♣ ¹
Pass	2♦	Pass	3♠
Pass	4♦ ²	Pass	4♠
AP			
1. Stayman			
2. limit raise or better in ♠			

North hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 7	♠ K754	East Opens 1♦.
Dealer: E	♥ AQJ108	
Vul: None	♦ —	Partner bids first.
HCP: 10	♣ 7654	

Board: 8	♠ A9	West Opens 1♦.
Dealer: W	♥ J65	
Vul: EW	♦ AQ94	You bid first.
HCP: 15	♣ A1073	

Board: 9	♠ 10752	East Opens 1♠.
Dealer: E	♥ AKQJ10	
Vul: Both	♦ 984	Partner bids first.
HCP: 10	♣ 7	

Board: 10	♠ AQ4	West Opens 1♥.
Dealer: W	♥ A32	
Vul: NS	♦ J72	You bid first.
HCP: 15	♣ A972	

Board: 11	♠ J10654	East Opens 1♣.
Dealer: E	♥ KQ42	
Vul: NS	♦ KJ4	Partner bids first.
HCP: 10	♣ 2	

Board: 12	♠ 1093	West Opens 1♦.
Dealer: W	♥ KQ	
Vul: EW	♦ A92	You bid first.
HCP: 16	♣ AK1052	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ K754	♠ A102			1♦	1NT
Vul: None	♥ AQJ108	♥ 943	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ —	♦ AKQJ2	Pass	3♥	Pass	4♥
South HCP: 16	♣ 7654	♣ Q10	AP			
Contract: 4♥ N			1. Stayman			

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ A9	♠ K7652	1♦	1NT	Pass	2♣ ¹
Vul: EW	♥ J65	♥ A1097	Pass	2♦	Pass	3♠
North HCP: 15	♦ AQ94	♦ 1032	Pass	3NT	AP	
South HCP: 10	♣ A1073	♣ K	1. Stayman			
Contract: 3N N						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ 10752	♠ AQJ			1♠	1NT
Vul: Both	♥ AKQJ10	♥ 94	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 984	♦ A105	Pass	3♥	Pass	3NT
South HCP: 15	♣ 7	♣ A10652	AP			
Contract: 3N S			1. Stayman			

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ AQ4	♠ K10852	1♥	1NT	Pass	2♣ ¹
Vul: NS	♥ A32	♥ KQ108	Pass	2♦	Pass	3♠
North HCP: 15	♦ J72	♦ 9	Pass	4♠	AP	
South HCP: 10	♣ A972	♣ Q85	1. Stayman			
Contract: 4♠ S						

Board: 11	North:	South:	West	North	East	South
Dealer: E	♠ J10654	♠ K3			1♣	1NT
Vul: NS	♥ KQ42	♥ J103	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ KJ4	♦ A832	Pass	3♠	Pass	3NT
South HCP: 15	♣ 2	♣ AK83	AP			
Contract: 3N S			1. Stayman			

Board: 12

Dealer: W

Vul: EW

North HCP: 16

South HCP: 10

Contract: 3N N

North:

♠ 1093

♥ KQ

♦ A92

♣ AK1052

South:

♠ K542

♥ AJ1074

♦ Q

♣ 643

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

South hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 7	♠ A102	East Opens 1♦.
Dealer: E	♥ 943	
Vul: None	♦ AKQJ2	You bid first.
HCP: 16	♣ Q10	
Board: 8	♠ K7652	West Opens 1♦.
Dealer: W	♥ A1097	
Vul: EW	♦ 1032	Partner bids first.
HCP: 10	♣ K	
Board: 9	♠ AQJ	East Opens 1♠.
Dealer: E	♥ 94	
Vul: Both	♦ A105	You bid first.
HCP: 15	♣ A10652	
Board: 10	♠ K10852	West Opens 1♥.
Dealer: W	♥ KQ108	
Vul: NS	♦ 9	Partner bids first.
HCP: 10	♣ Q85	
Board: 11	♠ K3	East Opens 1♣.
Dealer: E	♥ J103	
Vul: NS	♦ A832	You bid first.
HCP: 15	♣ AK83	
Board: 12	♠ K542	West Opens 1♦.
Dealer: W	♥ AJ1074	
Vul: EW	♦ Q	Partner bids first.
HCP: 10	♣ 643	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ K754	♠ A102			1♦	1NT
Vul: None	♥ AQJ108	♥ 943	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ —	♦ AKQJ2	Pass	3♥	Pass	4♥
South HCP: 16	♣ 7654	♣ Q10	AP			
Contract: 4♥ N			1. Stayman			

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ A9	♠ K7652	1♦	1NT	Pass	2♣ ¹
Vul: EW	♥ J65	♥ A1097	Pass	2♦	Pass	3♠
North HCP: 15	♦ AQ94	♦ 1032	Pass	3NT	AP	
South HCP: 10	♣ A1073	♣ K	1. Stayman			
Contract: 3N N						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ 10752	♠ AQJ			1♠	1NT
Vul: Both	♥ AKQJ10	♥ 94	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 984	♦ A105	Pass	3♥	Pass	3NT
South HCP: 15	♣ 7	♣ A10652	AP			
Contract: 3N S			1. Stayman			

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ AQ4	♠ K10852	1♥	1NT	Pass	2♣ ¹
Vul: NS	♥ A32	♥ KQ108	Pass	2♦	Pass	3♠
North HCP: 15	♦ J72	♦ 9	Pass	4♠	AP	
South HCP: 10	♣ A972	♣ Q85	1. Stayman			
Contract: 4♠ S						

Board: 11	North:	South:	West	North	East	South
Dealer: E	♠ J10654	♠ K3			1♣	1NT
Vul: NS	♥ KQ42	♥ J103	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ KJ4	♦ A832	Pass	3♠	Pass	3NT
South HCP: 15	♣ 2	♣ AK83	AP			
Contract: 3N S			1. Stayman			

Board: 12
Dealer: W
Vul: EW
North HCP: 16
South HCP: 10
Contract: 3N N

North:
♠ 1093
♥ KQ
♦ A92
♣ AK1052

South:
♠ K542
♥ AJ1074
♦ Q
♣ 643

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

1. Stayman

North hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 13	♠ A954	East Opens 1♦.
Dealer: E	♥ KJ1063	
Vul: Both	♦ —	Partner bids first.
HCP: 10	♣ Q986	
Board: 14	♠ 985	West Opens 1♦.
Dealer: W	♥ K5	
Vul: NS	♦ AKQ72	You bid first.
HCP: 16	♣ A86	
Board: 15	♠ K10982	East Opens 1♦.
Dealer: E	♥ K1094	
Vul: NS	♦ A	Partner bids first.
HCP: 10	♣ 954	
Board: 16	♠ QJ7	West Opens 1♣.
Dealer: W	♥ J9	
Vul: EW	♦ A854	You bid first.
HCP: 16	♣ AKJ4	
Board: 17	♠ AKQ10	East Opens 1♦.
Dealer: E	♥ Q9643	
Vul: None	♦ 5	Partner bids first.
HCP: 12	♣ J98	
Board: 18	♠ 542	West Opens 1♣.
Dealer: W	♥ K4	
Vul: NS	♦ AKQJ10	You bid first.
HCP: 16	♣ QJ8	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ A954	♠ K10			1♦	1NT
Vul: Both	♥ KJ1063	♥ 972	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ —	♦ KJ752	Pass	3♥	Pass	4♥
South HCP: 15	♣ Q986	♣ AKJ	AP			
Contract: 4♥ N			1. Stayman			

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ 985	♠ AQ103	1♦	1NT	Pass	2♣ ¹
Vul: NS	♥ K5	♥ Q10432	Pass	2♦	Pass	3♥
North HCP: 16	♦ AKQ72	♦ 6	Pass	3NT	AP	
South HCP: 10	♣ A86	♣ Q109	1. Stayman			
Contract: 3N N						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ K10982	♠ 74			1♦	1NT
Vul: NS	♥ K1094	♥ A76	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ A	♦ KQ1052	Pass	3♠	Pass	3NT
South HCP: 15	♣ 954	♣ AQ6	AP			
Contract: 3N S			1. Stayman			

Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ QJ7	♠ 8654	1♣	1NT	Pass	2♣ ¹
Vul: EW	♥ J9	♥ KQ1065	Pass	2♦	Pass	3♥
North HCP: 16	♦ A854	♦ KQ3	Pass	3NT	AP	
South HCP: 10	♣ AKJ4	♣ 9	1. Stayman			
Contract: 3N N						

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ AKQ10	♠ J95			1♦	1NT
Vul: None	♥ Q9643	♥ A85	Pass	2♣ ¹	Pass	2♦
North HCP: 12	♦ 5	♦ A86	Pass	3♥	Pass	4♥
South HCP: 15	♣ J98	♣ AQ106	AP			
Contract: 4♥ N			1. Stayman			

Board: 18
Dealer: W
Vul: NS
North HCP: 16
South HCP: 10
Contract: 4♠ S

North:
♠ 542
♥ K4
♦ AKQJ10
♣ QJ8

South:
♠ KQJ63
♥ 9632
♦ 8
♣ A93

West	North	East	South
1♣	1NT	Pass	2♣ ¹
Pass	2♦	Pass	3♠
Pass	4♣ ²	Pass	4♠
AP			
1. Stayman			
2. limit raise or better in ♠			

South hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 13	♠ K10	East Opens 1♦.
Dealer: E	♥ 972	
Vul: Both	♦ KJ752	You bid first.
HCP: 15	♣ AKJ	
Board: 14	♠ AQ103	West Opens 1♦.
Dealer: W	♥ Q10432	
Vul: NS	♦ 6	Partner bids first.
HCP: 10	♣ Q109	
Board: 15	♠ 74	East Opens 1♦.
Dealer: E	♥ A76	
Vul: NS	♦ KQ1052	You bid first.
HCP: 15	♣ AQ6	
Board: 16	♠ 8654	West Opens 1♣.
Dealer: W	♥ KQ1065	
Vul: EW	♦ KQ3	Partner bids first.
HCP: 10	♣ 9	
Board: 17	♠ J95	East Opens 1♦.
Dealer: E	♥ A85	
Vul: None	♦ A86	You bid first.
HCP: 15	♣ AQ106	
Board: 18	♠ KQJ63	West Opens 1♣.
Dealer: W	♥ 9632	
Vul: NS	♦ 8	Partner bids first.
HCP: 10	♣ A93	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ A954	♠ K10			1♦	1NT
Vul: Both	♥ KJ1063	♥ 972	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ —	♦ KJ752	Pass	3♥	Pass	4♥
South HCP: 15	♣ Q986	♣ AKJ	AP			
Contract: 4♥ N			1. Stayman			

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ 985	♠ AQ103	1♦	1NT	Pass	2♣ ¹
Vul: NS	♥ K5	♥ Q10432	Pass	2♦	Pass	3♥
North HCP: 16	♦ AKQ72	♦ 6	Pass	3NT	AP	
South HCP: 10	♣ A86	♣ Q109	1. Stayman			
Contract: 3N N						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ K10982	♠ 74			1♦	1NT
Vul: NS	♥ K1094	♥ A76	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ A	♦ KQ1052	Pass	3♠	Pass	3NT
South HCP: 15	♣ 954	♣ AQ6	AP			
Contract: 3N S			1. Stayman			

Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ QJ7	♠ 8654	1♣	1NT	Pass	2♣ ¹
Vul: EW	♥ J9	♥ KQ1065	Pass	2♦	Pass	3♥
North HCP: 16	♦ A854	♦ KQ3	Pass	3NT	AP	
South HCP: 10	♣ AKJ4	♣ 9	1. Stayman			
Contract: 3N N						

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ AKQ10	♠ J95			1♦	1NT
Vul: None	♥ Q9643	♥ A85	Pass	2♣ ¹	Pass	2♦
North HCP: 12	♦ 5	♦ A86	Pass	3♥	Pass	4♥
South HCP: 15	♣ J98	♣ AQ106	AP			
Contract: 4♥ N			1. Stayman			

Board: 18
Dealer: W
Vul: NS
North HCP: 16
South HCP: 10
Contract: 4♠ S

North:
♠ 542
♥ K4
♦ AKQJ10
♣ QJ8

South:
♠ KQJ63
♥ 9632
♦ 8
♣ A93

West	North	East	South
1♣	1NT	Pass	2♣ ¹
Pass	2♦	Pass	3♠
Pass	4♣ ²	Pass	4♠
AP			
1. Stayman			
2. limit raise or better in ♠			

North hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 19	♠ AK653	East Opens 1♥.
Dealer: E	♥ A862	
Vul: Both	♦ 852	Partner bids first.
HCP: 11	♣ 9	

Board: 20	♠ J98	West Opens 1♦.
Dealer: W	♥ 86	
Vul: EW	♦ AKJ	You bid first.
HCP: 16	♣ AK754	

Board: 21	♠ AK103	East Opens 1♦.
Dealer: E	♥ K9532	
Vul: Both	♦ J852	Partner bids first.
HCP: 11	♣ —	

Board: 22	♠ 1064	West Opens 1♦.
Dealer: W	♥ AJ	
Vul: None	♦ AQ432	You bid first.
HCP: 17	♣ AQ9	

Board: 23	♠ A6542	East Opens 1♣.
Dealer: E	♥ KQ104	
Vul: None	♦ Q1086	Partner bids first.
HCP: 11	♣ —	

Board: 24	♠ K82	West Opens 1♦.
Dealer: W	♥ A63	
Vul: EW	♦ KJ96	You bid first.
HCP: 15	♣ A109	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 19

Dealer: E

Vul: Both

North HCP: 11

South HCP: 15

Contract: 4♠ S

North:

♠ AK653

♥ A862

♦ 852

♣ 9

South:

♠ QJ42

♥ K93

♦ AJ10

♣ KJ8

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: 20

Dealer: W

Vul: EW

North HCP: 16

South HCP: 10

Contract: 3N N

North:

♠ J98

♥ 86

♦ AKJ

♣ AK754

South:

♠ KQ104

♥ AJ732

♦ 6

♣ 1032

West North East South

1♦ 1NT Pass 2♣¹

Pass 2♦ Pass 3♥

Pass 3NT AP

1. Stayman

Board: 21

Dealer: E

Vul: Both

North HCP: 11

South HCP: 17

Contract: 4♥ N

North:

♠ AK103

♥ K9532

♦ J852

♣ —

South:

♠ Q97

♥ QJ8

♦ KQ9

♣ AK105

West North East South

1♦ 1NT

Pass 2♣¹ Pass 2♦

Pass 3♥ Pass 4♦²

Pass 4♥ AP

1. Stayman

2. limit raise or better in ♥

Board: 22

Dealer: W

Vul: None

North HCP: 17

South HCP: 10

Contract: 4♠ S

North:

♠ 1064

♥ AJ

♦ AQ432

♣ AQ9

South:

♠ AQ932

♥ K432

♦ 9

♣ J87

West North East South

1♦ 1NT Pass 2♣¹

Pass 2♦ Pass 3♠

Pass 4♦² Pass 4♠

AP

1. Stayman

2. limit raise or better in ♠

Board: 23
Dealer: E
Vul: None
North HCP: 11
South HCP: 15
Contract: 4♠ N

North:
♠ A6542
♥ KQ104
♦ Q1086
♣ —

South:
♠ KQ9
♥ J73
♦ AJ4
♣ KJ104

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

Board: 24
Dealer: W
Vul: EW
North HCP: 15
South HCP: 10
Contract: 4♥ S

North:
♠ K82
♥ A63
♦ KJ96
♣ A109

South:
♠ QJ63
♥ KQ742
♦ 3
♣ Q52

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

South hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 19	♠ QJ42	East Opens 1♥.
Dealer: E	♥ K93	
Vul: Both	♦ AJ10	You bid first.
HCP: 15	♣ KJ8	

Board: 20	♠ KQ104	West Opens 1♦.
Dealer: W	♥ AJ732	
Vul: EW	♦ 6	Partner bids first.
HCP: 10	♣ 1032	

Board: 21	♠ Q97	East Opens 1♦.
Dealer: E	♥ QJ8	
Vul: Both	♦ KQ9	You bid first.
HCP: 17	♣ AK105	

Board: 22	♠ AQ932	West Opens 1♦.
Dealer: W	♥ K432	
Vul: None	♦ 9	Partner bids first.
HCP: 10	♣ J87	

Board: 23	♠ KQ9	East Opens 1♣.
Dealer: E	♥ J73	
Vul: None	♦ AJ4	You bid first.
HCP: 15	♣ KJ104	

Board: 24	♠ QJ63	West Opens 1♦.
Dealer: W	♥ KQ742	
Vul: EW	♦ 3	Partner bids first.
HCP: 10	♣ Q52	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 19

Dealer: E

Vul: Both

North HCP: 11

South HCP: 15

Contract: 4♠ S

North:

♠ AK653

♥ A862

♦ 852

♣ 9

South:

♠ QJ42

♥ K93

♦ AJ10

♣ KJ8

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: 20

Dealer: W

Vul: EW

North HCP: 16

South HCP: 10

Contract: 3N N

North:

♠ J98

♥ 86

♦ AKJ

♣ AK754

South:

♠ KQ104

♥ AJ732

♦ 6

♣ 1032

West North East South

1♦ 1NT Pass 2♣¹

Pass 2♦ Pass 3♥

Pass 3NT AP

1. Stayman

Board: 21

Dealer: E

Vul: Both

North HCP: 11

South HCP: 17

Contract: 4♥ N

North:

♠ AK103

♥ K9532

♦ J852

♣ —

South:

♠ Q97

♥ QJ8

♦ KQ9

♣ AK105

West North East South

1♦ 1NT

Pass 2♣¹ Pass 2♦

Pass 3♥ Pass 4♦²

Pass 4♥ AP

1. Stayman

2. limit raise or better in ♥

Board: 22

Dealer: W

Vul: None

North HCP: 17

South HCP: 10

Contract: 4♠ S

North:

♠ 1064

♥ AJ

♦ AQ432

♣ AQ9

South:

♠ AQ932

♥ K432

♦ 9

♣ J87

West North East South

1♦ 1NT Pass 2♣¹

Pass 2♦ Pass 3♠

Pass 4♦² Pass 4♠

AP

1. Stayman

2. limit raise or better in ♠

Board: 23
Dealer: E
Vul: None
North HCP: 11
South HCP: 15
Contract: 4♠ N

North:
♠ A6542
♥ KQ104
♦ Q1086
♣ —

South:
♠ KQ9
♥ J73
♦ AJ4
♣ KJ104

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

Board: 24
Dealer: W
Vul: EW
North HCP: 15
South HCP: 10
Contract: 4♥ S

North:
♠ K82
♥ A63
♦ KJ96
♣ A109

South:
♠ QJ63
♥ KQ742
♦ 3
♣ Q52

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

North hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 25	♠ K8652	East Opens 1♦.
Dealer: E	♥ AKJ10	
Vul: Both	♦ 6	Partner bids first.
HCP: 11	♣ 875	

Board: 26	♠ AK6	West Opens 1♦.
Dealer: W	♥ J7	
Vul: EW	♦ QJ94	You bid first.
HCP: 17	♣ AQ96	

Board: 27	♠ J932	East Opens 1♦.
Dealer: E	♥ QJ1072	
Vul: NS	♦ 9	Partner bids first.
HCP: 10	♣ AQ5	

Board: 28	♠ 75	West Opens 1♣.
Dealer: W	♥ AKJ	
Vul: None	♦ QJ109	You bid first.
HCP: 15	♣ A832	

Board: 29	♠ AQ962	East Opens 1♦.
Dealer: E	♥ Q764	
Vul: EW	♦ 2	Partner bids first.
HCP: 10	♣ Q92	

Board: 30	♠ K7	West Opens 1♦.
Dealer: W	♥ A53	
Vul: NS	♦ AJ76	You bid first.
HCP: 15	♣ K987	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: E	♠ K8652	♠ AJ10			1♦	1NT
Vul: Both	♥ AKJ10	♥ 62	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ 6	♦ KQ532	Pass	3♠	Pass	4♠
South HCP: 15	♣ 875	♣ AJ4	AP			
Contract: 4♠ N			1. Stayman			

Board: 26	North:	South:	West	North	East	South
Dealer: W	♠ AK6	♠ J9753	1♦	1NT	Pass	2♣ ¹
Vul: EW	♥ J7	♥ K954	Pass	2♦	Pass	3♠
North HCP: 17	♦ QJ94	♦ AK3	Pass	4♦ ²	Pass	4♠
South HCP: 11	♣ AQ96	♣ 2	AP			
Contract: 4♠ S			1. Stayman			
			2. limit raise or better in ♠			

Board: 27	North:	South:	West	North	East	South
Dealer: E	♠ J932	♠ A7			1♦	1NT
Vul: NS	♥ QJ1072	♥ K54	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 9	♦ KJ85	Pass	3♥	Pass	4♥
South HCP: 15	♣ AQ5	♣ KJ92	AP			
Contract: 4♥ N			1. Stayman			

Board: 28	North:	South:	West	North	East	South
Dealer: W	♠ 75	♠ KQ64	1♣	1NT	Pass	2♣ ¹
Vul: None	♥ AKJ	♥ 107643	Pass	2♦	Pass	3♥
North HCP: 15	♦ QJ109	♦ A	Pass	4♥	AP	
South HCP: 11	♣ A832	♣ Q65	1. Stayman			
Contract: 4♥ S						

Board: 29	North:	South:	West	North	East	South
Dealer: E	♠ AQ962	♠ J5			1♦	1NT
Vul: EW	♥ Q764	♥ AK8	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 2	♦ AJ5	Pass	3♠	Pass	3NT
South HCP: 17	♣ Q92	♣ KJ1084	AP			
Contract: 3N S			1. Stayman			

Board: 30

Dealer: W

Vul: NS

North HCP: 15

South HCP: 11

Contract: 4♥ S

North:

♠ K7

♥ A53

♦ AJ76

♣ K987

South:

♠ J1064

♥ KQJ109

♦ Q54

♣ Q

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

South hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 25	♠ AJ10	East Opens 1♦.
Dealer: E	♥ 62	
Vul: Both	♦ KQ532	You bid first.
HCP: 15	♣ AJ4	
Board: 26	♠ J9753	West Opens 1♦.
Dealer: W	♥ K954	
Vul: EW	♦ AK3	Partner bids first.
HCP: 11	♣ 2	
Board: 27	♠ A7	East Opens 1♦.
Dealer: E	♥ K54	
Vul: NS	♦ KJ85	You bid first.
HCP: 15	♣ KJ92	
Board: 28	♠ KQ64	West Opens 1♣.
Dealer: W	♥ 107643	
Vul: None	♦ A	Partner bids first.
HCP: 11	♣ Q65	
Board: 29	♠ J5	East Opens 1♦.
Dealer: E	♥ AK8	
Vul: EW	♦ AJ5	You bid first.
HCP: 17	♣ KJ1084	
Board: 30	♠ J1064	West Opens 1♦.
Dealer: W	♥ KQJ109	
Vul: NS	♦ Q54	Partner bids first.
HCP: 11	♣ Q	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: E	♠ K8652	♠ AJ10			1♦	1NT
Vul: Both	♥ AKJ10	♥ 62	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ 6	♦ KQ532	Pass	3♠	Pass	4♠
South HCP: 15	♣ 875	♣ AJ4	AP			
Contract: 4♠ N			1. Stayman			

Board: 26	North:	South:	West	North	East	South
Dealer: W	♠ AK6	♠ J9753	1♦	1NT	Pass	2♣ ¹
Vul: EW	♥ J7	♥ K954	Pass	2♦	Pass	3♠
North HCP: 17	♦ QJ94	♦ AK3	Pass	4♦ ²	Pass	4♠
South HCP: 11	♣ AQ96	♣ 2	AP			
Contract: 4♠ S			1. Stayman			
			2. limit raise or better in ♠			

Board: 27	North:	South:	West	North	East	South
Dealer: E	♠ J932	♠ A7			1♦	1NT
Vul: NS	♥ QJ1072	♥ K54	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 9	♦ KJ85	Pass	3♥	Pass	4♥
South HCP: 15	♣ AQ5	♣ KJ92	AP			
Contract: 4♥ N			1. Stayman			

Board: 28	North:	South:	West	North	East	South
Dealer: W	♠ 75	♠ KQ64	1♣	1NT	Pass	2♣ ¹
Vul: None	♥ AKJ	♥ 107643	Pass	2♦	Pass	3♥
North HCP: 15	♦ QJ109	♦ A	Pass	4♥	AP	
South HCP: 11	♣ A832	♣ Q65	1. Stayman			
Contract: 4♥ S						

Board: 29	North:	South:	West	North	East	South
Dealer: E	♠ AQ962	♠ J5			1♦	1NT
Vul: EW	♥ Q764	♥ AK8	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 2	♦ AJ5	Pass	3♠	Pass	3NT
South HCP: 17	♣ Q92	♣ KJ1084	AP			
Contract: 3N S			1. Stayman			

Board: 30

Dealer: W

Vul: NS

North HCP: 15

South HCP: 11

Contract: 4♥ S

North:

♠ K7

♥ A53

♦ AJ76

♣ K987

South:

♠ J1064

♥ KQJ109

♦ Q54

♣ Q

West	North	East	South
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1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

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

Pass	4♥	AP	
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1. Stayman

North hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 31	♠ AKQ5	East Opens 1♦.
Dealer: E	♥ J10965	
Vul: EW	♦ 2	Partner bids first.
HCP: 10	♣ 743	

Board: 32	♠ QJ3	West Opens 1♣.
Dealer: W	♥ AK7	
Vul: EW	♦ 632	You bid first.
HCP: 16	♣ AQ72	

Board: 33	♠ AJ1032	East Opens 1♦.
Dealer: E	♥ J752	
Vul: Both	♦ 8	Partner bids first.
HCP: 11	♣ KQ10	

Board: 34	♠ K53	West Opens 1♦.
Dealer: W	♥ 975	
Vul: None	♦ AK107	You bid first.
HCP: 16	♣ AQ3	

Board: 35	♠ KQ862	East Opens 1♣.
Dealer: E	♥ K853	
Vul: EW	♦ Q74	Partner bids first.
HCP: 10	♣ 9	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 31
Dealer: E
Vul: EW
North HCP: 10
South HCP: 16
Contract: 4♥ N

North:
♠ AKQ5
♥ J10965
♦ 2
♣ 743

South:
♠ 96
♥ AK3
♦ A9853
♣ KQ6

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

1. Stayman
2. limit raise or better in ♥

Board: 32
Dealer: W
Vul: EW
North HCP: 16
South HCP: 10
Contract: 4♠ S

North:
♠ QJ3
♥ AK7
♦ 632
♣ AQ72

South:
♠ A9854
♥ 10654
♦ AQ8
♣ 9

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

1. Stayman
2. limit raise or better in ♠

Board: 33
Dealer: E
Vul: Both
North HCP: 11
South HCP: 16
Contract: 4♠ N

North:
♠ AJ1032
♥ J752
♦ 8
♣ KQ10

South:
♠ KQ9
♥ Q6
♦ AJ762
♣ A95

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

1. Stayman
2. limit raise or better in ♠

Board: 34
Dealer: W
Vul: None
North HCP: 16
South HCP: 11
Contract: 4♥ S

North:
♠ K53
♥ 975
♦ AK107
♣ AQ3

South:
♠ AQ74
♥ QJ1083
♦ Q32
♣ 10

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

1. Stayman
2. limit raise or better in ♥

Board: 35
Dealer: E
Vul: EW
North HCP: 10
South HCP: 16
Contract: 4♠ N

North:
♠ KQ862
♥ K853
♦ Q74
♣ 9

South:
♠ A97
♥ A64
♦ AJ9
♣ QJ87

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

1. Stayman
2. limit raise or better in ♠

South hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 31	♠ 96	East Opens 1♦.
Dealer: E	♥ AK3	
Vul: EW	♦ A9853	You bid first.
HCP: 16	♣ KQ6	

Board: 32	♠ A9854	West Opens 1♣.
Dealer: W	♥ 10654	
Vul: EW	♦ AQ8	Partner bids first.
HCP: 10	♣ 9	

Board: 33	♠ KQ9	East Opens 1♦.
Dealer: E	♥ Q6	
Vul: Both	♦ AJ762	You bid first.
HCP: 16	♣ A95	

Board: 34	♠ AQ74	West Opens 1♦.
Dealer: W	♥ QJ1083	
Vul: None	♦ Q32	Partner bids first.
HCP: 11	♣ 10	

Board: 35	♠ A97	East Opens 1♣.
Dealer: E	♥ A64	
Vul: EW	♦ AJ9	You bid first.
HCP: 16	♣ QJ87	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 31
Dealer: E
Vul: EW
North HCP: 10
South HCP: 16
Contract: 4♥ N

North:
♠ AKQ5
♥ J10965
♦ 2
♣ 743

South:
♠ 96
♥ AK3
♦ A9853
♣ KQ6

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

1. Stayman
2. limit raise or better in ♥

Board: 32
Dealer: W
Vul: EW
North HCP: 16
South HCP: 10
Contract: 4♠ S

North:
♠ QJ3
♥ AK7
♦ 632
♣ AQ72

South:
♠ A9854
♥ 10654
♦ AQ8
♣ 9

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

1. Stayman
2. limit raise or better in ♠

Board: 33
Dealer: E
Vul: Both
North HCP: 11
South HCP: 16
Contract: 4♠ N

North:
♠ AJ1032
♥ J752
♦ 8
♣ KQ10

South:
♠ KQ9
♥ Q6
♦ AJ762
♣ A95

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

1. Stayman
2. limit raise or better in ♠

Board: 34
Dealer: W
Vul: None
North HCP: 16
South HCP: 11
Contract: 4♥ S

North:
♠ K53
♥ 975
♦ AK107
♣ AQ3

South:
♠ AQ74
♥ QJ1083
♦ Q32
♣ 10

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

1. Stayman
2. limit raise or better in ♥

Board: 35
Dealer: E
Vul: EW
North HCP: 10
South HCP: 16
Contract: 4♠ N

North:
♠ KQ862
♥ K853
♦ Q74
♣ 9

South:
♠ A97
♥ A64
♦ AJ9
♣ QJ87

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

1. Stayman
2. limit raise or better in ♠

North hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 36 ♠ KQ4 West Opens 1♦.
Dealer: W ♥ 976
Vul: Both ♦ QJ10 You bid first.
HCP: 15 ♣ AK96

Board: 37 ♠ J9543 East Opens 1♥.
Dealer: E ♥ KJ82
Vul: NS ♦ AJ7 Partner bids first.
HCP: 10 ♣ 10

Board: 38 ♠ AQ2 West Opens 1♦.
Dealer: W ♥ J75
Vul: None ♦ KJ5 You bid first.
HCP: 15 ♣ A1054

Board: 39 ♠ QJ43 East Opens 1♦.
Dealer: E ♥ K9632
Vul: NS ♦ 4 Partner bids first.
HCP: 11 ♣ KQ4

Board: 40 ♠ 1062 West Opens 1♣.
Dealer: W ♥ A10
Vul: None ♦ AK84 You bid first.
HCP: 15 ♣ KJ54

Board: 41 ♠ J987 East Opens 1♣.
Dealer: E ♥ KJ854
Vul: NS ♦ AJ3 Partner bids first.
HCP: 11 ♣ J

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: W	♠ KQ4	♠ J10732	1♦	1NT	Pass	2♣ ¹
Vul: Both	♥ 976	♥ AK32	Pass	2♦	Pass	3♠
North HCP: 15	♦ QJ10	♦ 754	Pass	4♠	AP	
South HCP: 10	♣ AK96	♣ Q				
Contract: 4♠ S			1. Stayman			

Board: 37	North:	South:	West	North	East	South
Dealer: E	♠ J9543	♠ 107			1♥	1NT
Vul: NS	♥ KJ82	♥ AQ4	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ AJ7	♦ KQ95	Pass	3♠	Pass	3NT
South HCP: 15	♣ 10	♣ KJ52	AP			
Contract: 3N S			1. Stayman			

Board: 38	North:	South:	West	North	East	South
Dealer: W	♠ AQ2	♠ 10984	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ J75	♥ AK932	Pass	2♦	Pass	3♥
North HCP: 15	♦ KJ5	♦ 1083	Pass	4♥	AP	
South HCP: 10	♣ A1054	♣ K				
Contract: 4♥ S			1. Stayman			

Board: 39	North:	South:	West	North	East	South
Dealer: E	♠ QJ43	♠ AK7			1♦	1NT
Vul: NS	♥ K9632	♥ J5	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ 4	♦ K762	Pass	3♥	Pass	3NT
South HCP: 15	♣ KQ4	♣ A1032	AP			
Contract: 3N S			1. Stayman			

Board: 40	North:	South:	West	North	East	South
Dealer: W	♠ 1062	♠ AJ985	1♣	1NT	Pass	2♣ ¹
Vul: None	♥ A10	♥ QJ84	Pass	2♦	Pass	3♠
North HCP: 15	♦ AK84	♦ 2	Pass	4♠	AP	
South HCP: 10	♣ KJ54	♣ Q73				
Contract: 4♠ S			1. Stayman			

Board: 41

Dealer: E

Vul: NS

North HCP: 11

South HCP: 15

Contract: 4♥ N

North:

♠ J987

♥ KJ854

♦ AJ3

♣ J

South:

♠ A105

♥ AQ10

♦ Q92

♣ K1076

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

1. Stayman

South hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 36	♠ J10732	West Opens 1♦.
Dealer: W	♥ AK32	
Vul: Both	♦ 754	Partner bids first.
HCP: 10	♣ Q	

Board: 37	♠ 107	East Opens 1♥.
Dealer: E	♥ AQ4	
Vul: NS	♦ KQ95	You bid first.
HCP: 15	♣ KJ52	

Board: 38	♠ 10984	West Opens 1♦.
Dealer: W	♥ AK932	
Vul: None	♦ 1083	Partner bids first.
HCP: 10	♣ K	

Board: 39	♠ AK7	East Opens 1♦.
Dealer: E	♥ J5	
Vul: NS	♦ K762	You bid first.
HCP: 15	♣ A1032	

Board: 40	♠ AJ985	West Opens 1♣.
Dealer: W	♥ QJ84	
Vul: None	♦ 2	Partner bids first.
HCP: 10	♣ Q73	

Board: 41	♠ A105	East Opens 1♣.
Dealer: E	♥ AQ10	
Vul: NS	♦ Q92	You bid first.
HCP: 15	♣ K1076	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: W	♠ KQ4	♠ J10732	1♦	1NT	Pass	2♣ ¹
Vul: Both	♥ 976	♥ AK32	Pass	2♦	Pass	3♠
North HCP: 15	♦ QJ10	♦ 754	Pass	4♠	AP	
South HCP: 10	♣ AK96	♣ Q				
Contract: 4♠ S			1. Stayman			

Board: 37	North:	South:	West	North	East	South
Dealer: E	♠ J9543	♠ 107			1♥	1NT
Vul: NS	♥ KJ82	♥ AQ4	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ AJ7	♦ KQ95	Pass	3♠	Pass	3NT
South HCP: 15	♣ 10	♣ KJ52	AP			
Contract: 3N S			1. Stayman			

Board: 38	North:	South:	West	North	East	South
Dealer: W	♠ AQ2	♠ 10984	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ J75	♥ AK932	Pass	2♦	Pass	3♥
North HCP: 15	♦ KJ5	♦ 1083	Pass	4♥	AP	
South HCP: 10	♣ A1054	♣ K				
Contract: 4♥ S			1. Stayman			

Board: 39	North:	South:	West	North	East	South
Dealer: E	♠ QJ43	♠ AK7			1♦	1NT
Vul: NS	♥ K9632	♥ J5	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ 4	♦ K762	Pass	3♥	Pass	3NT
South HCP: 15	♣ KQ4	♣ A1032	AP			
Contract: 3N S			1. Stayman			

Board: 40	North:	South:	West	North	East	South
Dealer: W	♠ 1062	♠ AJ985	1♣	1NT	Pass	2♣ ¹
Vul: None	♥ A10	♥ QJ84	Pass	2♦	Pass	3♠
North HCP: 15	♦ AK84	♦ 2	Pass	4♠	AP	
South HCP: 10	♣ KJ54	♣ Q73				
Contract: 4♠ S			1. Stayman			

Board: 41

Dealer: E

Vul: NS

North HCP: 11

South HCP: 15

Contract: 4♥ N

North:

♠ J987

♥ KJ854

♦ AJ3

♣ J

South:

♠ A105

♥ AQ10

♦ Q92

♣ K1076

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

AP

1. Stayman

North hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 42	♠ AQ6	West Opens 1♣.
Dealer: W	♥ 742	
Vul: Both	♦ AQ75	You bid first.
HCP: 16	♣ A75	

Board: 43	♠ Q1095	East Opens 1♣.
Dealer: E	♥ AQJ82	
Vul: Both	♦ Q64	Partner bids first.
HCP: 11	♣ 5	

Board: 44	♠ KJ4	West Opens 1♦.
Dealer: W	♥ Q6	
Vul: None	♦ A94	You bid first.
HCP: 15	♣ KQ1098	

Board: 45	♠ K9742	East Opens 1♣.
Dealer: E	♥ AQJ2	
Vul: EW	♦ 876	Partner bids first.
HCP: 10	♣ 2	

Board: 46	♠ AQ6	West Opens 1♦.
Dealer: W	♥ QJ4	
Vul: EW	♦ KJ2	You bid first.
HCP: 17	♣ A752	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 42
Dealer: W
Vul: Both
North HCP: 16
South HCP: 10
Contract: 6♥ S

North:
♠ AQ6
♥ 742
♦ AQ75
♣ A75

South:
♠ J1042
♥ KQ1093
♦ —
♣ KJ98

West	North	East	South
1♣	1NT	Pass	2♣ ¹
Pass	2♦	Pass	3♥
Pass	4♣ ²	Pass	4NT ³
Pass	5♣	Pass	6♥
AP			
1. Stayman			
2. limit raise or better in ♥			
3. Blackwood 0314, for ♥			

Board: 43
Dealer: E
Vul: Both
North HCP: 11
South HCP: 15
Contract: 3N S

North:
♠ Q1095
♥ AQJ82
♦ Q64
♣ 5

South:
♠ A64
♥ 43
♦ A82
♣ AK1094

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

Board: 44
Dealer: W
Vul: None
North HCP: 15
South HCP: 11
Contract: 4♠ S

North:
♠ KJ4
♥ Q6
♦ A94
♣ KQ1098

South:
♠ A9873
♥ AJ75
♦ Q82
♣ 5

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

Board: 45
Dealer: E
Vul: EW
North HCP: 10
South HCP: 16
Contract: 4♠ N

North:
♠ K9742
♥ AQJ2
♦ 876
♣ 2

South:
♠ AQ8
♥ 876
♦ KQ10
♣ KQ76

West	North	East	South
		1♣	1NT
Pass	2♣ ¹	Pass	2♦
Pass	3♠	Pass	4♣ ²
Pass	4♠	AP	
1. Stayman			
2. limit raise or better in ♠			

Board: 46
Dealer: W
Vul: EW
North HCP: 17
South HCP: 10
Contract: 4♠ S

North:
♠ AQ6
♥ QJ4
♦ KJ2
♣ A752

South:
♠ K9432
♥ AK65
♦ 754
♣ 9

West	North	East	South
1♦	1NT	Pass	2♣ ¹
Pass	2♦	Pass	3♠
Pass	4♦ ²	Pass	4♠
AP			
1. Stayman			
2. limit raise or better in ♠			

South hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 42	♠ J1042	West Opens 1♣.
Dealer: W	♥ KQ1093	
Vul: Both	♦ —	Partner bids first.
HCP: 10	♣ KJ98	

Board: 43	♠ A64	East Opens 1♣.
Dealer: E	♥ 43	
Vul: Both	♦ A82	You bid first.
HCP: 15	♣ AK1094	

Board: 44	♠ A9873	West Opens 1♦.
Dealer: W	♥ AJ75	
Vul: None	♦ Q82	Partner bids first.
HCP: 11	♣ 5	

Board: 45	♠ AQ8	East Opens 1♣.
Dealer: E	♥ 876	
Vul: EW	♦ KQ10	You bid first.
HCP: 16	♣ KQ76	

Board: 46	♠ K9432	West Opens 1♦.
Dealer: W	♥ AK65	
Vul: EW	♦ 754	Partner bids first.
HCP: 10	♣ 9	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 42
Dealer: W
Vul: Both
North HCP: 16
South HCP: 10
Contract: 6♥ S

North:
♠ AQ6
♥ 742
♦ AQ75
♣ A75

South:
♠ J1042
♥ KQ1093
♦ —
♣ KJ98

West	North	East	South
1♣	1NT	Pass	2♣ ¹
Pass	2♦	Pass	3♥
Pass	4♣ ²	Pass	4NT ³
Pass	5♣	Pass	6♥
AP			

1. Stayman
2. limit raise or better in ♥
3. Blackwood 0314, for ♥

Board: 43
Dealer: E
Vul: Both
North HCP: 11
South HCP: 15
Contract: 3N S

North:
♠ Q1095
♥ AQJ82
♦ Q64
♣ 5

South:
♠ A64
♥ 43
♦ A82
♣ AK1094

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

1. Stayman

Board: 44
Dealer: W
Vul: None
North HCP: 15
South HCP: 11
Contract: 4♠ S

North:
♠ KJ4
♥ Q6
♦ A94
♣ KQ1098

South:
♠ A9873
♥ AJ75
♦ Q82
♣ 5

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

1. Stayman

Board: 45
Dealer: E
Vul: EW
North HCP: 10
South HCP: 16
Contract: 4♠ N

North:
♠ K9742
♥ AQJ2
♦ 876
♣ 2

South:
♠ AQ8
♥ 876
♦ KQ10
♣ KQ76

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

1. Stayman
2. limit raise or better in ♠

Board: 46
Dealer: W
Vul: EW
North HCP: 17
South HCP: 10
Contract: 4♠ S

North:
♠ AQ6
♥ QJ4
♦ KJ2
♣ A752

South:
♠ K9432
♥ AK65
♦ 754
♣ 9

West	North	East	South
1♦	1NT	Pass	2♣ ¹
Pass	2♦	Pass	3♠
Pass	4♦ ²	Pass	4♠
AP			
1. Stayman			
2. limit raise or better in ♠			

North hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 47	♠ 10986	East Opens 1♥.
Dealer: E	♥ A8764	
Vul: EW	♦ 5	Partner bids first.
HCP: 9	♣ KQ5	

Board: 48	♠ A63	West Opens 1♣.
Dealer: W	♥ K7	
Vul: Both	♦ Q10532	You bid first.
HCP: 15	♣ AQ2	

Board: 49	♠ J9732	East Opens 1♣.
Dealer: E	♥ KQ86	
Vul: NS	♦ A97	Partner bids first.
HCP: 10	♣ 7	

Board: 50	♠ K43	West Opens 1♠.
Dealer: W	♥ 965	
Vul: EW	♦ AKJ3	You bid first.
HCP: 15	♣ KJ9	

Board: 51	♠ AQ53	East Opens 1♣.
Dealer: E	♥ 106543	
Vul: None	♦ A98	Partner bids first.
HCP: 13	♣ K	

Board: 52	♠ 103	West Opens 1♦.
Dealer: W	♥ K97	
Vul: NS	♦ AKQ	You bid first.
HCP: 15	♣ K10762	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 47

Dealer: E

Vul: EW

North HCP: 9

South HCP: 17

Contract: 4♠ S

North:

♠ 10986

♥ A8764

♦ 5

♣ KQ5

South:

♠ AKQ5

♥ QJ9

♦ J96

♣ A32

West North East South

1♥ 1NT

Pass 2♣¹ Pass 2♠

Pass 3♥² Pass 3♠

Pass 4♠ AP

1. Stayman

2. limit raise or better in ♠

Board: 48

Dealer: W

Vul: Both

North HCP: 15

South HCP: 11

Contract: 3N N

North:

♠ A63

♥ K7

♦ Q10532

♣ AQ2

South:

♠ KQ54

♥ QJ642

♦ —

♣ K1053

West North East South

1♣ 1NT Pass 2♣¹

Pass 2♦ Pass 3♥

Pass 3NT AP

1. Stayman

Board: 49

Dealer: E

Vul: NS

North HCP: 10

South HCP: 15

Contract: 4♠ N

North:

♠ J9732

♥ KQ86

♦ A97

♣ 7

South:

♠ Q104

♥ A10

♦ KQJ4

♣ K652

West North East South

1♣ 1NT

Pass 2♣¹ Pass 2♦

Pass 3♠ Pass 4♠

AP

1. Stayman

Board: 50

Dealer: W

Vul: EW

North HCP: 15

South HCP: 12

Contract: 4♥ S

North:

♠ K43

♥ 965

♦ AKJ3

♣ KJ9

South:

♠ AJ102

♥ KQ1074

♦ 5

♣ Q84

West North East South

1♠ 1NT Pass 2♣¹

Pass 2♦ Pass 3♥

Pass 4♥ AP

1. Stayman

Board: 51

Dealer: E

Vul: None

North HCP: 13

South HCP: 15

Contract: 4♥ N

North:

♠ AQ53

♥ 106543

♦ A98

♣ K

South:

♠ 74

♥ AJ2

♦ KQJ76

♣ A108

West North East South

1♣ 1NT

Pass 2♣¹ Pass 2♦

Pass 3♥ Pass 4♥

AP

1. Stayman

Board: 52

Dealer: W

Vul: NS

North HCP: 15

South HCP: 10

Contract: 3N N

North:

♠ 103

♥ K97

♦ AKQ

♣ K10762

South:

♠ QJ965

♥ AQ102

♦ 4

♣ J84

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

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

1. Stayman

South hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 47	♠ AKQ5	East Opens 1♥.
Dealer: E	♥ QJ9	
Vul: EW	♦ J96	You bid first.
HCP: 17	♣ A32	
Board: 48	♠ KQ54	West Opens 1♣.
Dealer: W	♥ QJ642	
Vul: Both	♦ —	Partner bids first.
HCP: 11	♣ K1053	
Board: 49	♠ Q104	East Opens 1♣.
Dealer: E	♥ A10	
Vul: NS	♦ KQJ4	You bid first.
HCP: 15	♣ K652	
Board: 50	♠ AJ102	West Opens 1♠.
Dealer: W	♥ KQ1074	
Vul: EW	♦ 5	Partner bids first.
HCP: 12	♣ Q84	
Board: 51	♠ 74	East Opens 1♣.
Dealer: E	♥ AJ2	
Vul: None	♦ KQJ76	You bid first.
HCP: 15	♣ A108	
Board: 52	♠ QJ965	West Opens 1♦.
Dealer: W	♥ AQ102	
Vul: NS	♦ 4	Partner bids first.
HCP: 10	♣ J84	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 47
Dealer: E
Vul: EW
North HCP: 9
South HCP: 17
Contract: 4♠ S

North:
♠ 10986
♥ A8764
♦ 5
♣ KQ5

South:
♠ AKQ5
♥ QJ9
♦ J96
♣ A32

West	North	East	South
		1♥	1NT
Pass	2♣ ¹	Pass	2♠
Pass	3♥ ²	Pass	3♠
Pass	4♠	AP	
1. Stayman			
2. limit raise or better in ♠			

Board: 48
Dealer: W
Vul: Both
North HCP: 15
South HCP: 11
Contract: 3N N

North:
♠ A63
♥ K7
♦ Q10532
♣ AQ2

South:
♠ KQ54
♥ QJ642
♦ —
♣ K1053

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

Board: 49
Dealer: E
Vul: NS
North HCP: 10
South HCP: 15
Contract: 4♠ N

North:
♠ J9732
♥ KQ86
♦ A97
♣ 7

South:
♠ Q104
♥ A10
♦ KQJ4
♣ K652

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

Board: 50
Dealer: W
Vul: EW
North HCP: 15
South HCP: 12
Contract: 4♥ S

North:
♠ K43
♥ 965
♦ AKJ3
♣ KJ9

South:
♠ AJ102
♥ KQ1074
♦ 5
♣ Q84

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

Board: 51
Dealer: E
Vul: None
North HCP: 13
South HCP: 15
Contract: 4♥ N

North:
♠ AQ53
♥ 106543
♦ A98
♣ K

South:
♠ 74
♥ AJ2
♦ KQJ76
♣ A108

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

Board: 52

Dealer: W

Vul: NS

North HCP: 15

South HCP: 10

Contract: 3N N

North:

♠ 103

♥ K97

♦ AKQ

♣ K10762

South:

♠ QJ965

♥ AQ102

♦ 4

♣ J84

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

Pass	3NT	AP	
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1. Stayman

North hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 53	♠ AK964	East Opens 1♦.
Dealer: E	♥ 9863	
Vul: EW	♦ 1032	Partner bids first.
HCP: 10	♣ K	

Board: 54	♠ 104	West Opens 1♦.
Dealer: W	♥ KJ7	
Vul: EW	♦ A42	You bid first.
HCP: 16	♣ AKJ65	

Board: 55	♠ AJ952	East Opens 1♣.
Dealer: E	♥ J653	
Vul: EW	♦ K65	Partner bids first.
HCP: 12	♣ K	

Board: 56	♠ Q9	West Opens 1♦.
Dealer: W	♥ A109	
Vul: None	♦ A83	You bid first.
HCP: 15	♣ AJ842	

Board: 57	♠ AQJ109	East Opens 1♦.
Dealer: E	♥ Q543	
Vul: None	♦ 3	Partner bids first.
HCP: 11	♣ Q32	

Board: 58	♠ K87	West Opens 1♦.
Dealer: W	♥ A4	
Vul: NS	♦ K76	You bid first.
HCP: 15	♣ AJ1087	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 53
Dealer: E
Vul: EW
North HCP: 10
South HCP: 15
Contract: 4♠ N

North:
♠ AK964
♥ 9863
♦ 1032
♣ K

South:
♠ Q73
♥ AK
♦ A95
♣ Q8752

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

Board: 54
Dealer: W
Vul: EW
North HCP: 16
South HCP: 11
Contract: 6♥ S

North:
♠ 104
♥ KJ7
♦ A42
♣ AKJ65

South:
♠ K732
♥ AQ1054
♦ 8
♣ Q32

West	North	East	South
1♦	1NT	Pass	2♣ ¹
Pass	2♦	Pass	3♥
Pass	4♦ ²	Pass	4NT ³
Pass	5♣	Pass	6♥
AP			
1. Stayman			
2. limit raise or better in ♥			
3. Blackwood 0314, for ♥			

Board: 55
Dealer: E
Vul: EW
North HCP: 12
South HCP: 15
Contract: 4♠ N

North:
♠ AJ952
♥ J653
♦ K65
♣ K

South:
♠ 643
♥ A2
♦ A93
♣ AQJ65

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

Board: 56
Dealer: W
Vul: None
North HCP: 15
South HCP: 10
Contract: 4♥ S

North:
♠ Q9
♥ A109
♦ A83
♣ AJ842

South:
♠ AJ65
♥ QJ542
♦ 752
♣ Q

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

Board: 57
Dealer: E
Vul: None
North HCP: 11
South HCP: 15
Contract: 4♠ N

North:
♠ AQJ109
♥ Q543
♦ 3
♣ Q32

South:
♠ 863
♥ K6
♦ AJ72
♣ AK65

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

Board: 58

Dealer: W

Vul: NS

North HCP: 15

South HCP: 10

Contract: 3N N

North:

♠ K87

♥ A4

♦ K76

♣ AJ1087

South:

♠ Q642

♥ K9852

♦ AJ9

♣ 5

West	North	East	South
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1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

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

Pass	3NT	AP	
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1. Stayman

South hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 53	♠ Q73	East Opens 1♦.
Dealer: E	♥ AK	
Vul: EW	♦ A95	You bid first.
HCP: 15	♣ Q8752	
Board: 54	♠ K732	West Opens 1♦.
Dealer: W	♥ AQ1054	
Vul: EW	♦ 8	Partner bids first.
HCP: 11	♣ Q32	
Board: 55	♠ 643	East Opens 1♣.
Dealer: E	♥ A2	
Vul: EW	♦ A93	You bid first.
HCP: 15	♣ AQJ65	
Board: 56	♠ AJ65	West Opens 1♦.
Dealer: W	♥ QJ542	
Vul: None	♦ 752	Partner bids first.
HCP: 10	♣ Q	
Board: 57	♠ 863	East Opens 1♦.
Dealer: E	♥ K6	
Vul: None	♦ AJ72	You bid first.
HCP: 15	♣ AK65	
Board: 58	♠ Q642	West Opens 1♦.
Dealer: W	♥ K9852	
Vul: NS	♦ AJ9	Partner bids first.
HCP: 10	♣ 5	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 53
Dealer: E
Vul: EW
North HCP: 10
South HCP: 15
Contract: 4♠ N

North:
♠ AK964
♥ 9863
♦ 1032
♣ K

South:
♠ Q73
♥ AK
♦ A95
♣ Q8752

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

Board: 54
Dealer: W
Vul: EW
North HCP: 16
South HCP: 11
Contract: 6♥ S

North:
♠ 104
♥ KJ7
♦ A42
♣ AKJ65

South:
♠ K732
♥ AQ1054
♦ 8
♣ Q32

West	North	East	South
1♦	1NT	Pass	2♣ ¹
Pass	2♦	Pass	3♥
Pass	4♦ ²	Pass	4NT ³
Pass	5♣	Pass	6♥
AP			
1. Stayman			
2. limit raise or better in ♥			
3. Blackwood 0314, for ♥			

Board: 55
Dealer: E
Vul: EW
North HCP: 12
South HCP: 15
Contract: 4♠ N

North:
♠ AJ952
♥ J653
♦ K65
♣ K

South:
♠ 643
♥ A2
♦ A93
♣ AQJ65

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

Board: 56
Dealer: W
Vul: None
North HCP: 15
South HCP: 10
Contract: 4♥ S

North:
♠ Q9
♥ A109
♦ A83
♣ AJ842

South:
♠ AJ65
♥ QJ542
♦ 752
♣ Q

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

Board: 57
Dealer: E
Vul: None
North HCP: 11
South HCP: 15
Contract: 4♠ N

North:
♠ AQJ109
♥ Q543
♦ 3
♣ Q32

South:
♠ 863
♥ K6
♦ AJ72
♣ AK65

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

Board: 58

Dealer: W

Vul: NS

North HCP: 15

South HCP: 10

Contract: 3N N

North:

♠ K87

♥ A4

♦ K76

♣ AJ1087

South:

♠ Q642

♥ K9852

♦ AJ9

♣ 5

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

North hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 59	♠ AQJ52	East Opens 1♣.
Dealer: E	♥ 10874	
Vul: EW	♦ AJ6	Partner bids first.
HCP: 12	♣ 4	

Board: 60	♠ A10	West Opens 1♦.
Dealer: W	♥ Q73	
Vul: NS	♦ AJ85	You bid first.
HCP: 15	♣ A763	

Board: 61	♠ AK104	East Opens 1♦.
Dealer: E	♥ QJ842	
Vul: NS	♦ 4	Partner bids first.
HCP: 10	♣ 632	

Board: 62	♠ K109	West Opens 1♦.
Dealer: W	♥ KQ6	
Vul: Both	♦ AJ98	You bid first.
HCP: 16	♣ K62	

Board: 63	♠ K9865	East Opens 1♦.
Dealer: E	♥ AK76	
Vul: None	♦ —	Partner bids first.
HCP: 10	♣ 10983	

Board: 64	♠ J5	West Opens 1♦.
Dealer: W	♥ Q75	
Vul: EW	♦ AQ9	You bid first.
HCP: 15	♣ KQJ87	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 59	North:	South:	West	North	East	South
Dealer: E	♠ AQJ52	♠ 984			1♣	1NT
Vul: EW	♥ 10874	♥ KQJ	Pass	2♣ ¹	Pass	2♦
North HCP: 12	♦ AJ6	♦ 32	Pass	3♠	Pass	4♠
South HCP: 15	♣ 4	♣ AKQ105	AP			
Contract: 4♠ N			1. Stayman			

Board: 60	North:	South:	West	North	East	South
Dealer: W	♠ A10	♠ Q852	1♦	1NT	Pass	2♣ ¹
Vul: NS	♥ Q73	♥ AK1086	Pass	2♦	Pass	3♥
North HCP: 15	♦ AJ85	♦ 2	Pass	4♥	AP	
South HCP: 11	♣ A763	♣ Q52	1. Stayman			
Contract: 4♥ S						

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ AK104	♠ 65			1♦	1NT
Vul: NS	♥ QJ842	♥ A53	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 4	♦ A765	Pass	3♥	Pass	4♥
South HCP: 15	♣ 632	♣ AK54	AP			
Contract: 4♥ N			1. Stayman			

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ K109	♠ Q864	1♦	1NT	Pass	2♣ ¹
Vul: Both	♥ KQ6	♥ J9872	Pass	2♦	Pass	3♥
North HCP: 16	♦ AJ98	♦ K	Pass	4♦ ²	Pass	4♥
South HCP: 10	♣ K62	♣ A104	AP			
Contract: 4♥ S			1. Stayman			
			2. limit raise or better in ♥			

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ K9865	♠ 1043			1♦	1NT
Vul: None	♥ AK76	♥ Q10	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ —	♦ KQ764	Pass	3♠	Pass	4♦ ²
South HCP: 16	♣ 10983	♣ AKQ	Pass	4♠	AP	
Contract: 4♠ N			1. Stayman			
			2. limit raise or better in ♠			

Board: 64

Dealer: W

Vul: EW

North HCP: 15

South HCP: 10

Contract: 4♥ S

North:

♠ J5

♥ Q75

♦ AQ9

♣ KQJ87

South:

♠ Q963

♥ AJ1063

♦ K82

♣ 5

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

Pass	4♥	AP	
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1. Stayman

South hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 59	♠ 984	East Opens 1♣.
Dealer: E	♥ KQJ	
Vul: EW	♦ 32	You bid first.
HCP: 15	♣ AKQ105	
Board: 60	♠ Q852	West Opens 1♦.
Dealer: W	♥ AK1086	
Vul: NS	♦ 2	Partner bids first.
HCP: 11	♣ Q52	
Board: 61	♠ 65	East Opens 1♦.
Dealer: E	♥ A53	
Vul: NS	♦ A765	You bid first.
HCP: 15	♣ AK54	
Board: 62	♠ Q864	West Opens 1♦.
Dealer: W	♥ J9872	
Vul: Both	♦ K	Partner bids first.
HCP: 10	♣ A104	
Board: 63	♠ 1043	East Opens 1♦.
Dealer: E	♥ Q10	
Vul: None	♦ KQ764	You bid first.
HCP: 16	♣ AKQ	
Board: 64	♠ Q963	West Opens 1♦.
Dealer: W	♥ AJ1063	
Vul: EW	♦ K82	Partner bids first.
HCP: 10	♣ 5	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 59	North:	South:	West	North	East	South
Dealer: E	♠ AQJ52	♠ 984			1♣	1NT
Vul: EW	♥ 10874	♥ KQJ	Pass	2♣ ¹	Pass	2♦
North HCP: 12	♦ AJ6	♦ 32	Pass	3♠	Pass	4♠
South HCP: 15	♣ 4	♣ AKQ105	AP			
Contract: 4♠ N			1. Stayman			

Board: 60	North:	South:	West	North	East	South
Dealer: W	♠ A10	♠ Q852	1♦	1NT	Pass	2♣ ¹
Vul: NS	♥ Q73	♥ AK1086	Pass	2♦	Pass	3♥
North HCP: 15	♦ AJ85	♦ 2	Pass	4♥	AP	
South HCP: 11	♣ A763	♣ Q52	1. Stayman			
Contract: 4♥ S						

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ AK104	♠ 65			1♦	1NT
Vul: NS	♥ QJ842	♥ A53	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 4	♦ A765	Pass	3♥	Pass	4♥
South HCP: 15	♣ 632	♣ AK54	AP			
Contract: 4♥ N			1. Stayman			

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ K109	♠ Q864	1♦	1NT	Pass	2♣ ¹
Vul: Both	♥ KQ6	♥ J9872	Pass	2♦	Pass	3♥
North HCP: 16	♦ AJ98	♦ K	Pass	4♦ ²	Pass	4♥
South HCP: 10	♣ K62	♣ A104	AP			
Contract: 4♥ S			1. Stayman			
			2. limit raise or better in ♥			

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ K9865	♠ 1043			1♦	1NT
Vul: None	♥ AK76	♥ Q10	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ —	♦ KQ764	Pass	3♠	Pass	4♦ ²
South HCP: 16	♣ 10983	♣ AKQ	Pass	4♠	AP	
Contract: 4♠ N			1. Stayman			
			2. limit raise or better in ♠			

Board: 64

Dealer: W

Vul: EW

North HCP: 15

South HCP: 10

Contract: 4♥ S

North:

♠ J5

♥ Q75

♦ AQ9

♣ KQJ87

South:

♠ Q963

♥ AJ1063

♦ K82

♣ 5

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

Pass	4♥	AP	
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1. Stayman

North hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 65	♠ AK965	East Opens 1♦.
Dealer: E	♥ A1062	East Doubles 5♠ if possible.
Vul: Both	♦ 10	
HCP: 12	♣ J62	Partner bids first.
Board: 66	♠ K104	West Opens 1♦.
Dealer: W	♥ K32	
Vul: NS	♦ A97	You bid first.
HCP: 15	♣ AJ93	
Board: 67	♠ Q843	East Opens 1♣.
Dealer: E	♥ AQ1098	
Vul: None	♦ 753	Partner bids first.
HCP: 10	♣ Q	
Board: 68	♠ A5	West Opens 1♦.
Dealer: W	♥ A104	
Vul: EW	♦ K732	You bid first.
HCP: 15	♣ A832	
Board: 69	♠ KJ952	East Opens 1♦.
Dealer: E	♥ A853	
Vul: None	♦ 1095	Partner bids first.
HCP: 10	♣ Q	
Board: 70	♠ K109	West Opens 1♣.
Dealer: W	♥ J6	
Vul: NS	♦ AQJ32	You bid first.
HCP: 15	♣ A105	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 65
Dealer: E
Vul: Both
North HCP: 12
South HCP: 15
Contract: 5♠X N

North:
♠ AK965
♥ A1062
♦ 10
♣ J62

South:
♠ Q82
♥ KQ3
♦ QJ6
♣ KQ53

West	North	East	South
		1♦	1NT
Pass	2♣ ¹	Pass	2♦
Pass	3♠	Pass	4♠
Pass	4NT ²	Pass	5♣
Pass	5♠	X	AP

- Stayman
- Blackwood 0314, for ♠

Board: 66
Dealer: W
Vul: NS
North HCP: 15
South HCP: 10
Contract: 4♥ S

North:
♠ K104
♥ K32
♦ A97
♣ AJ93

South:
♠ J932
♥ AQJ74
♦ 642
♣ Q

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

- Stayman

Board: 67
Dealer: E
Vul: None
North HCP: 10
South HCP: 15
Contract: 4♥ N

North:
♠ Q843
♥ AQ1098
♦ 753
♣ Q

South:
♠ AJ10
♥ K54
♦ K2
♣ KJ763

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

- Stayman

Board: 68
Dealer: W
Vul: EW
North HCP: 15
South HCP: 11
Contract: 3N N

North:
♠ A5
♥ A104
♦ K732
♣ A832

South:
♠ KQ642
♥ Q853
♦ 9
♣ KJ10

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

- Stayman

Board: 69
Dealer: E
Vul: None
North HCP: 10
South HCP: 15
Contract: 4♠ N

North:
♠ KJ952
♥ A853
♦ 1095
♣ Q

South:
♠ AQ10
♥ Q102
♦ K876
♣ KJ6

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

- Stayman

Board: 70

Dealer: W

Vul: NS

North HCP: 15

South HCP: 13

Contract: 4♠ S

North:

♠ K109

♥ J6

♦ AQJ32

♣ A105

South:

♠ AJ632

♥ Q1084

♦ K

♣ K62

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

Pass	4♠	AP	
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1. Stayman

South hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 65	♠ Q82	East Opens 1♦.
Dealer: E	♥ KQ3	East Doubles 5♠ if possible.
Vul: Both	♦ QJ6	
HCP: 15	♣ KQ53	You bid first.
Board: 66	♠ J932	West Opens 1♦.
Dealer: W	♥ AQJ74	
Vul: NS	♦ 642	Partner bids first.
HCP: 10	♣ Q	
Board: 67	♠ AJ10	East Opens 1♣.
Dealer: E	♥ K54	
Vul: None	♦ K2	You bid first.
HCP: 15	♣ KJ763	
Board: 68	♠ KQ642	West Opens 1♦.
Dealer: W	♥ Q853	
Vul: EW	♦ 9	Partner bids first.
HCP: 11	♣ KJ10	
Board: 69	♠ AQ10	East Opens 1♦.
Dealer: E	♥ Q102	
Vul: None	♦ K876	You bid first.
HCP: 15	♣ KJ6	
Board: 70	♠ AJ632	West Opens 1♣.
Dealer: W	♥ Q1084	
Vul: NS	♦ K	Partner bids first.
HCP: 13	♣ K62	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 65
Dealer: E
Vul: Both
North HCP: 12
South HCP: 15
Contract: 5♠X N

North:
♠ AK965
♥ A1062
♦ 10
♣ J62

South:
♠ Q82
♥ KQ3
♦ QJ6
♣ KQ53

West	North	East	South
		1♦	1NT
Pass	2♣ ¹	Pass	2♦
Pass	3♠	Pass	4♠
Pass	4NT ²	Pass	5♣
Pass	5♠	X	AP

- Stayman
- Blackwood 0314, for ♠

Board: 66
Dealer: W
Vul: NS
North HCP: 15
South HCP: 10
Contract: 4♥ S

North:
♠ K104
♥ K32
♦ A97
♣ AJ93

South:
♠ J932
♥ AQJ74
♦ 642
♣ Q

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

- Stayman

Board: 67
Dealer: E
Vul: None
North HCP: 10
South HCP: 15
Contract: 4♥ N

North:
♠ Q843
♥ AQ1098
♦ 753
♣ Q

South:
♠ AJ10
♥ K54
♦ K2
♣ KJ763

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

- Stayman

Board: 68
Dealer: W
Vul: EW
North HCP: 15
South HCP: 11
Contract: 3N N

North:
♠ A5
♥ A104
♦ K732
♣ A832

South:
♠ KQ642
♥ Q853
♦ 9
♣ KJ10

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

- Stayman

Board: 69
Dealer: E
Vul: None
North HCP: 10
South HCP: 15
Contract: 4♠ N

North:
♠ KJ952
♥ A853
♦ 1095
♣ Q

South:
♠ AQ10
♥ Q102
♦ K876
♣ KJ6

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

- Stayman

Board: 70

Dealer: W

Vul: NS

North HCP: 15

South HCP: 13

Contract: 4♠ S

North:

♠ K109

♥ J6

♦ AQJ32

♣ A105

South:

♠ AJ632

♥ Q1084

♦ K

♣ K62

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

Pass	4♠	AP	
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1. Stayman

North hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 71	♠ A852	East Opens 1♦.
Dealer: E	♥ Q8652	
Vul: EW	♦ 9	Partner bids first.
HCP: 10	♣ A42	

Board: 72	♠ J109	West Opens 1♦.
Dealer: W	♥ AJ7	
Vul: None	♦ AQ5	You bid first.
HCP: 15	♣ QJ102	

Board: 73	♠ KQ842	East Opens 1♦.
Dealer: E	♥ KQ76	
Vul: Both	♦ 765	Partner bids first.
HCP: 10	♣ 10	

Board: 74	♠ KQ9	West Opens 1♦.
Dealer: W	♥ J4	
Vul: None	♦ A1097	You bid first.
HCP: 15	♣ KQ82	

Board: 75	♠ AJ953	East Opens 1♦.
Dealer: E	♥ Q754	
Vul: NS	♦ 9	Partner bids first.
HCP: 10	♣ K42	

Board: 76	♠ AK	West Opens 1♦.
Dealer: W	♥ K85	
Vul: None	♦ QJ932	You bid first.
HCP: 15	♣ Q72	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: E	♠ A852	♠ J63			1♦	1NT
Vul: EW	♥ Q8652	♥ AK	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 9	♦ AQ732	Pass	3♥	Pass	3NT
South HCP: 17	♣ A42	♣ K109	AP			
Contract: 3N S			1. Stayman			

Board: 72	North:	South:	West	North	East	South
Dealer: W	♠ J109	♠ Q854	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ AJ7	♥ KQ952	Pass	2♦	Pass	3♥
North HCP: 15	♦ AQ5	♦ K83	Pass	4♥	AP	
South HCP: 10	♣ QJ102	♣ 5	1. Stayman			
Contract: 4♥ S						

Board: 73	North:	South:	West	North	East	South
Dealer: E	♠ KQ842	♠ A75			1♦	1NT
Vul: Both	♥ KQ76	♥ J93	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 765	♦ K43	Pass	3♠	Pass	4♦ ²
South HCP: 17	♣ 10	♣ AKQ2	Pass	4♠	AP	
Contract: 4♠ N			1. Stayman			
			2. limit raise or better in ♠			

Board: 74	North:	South:	West	North	East	South
Dealer: W	♠ KQ9	♠ J10532	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ J4	♥ K1093	Pass	2♦	Pass	3♠
North HCP: 15	♦ A1097	♦ K64	Pass	4♠	AP	
South HCP: 11	♣ KQ82	♣ A	1. Stayman			
Contract: 4♠ S						

Board: 75	North:	South:	West	North	East	South
Dealer: E	♠ AJ953	♠ Q2			1♦	1NT
Vul: NS	♥ Q754	♥ K83	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 9	♦ AQ76	Pass	3♠	Pass	3NT
South HCP: 15	♣ K42	♣ A863	AP			
Contract: 3N S			1. Stayman			

Board: 76	North:	South:	West	North	East	South
Dealer: W	♠ AK	♠ Q1097	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ K85	♥ J9732	Pass	2♦	Pass	3♥
North HCP: 15	♦ QJ932	♦ A	Pass	4♥	AP	
South HCP: 11	♣ Q72	♣ A98	1. Stayman			
Contract: 4♥ S						

South hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 71 ♠ J63 East Opens 1♦.
Dealer: E ♥ AK
Vul: EW ♦ AQ732 You bid first.
HCP: 17 ♣ K109

Board: 72 ♠ Q854 West Opens 1♦.
Dealer: W ♥ KQ952
Vul: None ♦ K83 Partner bids first.
HCP: 10 ♣ 5

Board: 73 ♠ A75 East Opens 1♦.
Dealer: E ♥ J93
Vul: Both ♦ K43 You bid first.
HCP: 17 ♣ AKQ2

Board: 74 ♠ J10532 West Opens 1♦.
Dealer: W ♥ K1093
Vul: None ♦ K64 Partner bids first.
HCP: 11 ♣ A

Board: 75 ♠ Q2 East Opens 1♦.
Dealer: E ♥ K83
Vul: NS ♦ AQ76 You bid first.
HCP: 15 ♣ A863

Board: 76 ♠ Q1097 West Opens 1♦.
Dealer: W ♥ J9732
Vul: None ♦ A Partner bids first.
HCP: 11 ♣ A98

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: E	♠ A852	♠ J63			1♦	1NT
Vul: EW	♥ Q8652	♥ AK	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 9	♦ AQ732	Pass	3♥	Pass	3NT
South HCP: 17	♣ A42	♣ K109	AP			
Contract: 3N S			1. Stayman			

Board: 72	North:	South:	West	North	East	South
Dealer: W	♠ J109	♠ Q854	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ AJ7	♥ KQ952	Pass	2♦	Pass	3♥
North HCP: 15	♦ AQ5	♦ K83	Pass	4♥	AP	
South HCP: 10	♣ QJ102	♣ 5	1. Stayman			
Contract: 4♥ S						

Board: 73	North:	South:	West	North	East	South
Dealer: E	♠ KQ842	♠ A75			1♦	1NT
Vul: Both	♥ KQ76	♥ J93	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 765	♦ K43	Pass	3♠	Pass	4♦ ²
South HCP: 17	♣ 10	♣ AKQ2	Pass	4♠	AP	
Contract: 4♠ N			1. Stayman			
			2. limit raise or better in ♠			

Board: 74	North:	South:	West	North	East	South
Dealer: W	♠ KQ9	♠ J10532	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ J4	♥ K1093	Pass	2♦	Pass	3♠
North HCP: 15	♦ A1097	♦ K64	Pass	4♠	AP	
South HCP: 11	♣ KQ82	♣ A	1. Stayman			
Contract: 4♠ S						

Board: 75	North:	South:	West	North	East	South
Dealer: E	♠ AJ953	♠ Q2			1♦	1NT
Vul: NS	♥ Q754	♥ K83	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 9	♦ AQ76	Pass	3♠	Pass	3NT
South HCP: 15	♣ K42	♣ A863	AP			
Contract: 3N S			1. Stayman			

Board: 76

Dealer: W

Vul: None

North HCP: 15

South HCP: 11

Contract: 4♥ S

North:

♠ AK

♥ K85

♦ QJ932

♣ Q72

South:

♠ Q1097

♥ J9732

♦ A

♣ A98

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

Pass	4♥	AP	
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1. Stayman

North hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 77	♠ J10743	East Opens 1♦.
Dealer: E	♥ A964	
Vul: NS	♦ 4	Partner bids first.
HCP: 10	♣ KQ3	

Board: 78	♠ 42	West Opens 1♦.
Dealer: W	♥ AK7	
Vul: EW	♦ AJ762	You bid first.
HCP: 16	♣ KJ6	

Board: 79	♠ KQJ4	East Opens 1♦.
Dealer: E	♥ K9742	
Vul: NS	♦ 7	Partner bids first.
HCP: 11	♣ Q109	

Board: 80	♠ QJ	West Opens 1♣.
Dealer: W	♥ A94	
Vul: EW	♦ QJ104	You bid first.
HCP: 17	♣ AQJ10	

Board: 81	♠ J1043	East Opens 1♣.
Dealer: E	♥ AJ732	
Vul: NS	♦ K53	Partner bids first.
HCP: 11	♣ Q	

Board: 82	♠ 85	West Opens 1♦.
Dealer: W	♥ A94	
Vul: None	♦ K843	You bid first.
HCP: 15	♣ AKJ8	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 77
Dealer: E
Vul: NS
North HCP: 10
South HCP: 17
Contract: 4♠ N

North:
♠ J10743
♥ A964
♦ 4
♣ KQ3

South:
♠ AKQ
♥ Q85
♦ AQ983
♣ 108

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

1. Stayman
2. limit raise or better in ♠

Board: 78
Dealer: W
Vul: EW
North HCP: 16
South HCP: 10
Contract: 3N N

North:
♠ 42
♥ AK7
♦ AJ762
♣ KJ6

South:
♠ AK986
♥ J654
♦ 3
♣ Q85

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

1. Stayman

Board: 79
Dealer: E
Vul: NS
North HCP: 11
South HCP: 16
Contract: 3N S

North:
♠ KQJ4
♥ K9742
♦ 7
♣ Q109

South:
♠ A75
♥ A6
♦ KJ92
♣ A843

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

1. Stayman

Board: 80
Dealer: W
Vul: EW
North HCP: 17
South HCP: 11
Contract: 3N N

North:
♠ QJ
♥ A94
♦ QJ104
♣ AQJ10

South:
♠ 109843
♥ KJ105
♦ AK3
♣ 8

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

1. Stayman

Board: 81
Dealer: E
Vul: NS
North HCP: 11
South HCP: 17
Contract: 4♥ N

North:
♠ J1043
♥ AJ732
♦ K53
♣ Q

South:
♠ Q9
♥ KQ9
♦ AQ9
♣ KJ742

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

1. Stayman
2. limit raise or better in ♥

Board: 82
Dealer: W
Vul: None
North HCP: 15
South HCP: 10
Contract: 3N N

North:
♠ 85
♥ A94
♦ K843
♣ AKJ8

South:
♠ A10432
♥ Q753
♦ Q
♣ Q65

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

1. Stayman

South hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 77 ♠ AKQ East Opens 1♦.
Dealer: E ♥ Q85
Vul: NS ♦ AQ983 You bid first.
HCP: 17 ♣ 108

Board: 78 ♠ AK986 West Opens 1♦.
Dealer: W ♥ J654
Vul: EW ♦ 3 Partner bids first.
HCP: 10 ♣ Q85

Board: 79 ♠ A75 East Opens 1♦.
Dealer: E ♥ A6
Vul: NS ♦ KJ92 You bid first.
HCP: 16 ♣ A843

Board: 80 ♠ 109843 West Opens 1♣.
Dealer: W ♥ KJ105
Vul: EW ♦ AK3 Partner bids first.
HCP: 11 ♣ 8

Board: 81 ♠ Q9 East Opens 1♣.
Dealer: E ♥ KQ9
Vul: NS ♦ AQ9 You bid first.
HCP: 17 ♣ KJ742

Board: 82 ♠ A10432 West Opens 1♦.
Dealer: W ♥ Q753
Vul: None ♦ Q Partner bids first.
HCP: 10 ♣ Q65

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 77
Dealer: E
Vul: NS
North HCP: 10
South HCP: 17
Contract: 4♠ N

North:
♠ J10743
♥ A964
♦ 4
♣ KQ3

South:
♠ AKQ
♥ Q85
♦ AQ983
♣ 108

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

1. Stayman
2. limit raise or better in ♠

Board: 78
Dealer: W
Vul: EW
North HCP: 16
South HCP: 10
Contract: 3N N

North:
♠ 42
♥ AK7
♦ AJ762
♣ KJ6

South:
♠ AK986
♥ J654
♦ 3
♣ Q85

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

1. Stayman

Board: 79
Dealer: E
Vul: NS
North HCP: 11
South HCP: 16
Contract: 3N S

North:
♠ KQJ4
♥ K9742
♦ 7
♣ Q109

South:
♠ A75
♥ A6
♦ KJ92
♣ A843

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

1. Stayman

Board: 80
Dealer: W
Vul: EW
North HCP: 17
South HCP: 11
Contract: 3N N

North:
♠ QJ
♥ A94
♦ QJ104
♣ AQJ10

South:
♠ 109843
♥ KJ105
♦ AK3
♣ 8

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

1. Stayman

Board: 81
Dealer: E
Vul: NS
North HCP: 11
South HCP: 17
Contract: 4♥ N

North:
♠ J1043
♥ AJ732
♦ K53
♣ Q

South:
♠ Q9
♥ KQ9
♦ AQ9
♣ KJ742

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

1. Stayman
2. limit raise or better in ♥

Board: 82
Dealer: W
Vul: None
North HCP: 15
South HCP: 10
Contract: 3N N

North:
♠ 85
♥ A94
♦ K843
♣ AKJ8

South:
♠ A10432
♥ Q753
♦ Q
♣ Q65

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

1. Stayman

North hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 83	♠ Q9752	East Opens 1♦.
Dealer: E	♥ AQ42	
Vul: EW	♦ 8	Partner bids first.
HCP: 11	♣ K108	

Board: 84	♠ 654	West Opens 1♦.
Dealer: W	♥ 84	
Vul: Both	♦ KQ6	You bid first.
HCP: 15	♣ AKQJ2	

Board: 85	♠ KJ1097	East Opens 1♣.
Dealer: E	♥ QJ65	
Vul: None	♦ A	Partner bids first.
HCP: 11	♣ 972	

Board: 86	♠ A43	West Opens 1♦.
Dealer: W	♥ K64	
Vul: Both	♦ AKJ52	You bid first.
HCP: 15	♣ 63	

Board: 87	♠ Q1098	East Opens 1♣.
Dealer: E	♥ QJ1084	
Vul: NS	♦ Q95	Partner bids first.
HCP: 10	♣ K	

Board: 88	♠ J96	West Opens 1♦.
Dealer: W	♥ A2	
Vul: Both	♦ KQ63	You bid first.
HCP: 15	♣ AJ106	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ Q9752	♠ KJ4			1♦	1NT
Vul: EW	♥ AQ42	♥ K9	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ 8	♦ AQ76	Pass	3♠	Pass	4♠
South HCP: 15	♣ K108	♣ Q763	AP			
Contract: 4♠ N			1. Stayman			

Board: 84	North:	South:	West	North	East	South
Dealer: W	♠ 654	♠ K873	1♦	1NT	Pass	2♣ ¹
Vul: Both	♥ 84	♥ AK1032	Pass	2♦	Pass	3♥
North HCP: 15	♦ KQ6	♦ 732	Pass	3NT	AP	
South HCP: 10	♣ AKQJ2	♣ 4	1. Stayman			
Contract: 3N N						

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ KJ1097	♠ A63			1♣	1NT
Vul: None	♥ QJ65	♥ K7	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ A	♦ KJ974	Pass	3♠	Pass	4♠
South HCP: 15	♣ 972	♣ A104	AP			
Contract: 4♠ N			1. Stayman			

Board: 86	North:	South:	West	North	East	South
Dealer: W	♠ A43	♠ KQ107	1♦	1NT	Pass	2♣ ¹
Vul: Both	♥ K64	♥ Q10953	Pass	2♦	Pass	3♥
North HCP: 15	♦ AKJ52	♦ 9	Pass	4♥	AP	
South HCP: 10	♣ 63	♣ QJ2	1. Stayman			
Contract: 4♥ S						

Board: 87	North:	South:	West	North	East	South
Dealer: E	♠ Q1098	♠ 752			1♣	1NT
Vul: NS	♥ QJ1084	♥ AK2	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ Q95	♦ A7	Pass	3♥	Pass	4♥
South HCP: 15	♣ K	♣ A10762	AP			
Contract: 4♥ N			1. Stayman			

Board: 88

Dealer: W

Vul: Both

North HCP: 15

South HCP: 11

Contract: 4♠ S

North:

♠ J96

♥ A2

♦ KQ63

♣ AJ106

South:

♠ KQ1084

♥ Q986

♦ A92

♣ 9

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

Pass	4♠	AP	
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1. Stayman

South hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 83	♠ KJ4	East Opens 1♦.
Dealer: E	♥ K9	
Vul: EW	♦ AQ76	You bid first.
HCP: 15	♣ Q763	
Board: 84	♠ K873	West Opens 1♦.
Dealer: W	♥ AK1032	
Vul: Both	♦ 732	Partner bids first.
HCP: 10	♣ 4	
Board: 85	♠ A63	East Opens 1♣.
Dealer: E	♥ K7	
Vul: None	♦ KJ974	You bid first.
HCP: 15	♣ A104	
Board: 86	♠ KQ107	West Opens 1♦.
Dealer: W	♥ Q10953	
Vul: Both	♦ 9	Partner bids first.
HCP: 10	♣ QJ2	
Board: 87	♠ 752	East Opens 1♣.
Dealer: E	♥ AK2	
Vul: NS	♦ A7	You bid first.
HCP: 15	♣ A10762	
Board: 88	♠ KQ1084	West Opens 1♦.
Dealer: W	♥ Q986	
Vul: Both	♦ A92	Partner bids first.
HCP: 11	♣ 9	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ Q9752	♠ KJ4			1♦	1NT
Vul: EW	♥ AQ42	♥ K9	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ 8	♦ AQ76	Pass	3♠	Pass	4♠
South HCP: 15	♣ K108	♣ Q763	AP			
Contract: 4♠ N			1. Stayman			

Board: 84	North:	South:	West	North	East	South
Dealer: W	♠ 654	♠ K873	1♦	1NT	Pass	2♣ ¹
Vul: Both	♥ 84	♥ AK1032	Pass	2♦	Pass	3♥
North HCP: 15	♦ KQ6	♦ 732	Pass	3NT	AP	
South HCP: 10	♣ AKQJ2	♣ 4	1. Stayman			
Contract: 3N N						

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ KJ1097	♠ A63			1♣	1NT
Vul: None	♥ QJ65	♥ K7	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ A	♦ KJ974	Pass	3♠	Pass	4♠
South HCP: 15	♣ 972	♣ A104	AP			
Contract: 4♠ N			1. Stayman			

Board: 86	North:	South:	West	North	East	South
Dealer: W	♠ A43	♠ KQ107	1♦	1NT	Pass	2♣ ¹
Vul: Both	♥ K64	♥ Q10953	Pass	2♦	Pass	3♥
North HCP: 15	♦ AKJ52	♦ 9	Pass	4♥	AP	
South HCP: 10	♣ 63	♣ QJ2	1. Stayman			
Contract: 4♥ S						

Board: 87	North:	South:	West	North	East	South
Dealer: E	♠ Q1098	♠ 752			1♣	1NT
Vul: NS	♥ QJ1084	♥ AK2	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ Q95	♦ A7	Pass	3♥	Pass	4♥
South HCP: 15	♣ K	♣ A10762	AP			
Contract: 4♥ N			1. Stayman			

Board: 88

Dealer: W

Vul: Both

North HCP: 15

South HCP: 11

Contract: 4♠ S

North:

♠ J96

♥ A2

♦ KQ63

♣ AJ106

South:

♠ KQ1084

♥ Q986

♦ A92

♣ 9

West	North	East	South
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1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

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

Pass	4♠	AP	
------	----	----	--

1. Stayman

North hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 89	♠ Q643	East Opens 1♦.
Dealer: E	♥ AQ875	
Vul: None	♦ A63	Partner bids first.
HCP: 12	♣ 9	

Board: 90	♠ A98	West Opens 1♦.
Dealer: W	♥ A105	
Vul: NS	♦ A743	You bid first.
HCP: 15	♣ K96	

Board: 91	♠ AJ1063	East Opens 1♦.
Dealer: E	♥ Q532	
Vul: None	♦ 2	Partner bids first.
HCP: 10	♣ K97	

Board: 92	♠ J642	West Opens 1♣.
Dealer: W	♥ A104	
Vul: EW	♦ A52	You bid first.
HCP: 16	♣ AQJ	

Board: 93	♠ KJ109	East Opens 1♦.
Dealer: E	♥ QJ542	
Vul: Both	♦ 6	Partner bids first.
HCP: 10	♣ K102	

Board: 94	♠ 106	West Opens 1♦.
Dealer: W	♥ K105	
Vul: Both	♦ A95	You bid first.
HCP: 15	♣ AKJ102	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 89	North:	South:	West	North	East	South
Dealer: E	♠ Q643	♠ A107			1♦	1NT
Vul: None	♥ AQ875	♥ K9	Pass	2♣ ¹	Pass	2♦
North HCP: 12	♦ A63	♦ K104	Pass	3♥	Pass	3NT
South HCP: 15	♣ 9	♣ KQ754	AP			
Contract: 3N S			1. Stayman			

Board: 90	North:	South:	West	North	East	South
Dealer: W	♠ A98	♠ K10642	1♦	1NT	Pass	2♣ ¹
Vul: NS	♥ A105	♥ QJ94	Pass	2♦	Pass	3♠
North HCP: 15	♦ A743	♦ 10	Pass	4♠	AP	
South HCP: 11	♣ K96	♣ AJ4	1. Stayman			
Contract: 4♠ S						

Board: 91	North:	South:	West	North	East	South
Dealer: E	♠ AJ1063	♠ Q75			1♦	1NT
Vul: None	♥ Q532	♥ 108	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 2	♦ AK3	Pass	3♠	Pass	4♦ ²
South HCP: 16	♣ K97	♣ AQJ54	Pass	4♠	AP	
Contract: 4♠ N			1. Stayman			
			2. limit raise or better in ♠			

Board: 92	North:	South:	West	North	East	South
Dealer: W	♠ J642	♠ Q1075	1♣	1NT	Pass	2♣ ¹
Vul: EW	♥ A104	♥ Q8765	Pass	2♠	Pass	3♠
North HCP: 16	♦ A52	♦ K	AP			
South HCP: 10	♣ AQJ	♣ K52	1. Stayman			
Contract: 3♠ N						

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ KJ109	♠ A64			1♦	1NT
Vul: Both	♥ QJ542	♥ 109	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 6	♦ AK8	Pass	3♥	Pass	3NT
South HCP: 15	♣ K102	♣ A9654	AP			
Contract: 3N S			1. Stayman			

Board: 94

Dealer: W

Vul: Both

North HCP: 15

South HCP: 10

Contract: 4♥ S

North:

♠ 106

♥ K105

♦ A95

♣ AKJ102

South:

♠ 9753

♥ AQJ42

♦ K83

♣ 7

West	North	East	South
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1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

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

Pass	4♥	AP	
------	----	----	--

1. Stayman

South hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 89	♠ A107	East Opens 1♦.
Dealer: E	♥ K9	
Vul: None	♦ K104	You bid first.
HCP: 15	♣ KQ754	

Board: 90	♠ K10642	West Opens 1♦.
Dealer: W	♥ QJ94	
Vul: NS	♦ 10	Partner bids first.
HCP: 11	♣ AJ4	

Board: 91	♠ Q75	East Opens 1♦.
Dealer: E	♥ 108	
Vul: None	♦ AK3	You bid first.
HCP: 16	♣ AQJ54	

Board: 92	♠ Q1075	West Opens 1♣.
Dealer: W	♥ Q8765	
Vul: EW	♦ K	Partner bids first.
HCP: 10	♣ K52	

Board: 93	♠ A64	East Opens 1♦.
Dealer: E	♥ 109	
Vul: Both	♦ AK8	You bid first.
HCP: 15	♣ A9654	

Board: 94	♠ 9753	West Opens 1♦.
Dealer: W	♥ AQJ42	
Vul: Both	♦ K83	Partner bids first.
HCP: 10	♣ 7	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 89	North:	South:	West	North	East	South
Dealer: E	♠ Q643	♠ A107			1♦	1NT
Vul: None	♥ AQ875	♥ K9	Pass	2♣ ¹	Pass	2♦
North HCP: 12	♦ A63	♦ K104	Pass	3♥	Pass	3NT
South HCP: 15	♣ 9	♣ KQ754	AP			
Contract: 3N S			1. Stayman			

Board: 90	North:	South:	West	North	East	South
Dealer: W	♠ A98	♠ K10642	1♦	1NT	Pass	2♣ ¹
Vul: NS	♥ A105	♥ QJ94	Pass	2♦	Pass	3♠
North HCP: 15	♦ A743	♦ 10	Pass	4♠	AP	
South HCP: 11	♣ K96	♣ AJ4	1. Stayman			
Contract: 4♠ S						

Board: 91	North:	South:	West	North	East	South
Dealer: E	♠ AJ1063	♠ Q75			1♦	1NT
Vul: None	♥ Q532	♥ 108	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 2	♦ AK3	Pass	3♠	Pass	4♦ ²
South HCP: 16	♣ K97	♣ AQJ54	Pass	4♠	AP	
Contract: 4♠ N			1. Stayman			
			2. limit raise or better in ♠			

Board: 92	North:	South:	West	North	East	South
Dealer: W	♠ J642	♠ Q1075	1♣	1NT	Pass	2♣ ¹
Vul: EW	♥ A104	♥ Q8765	Pass	2♠	Pass	3♠
North HCP: 16	♦ A52	♦ K	AP			
South HCP: 10	♣ AQJ	♣ K52	1. Stayman			
Contract: 3♠ N						

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ KJ109	♠ A64			1♦	1NT
Vul: Both	♥ QJ542	♥ 109	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 6	♦ AK8	Pass	3♥	Pass	3NT
South HCP: 15	♣ K102	♣ A9654	AP			
Contract: 3N S			1. Stayman			

Board: 94

Dealer: W

Vul: Both

North HCP: 15

South HCP: 10

Contract: 4♥ S

North:

♠ 106

♥ K105

♦ A95

♣ AKJ102

South:

♠ 9753

♥ AQJ42

♦ K83

♣ 7

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

North hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 95	♠ J1082	East Opens 1♦.
Dealer: E	♥ Q10643	
Vul: None	♦ 8	Partner bids first.
HCP: 11	♣ AKJ	

Board: 96	♠ KQ	West Opens 1♦.
Dealer: W	♥ 1073	
Vul: EW	♦ QJ7	You bid first.
HCP: 15	♣ AQJ103	

Board: 97	♠ AKQ7	East Opens 1♦.
Dealer: E	♥ Q8652	
Vul: NS	♦ J98	Partner bids first.
HCP: 12	♣ 7	

Board: 98	♠ 973	West Opens 1♣.
Dealer: W	♥ K7	
Vul: Both	♦ AKJ7	You bid first.
HCP: 15	♣ A965	

Board: 99	♠ J964	East Opens 1♣.
Dealer: E	♥ KQJ93	
Vul: EW	♦ KQ2	Partner bids first.
HCP: 12	♣ 5	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 95
Dealer: E
Vul: None
North HCP: 11
South HCP: 15
Contract: 4♥ N

North:
♠ J1082
♥ Q10643
♦ 8
♣ AKJ

South:
♠ KQ5
♥ KJ8
♦ AQ76
♣ 652

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

Board: 96
Dealer: W
Vul: EW
North HCP: 15
South HCP: 10
Contract: 3N N

North:
♠ KQ
♥ 1073
♦ QJ7
♣ AQJ103

South:
♠ A9764
♥ K542
♦ K63
♣ 6

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

Board: 97
Dealer: E
Vul: NS
North HCP: 12
South HCP: 15
Contract: 4♥ N

North:
♠ AKQ7
♥ Q8652
♦ J98
♣ 7

South:
♠ 654
♥ A97
♦ A76
♣ AK83

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

Board: 98
Dealer: W
Vul: Both
North HCP: 15
South HCP: 10
Contract: 4♠ S

North:
♠ 973
♥ K7
♦ AKJ7
♣ A965

South:
♠ AK1084
♥ 10863
♦ 532
♣ K

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

Board: 99
Dealer: E
Vul: EW
North HCP: 12
South HCP: 15
Contract: 3N S

North:
♠ J964
♥ KQJ93
♦ KQ2
♣ 5

South:
♠ A87
♥ A2
♦ A93
♣ K7643

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

South hands (Practice Page)

We Overcall 1NT then partner bids 2!C

Board: 95	♠ KQ5	East Opens 1♦.
Dealer: E	♥ KJ8	
Vul: None	♦ AQ76	You bid first.
HCP: 15	♣ 652	

Board: 96	♠ A9764	West Opens 1♦.
Dealer: W	♥ K542	
Vul: EW	♦ K63	Partner bids first.
HCP: 10	♣ 6	

Board: 97	♠ 654	East Opens 1♦.
Dealer: E	♥ A97	
Vul: NS	♦ A76	You bid first.
HCP: 15	♣ AK83	

Board: 98	♠ AK1084	West Opens 1♣.
Dealer: W	♥ 10863	
Vul: Both	♦ 532	Partner bids first.
HCP: 10	♣ K	

Board: 99	♠ A87	East Opens 1♣.
Dealer: E	♥ A2	
Vul: EW	♦ A93	You bid first.
HCP: 15	♣ K7643	

We Overcall 1NT then partner bids 2!C Both hands (Answers Page)

Board: 95
Dealer: E
Vul: None
North HCP: 11
South HCP: 15
Contract: 4♥ N

North:
♠ J1082
♥ Q10643
♦ 8
♣ AKJ

South:
♠ KQ5
♥ KJ8
♦ AQ76
♣ 652

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

Board: 96
Dealer: W
Vul: EW
North HCP: 15
South HCP: 10
Contract: 3N N

North:
♠ KQ
♥ 1073
♦ QJ7
♣ AQJ103

South:
♠ A9764
♥ K542
♦ K63
♣ 6

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

Board: 97
Dealer: E
Vul: NS
North HCP: 12
South HCP: 15
Contract: 4♥ N

North:
♠ AKQ7
♥ Q8652
♦ J98
♣ 7

South:
♠ 654
♥ A97
♦ A76
♣ AK83

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

Board: 98
Dealer: W
Vul: Both
North HCP: 15
South HCP: 10
Contract: 4♠ S

North:
♠ 973
♥ K7
♦ AKJ7
♣ A965

South:
♠ AK1084
♥ 10863
♦ 532
♣ K

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

Board: 99
Dealer: E
Vul: EW
North HCP: 12
South HCP: 15
Contract: 3N S

North:
♠ J964
♥ KQJ93
♦ KQ2
♣ 5

South:
♠ A87
♥ A2
♦ A93
♣ K7643

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