

North hands	Opps_Overcall_Stayman_or_Jacoby
Board: 1 Dealer: South Vul: None HCP: 4+2	♠ J8753 ♥ K8742 ♦ T ♣ 52
Board: 2 Dealer: West Vul: E-W HCP: 9	♠ AKJ2 ♥ T53 ♦ 84 ♣ J752
Board: 3 Dealer: North Vul: E-W HCP: 15+1	♠ A64 ♥ KJT ♦ AQJ98 ♣ 32
Board: 4 Dealer: West Vul: E-W HCP: 0+1	♠ T92 ♥ 96542 ♦ 84 ♣ 964
Board: 5 Dealer: East Vul: None HCP: 15+2	♠ A4 ♥ AQJ954 ♦ J8 ♣ K64

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ J8753	♠ KQ4				1NT
Vul: None	♥ K8742	♥ AQ3	Pass	2♥	3♦	X
North HCP: 4+2	♦ T	♦ 876	Pass	3♠	Pass	Pass
South HCP: 17	♣ 52	♣ KQJ6	X	All Pass		
Contract:	3♠X North					

Board: 2	North:	South:	W	N	E	S
Dealer: West	♠ AKJ2	♠ 8754	1NT	Pass	2♦	3♦
Vul: E-W	♥ T53	♥ A	All Pass			
North HCP: 9	♦ 84	♦ KQJT965				
South HCP: 13+3	♣ J752	♣ K				
Contract:	3♦ South					

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ A64	♠ 53		1NT	Pass	2♦
Vul: E-W	♥ KJT	♥ AQ732	2♠	Pass	Pass	3♣
North HCP: 15+1	♦ AQJ98	♦ 5	Pass	3♥	Pass	3NT
South HCP: 12+2	♣ 32	♣ AQ875	Pass	4♥	All Pass	
Contract:	4♥ North					

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ T92	♠ K	1NT	Pass	2♥	3♣
Vul: E-W	♥ 96542	♥ J3	All Pass			
North HCP: 0+1	♦ 84	♦ AQ52				
South HCP: 18+2	♣ 964	♣ AKJT53				
Contract:	3♣ South					

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ A4	♠ 986		1NT	Pass	
Vul: None	♥ AQJ954	♥ 63	2♥	3♥	All Pass	
North HCP: 15+2	♦ J8	♦ KQ76				
South HCP: 7	♣ K64	♣ QT75				
Contract:	3♥ North					

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 1 Dealer: South Vul: None HCP: 17	♠ KQ4 ♥ AQ3 ♦ 876 ♣ KQJ6
	You bid first. East (RHO) bids 3♦ if possible. West (LHO) Doubles 3♠ if possible.
Board: 2 Dealer: West Vul: E-W HCP: 13+3	♠ 8754 ♥ A ♦ KQJT965 ♣ K
	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♦ if possible.
Board: 3 Dealer: North Vul: E-W HCP: 12+2	♠ 53 ♥ AQ732 ♦ 5 ♣ AQ875
	Partner bids first. West (LHO) bids 2♠ if possible.
Board: 4 Dealer: West Vul: E-W HCP: 18+2	♠ K ♥ J3 ♦ AQ52 ♣ AKJT53
	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♥ if possible.
Board: 5 Dealer: East Vul: None HCP: 7	♠ 986 ♥ 63 ♦ KQ76 ♣ QT75
	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ J8753	♠ KQ4				1NT
Vul: None	♥ K8742	♥ AQ3	Pass	2♥	3♦	X
North HCP: 4+2	♦ T	♦ 876	Pass	3♠	Pass	Pass
South HCP: 17	♣ 52	♣ KQJ6	X	All Pass		
Contract:	3♠X North					

Board: 2	North:	South:	W	N	E	S
Dealer: West	♠ AKJ2	♠ 8754	1NT	Pass	2♦	3♦
Vul: E-W	♥ T53	♥ A	All Pass			
North HCP: 9	♦ 84	♦ KQJT965				
South HCP: 13+3	♣ J752	♣ K				
Contract:	3♦ South					

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ A64	♠ 53		1NT	Pass	2♦
Vul: E-W	♥ KJT	♥ AQ732	2♠	Pass	Pass	3♣
North HCP: 15+1	♦ AQJ98	♦ 5	Pass	3♥	Pass	3NT
South HCP: 12+2	♣ 32	♣ AQ875	Pass	4♥	All Pass	
Contract:	4♥ North					

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ T92	♠ K	1NT	Pass	2♥	3♣
Vul: E-W	♥ 96542	♥ J3	All Pass			
North HCP: 0+1	♦ 84	♦ AQ52				
South HCP: 18+2	♣ 964	♣ AKJT53				
Contract:	3♣ South					

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ A4	♠ 986		1NT	Pass	
Vul: None	♥ AQJ954	♥ 63	2♥	3♥	All Pass	
North HCP: 15+2	♦ J8	♦ KQ76				
South HCP: 7	♣ K64	♣ QT75				
Contract:	3♥ North					

North hands**Opps_Overcall_Stayman_or_Jacoby****Board: 6** ♠ KQ852

Partner bids first.

Dealer: South ♥ 64

East (LHO) bids 3♥ if possible.

Vul: Both ♦ AJ75

HCP: 10+1 ♣ 64

Board: 7 ♠ J6

LHO opens the bidding 1NT.

Dealer: East ♥ 4

Partner bids next.

Vul: None ♦ AKJ8432

West (RHO) bids 2♥ if possible.

HCP: 13+3 ♣ A96

East (LHO) bids 3♠ if possible.

Board: 8 ♠ A9843

Partner bids first.

Dealer: South ♥ J87

East (LHO) bids 3♦ if possible.

Vul: N-S ♦ 76

HCP: 8+1 ♣ QJ5

Board: 9 ♠ 98

LHO opens the bidding 1NT.

Dealer: East ♥ K86

Partner bids next.

Vul: E-W ♦ AKJT73

West (RHO) bids 2♥ if possible.

HCP: 11+2 ♣ 86

Board: 10 ♠ 98

RHO opens the bidding 1NT.

Dealer: West ♥ T95

You bid next.

Vul: E-W ♦ Q752

East (LHO) bids 2♦ if possible.

HCP: 6 ♣ AT92

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ KQ852	♠ A7				1NT
Vul: Both	♥ 64	♥ K82	Pass	2♥	3♥	Pass
North HCP: 10+1	♦ AJ75	♦ K83	Pass	3NT	All Pass	
South HCP: 15+1	♣ 64	♣ KQT92				
Contract:	3NT North					

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ J6	♠ T2			1NT	Pass
Vul: None	♥ 4	♥ AJT862	2♥	3♦	3♠	X
North HCP: 13+3	♦ AKJ8432	♦ T	Pass	4♦	All Pass	
South HCP: 6+2	♣ A96	♣ J542				
Contract:	4♦ North					

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ A9843	♠ KQ6				1NT
Vul: N-S	♥ J87	♥ AKT6	Pass	2♥	3♦	Pass
North HCP: 8+1	♦ 76	♦ K82	Pass	X	Pass	3♠
South HCP: 15	♣ QJ5	♣ 743	All Pass			
Contract:	3♠ South					

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ 98	♠ JT7			1NT	Pass
Vul: E-W	♥ K86	♥ QJT73	2♥	3♦	All Pass	
North HCP: 11+2	♦ AKJT73	♦ 4				
South HCP: 8+1	♣ 86	♣ A952				
Contract:	3♦ North					

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ 98	♠ AKJT32	1NT	Pass	2♦	2♠
Vul: E-W	♥ T95	♥ -			All Pass	
North HCP: 6	♦ Q752	♦ AT63				
South HCP: 15+2	♣ AT92	♣ K76				
Contract:	2♠ South					

South hands	Opps_Overcall_Stayman_or_Jacoby
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Board: 6	♠ A7	You bid first.
Dealer: South	♥ K82	East (RHO) bids 3♥ if possible.
Vul: Both	♦ K83	
HCP: 15+1	♣ KQT92	
Board: 7	♠ T2	RHO opens the bidding 1NT.
Dealer: East	♥ AJT862	You bid next.
Vul: None	♦ T	West (LHO) bids 2♥ if possible.
HCP: 6+2	♣ J542	East (RHO) bids 3♠ if possible.
Board: 8	♠ KQ6	You bid first.
Dealer: South	♥ AKT6	East (RHO) bids 3♦ if possible.
Vul: N-S	♦ K82	
HCP: 15	♣ 743	
Board: 9	♠ JT7	RHO opens the bidding 1NT.
Dealer: East	♥ QJT73	You bid next.
Vul: E-W	♦ 4	West (LHO) bids 2♥ if possible.
HCP: 8+1	♣ A952	
Board: 10	♠ AKJT32	LHO opens the bidding 1NT.
Dealer: West	♥ -	Partner bids next.
Vul: E-W	♦ AT63	East (RHO) bids 2♦ if possible.
HCP: 15+2	♣ K76	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ KQ852	♠ A7				1NT
Vul: Both	♥ 64	♥ K82	Pass	2♥	3♥	Pass
North HCP: 10+1	♦ AJ75	♦ K83	Pass	3NT	All Pass	
South HCP: 15+1	♣ 64	♣ KQT92				
Contract:	3NT North					

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ J6	♠ T2			1NT	Pass
Vul: None	♥ 4	♥ AJT862	2♥	3♦	3♠	X
North HCP: 13+3	♦ AKJ8432	♦ T	Pass	4♦	All Pass	
South HCP: 6+2	♣ A96	♣ J542				
Contract:	4♦ North					

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ A9843	♠ KQ6				1NT
Vul: N-S	♥ J87	♥ AKT6	Pass	2♥	3♦	Pass
North HCP: 8+1	♦ 76	♦ K82	Pass	X	Pass	3♠
South HCP: 15	♣ QJ5	♣ 743	All Pass			
Contract:	3♠ South					

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ 98	♠ JT7			1NT	Pass
Vul: E-W	♥ K86	♥ QJT73	2♥	3♦	All Pass	
North HCP: 11+2	♦ AKJT73	♦ 4				
South HCP: 8+1	♣ 86	♣ A952				
Contract:	3♦ North					

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ 98	♠ AKJT32	1NT	Pass	2♦	2♠
Vul: E-W	♥ T95	♥ -			All Pass	
North HCP: 6	♦ Q752	♦ AT63				
South HCP: 15+2	♣ AT92	♣ K76				
Contract:	2♠ South					

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 11	♠ Q832	RHO opens the bidding 1NT.
Dealer: West	♥ 652	You bid next.
Vul: Both	♦ 8	East (LHO) bids 2♦ if possible.
HCP: 6+1	♣ A9764	West (RHO) Doubles 2♥ if possible.

Board: 12	♠ KT5	You bid first.
Dealer: North	♥ K8	West (RHO) bids 3♠ if possible.
Vul: None	♦ AQ72	
HCP: 16	♣ A952	

Board: 13	♠ T732	LHO opens the bidding 1NT.
Dealer: East	♥ 6	Partner bids next.
Vul: None	♦ AQJT764	West (RHO) bids 2♦ if possible.
HCP: 11+3	♣ A	West (RHO) bids 3♥ if possible.
		West (RHO) Doubles 4♦ if possible.

Board: 14	♠ AK9	You bid first.
Dealer: North	♥ AJ98	West (RHO) bids 3♦ if possible.
Vul: N-S	♦ 63	
HCP: 16	♣ A974	

Board: 15	♠ 5	Partner bids first.
Dealer: South	♥ 98754	East (LHO) bids 2♠ if possible.
Vul: Both	♦ 764	
HCP: 5+1	♣ AJ98	

Both hands (Answers Page)

Board: 11

Dealer: West

North:

♠ Q832

South:

♠ AJ965

W N E S

 1NT Pass 2♦ 2♥¹

Vul: Both

♥ 652

♥ 3

X 3♠ All Pass

North HCP: 6+1

♦ 8

♦ KQJ532

1. Michaels Cuebid

South HCP: 11+3

♣ A9764

♣ 3

Contract: 3♠ North

Board: 12

Dealer: North

North:

♠ KT5

South:

♠ 8

W N E S

1NT Pass 2♦

Vul: None

♥ K8

♥ AJT43

3♠ Pass Pass 4♣

North HCP: 16

♦ AQ72

♦ 98

All Pass

South HCP: 8+2

♣ A952

♣ QJ873

Contract: 4♣ South

Board: 13

Dealer: East

North:

♠ T732

South:

♠ KJ8

W N E S

1NT Pass

Vul: None

♥ 6

♥ JT85

2♦ 3♦ Pass Pass

North HCP: 11+3

♦ AQJT764

♦ 2

3♥ 4♦ Pass Pass

South HCP: 8+1

♣ A

♣ K8754

X All Pass

Contract: 4♦ X North

Board: 14

Dealer: North

North:

♠ AK9

South:

♠ QJ654

W N E S

1NT Pass 2♥

Vul: N-S

♥ AJ98

♥ 4

3♦ X Pass 3♠

North HCP: 16

♦ 63

♦ JT94

All Pass

South HCP: 4+1

♣ A974

♣ T85

Contract: 3♠ South

Board: 15

Dealer: South

North:

♠ 5

South:

♠ A874

W N E S

1NT

Vul: Both

♥ 98754

♥ AJ2

Pass 2♦ 2♠ X

North HCP: 5+1

♦ 764

♦ AT83

Pass 3♥ All Pass

South HCP: 16

♣ AJ98

♣ K7

Contract: 3♥ North

South hands	Opps_Overcall_Stayman_or_Jacoby	
Board: 11 Dealer: West Vul: Both HCP: 11+3	♠ AJ965 ♥ 3 ♦ KQJ532 ♣ 3	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♦ if possible. West (LHO) Doubles 2♥ if possible.
Board: 12 Dealer: North Vul: None HCP: 8+2	♠ 8 ♥ AJT43 ♦ 98 ♣ QJ873	Partner bids first. West (LHO) bids 3♠ if possible.
Board: 13 Dealer: East Vul: None HCP: 8+1	♠ KJ8 ♥ JT85 ♦ 2 ♣ K8754	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♦ if possible. West (LHO) bids 3♥ if possible. West (LHO) Doubles 4♦ if possible.
Board: 14 Dealer: North Vul: N-S HCP: 4+1	♠ QJ654 ♥ 4 ♦ JT94 ♣ T85	Partner bids first. West (LHO) bids 3♦ if possible.
Board: 15 Dealer: South Vul: Both HCP: 16	♠ A874 ♥ AJ2 ♦ AT83 ♣ K7	You bid first. East (RHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 11

Dealer: West

North:

♠ Q832

South:

♠ AJ965

W N E S

 1NT Pass 2♦ 2♥¹

Vul: Both

♥ 652

♥ 3

X 3♠ All Pass

North HCP: 6+1

♦ 8

♦ KQJ532

1. Michaels Cuebid

South HCP: 11+3

♣ A9764

♣ 3

Contract: 3♠ North

Board: 12

Dealer: North

North:

♠ KT5

South:

♠ 8

W N E S

1NT Pass 2♦

Vul: None

♥ K8

♥ AJT43

3♠ Pass Pass 4♣

North HCP: 16

♦ AQ72

♦ 98

All Pass

South HCP: 8+2

♣ A952

♣ QJ873

Contract: 4♣ South

Board: 13

Dealer: East

North:

♠ T732

South:

♠ KJ8

W N E S

1NT Pass

Vul: None

♥ 6

♥ JT85

2♦ 3♦ Pass Pass

North HCP: 11+3

♦ AQJT764

♦ 2

3♥ 4♦ Pass Pass

South HCP: 8+1

♣ A

♣ K8754

X All Pass

Contract: 4♦ X North

Board: 14

Dealer: North

North:

♠ AK9

South:

♠ QJ654

W N E S

1NT Pass 2♥

Vul: N-S

♥ AJ98

♥ 4

3♦ X Pass 3♠

North HCP: 16

♦ 63

♦ JT94

All Pass

South HCP: 4+1

♣ A974

♣ T85

Contract: 3♠ South

Board: 15

Dealer: South

North:

♠ 5

South:

♠ A874

W N E S

1NT

Vul: Both

♥ 98754

♥ AJ2

Pass 2♦ 2♠ X

North HCP: 5+1

♦ 764

♦ AT83

Pass 3♥ All Pass

South HCP: 16

♣ AJ98

♣ K7

Contract: 3♥ North

North hands**Opps_Overcall_Stayman_or_Jacoby****Board: 16**

♠ 9875

RHO opens the bidding 1NT.

Dealer: West

♥ Q53

You bid next.

Vul: N-S

♦ T953

East (LHO) bids 2♦ if possible.

HCP: 2

♣ 95

Board: 17

♠ Q98

You bid first.

Dealer: North

♥ 85

West (RHO) bids 2♠ if possible.

Vul: Both

♦ AKJ

HCP: 15+1

♣ AJ982

Board: 18

♠ 82

RHO opens the bidding 1NT.

Dealer: West

♥ 542

You bid next.

Vul: E-W

♦ AQ542

East (LHO) bids 2♥ if possible.

HCP: 9+1

♣ K74

Board: 19

♠ AKJ73

You bid first.

Dealer: North

♥ A64

West (RHO) bids 3♦ if possible.

Vul: E-W

♦ 72

HCP: 15+1

♣ K95

Board: 20

♠ 8

RHO opens the bidding 1NT.

Dealer: West

♥ T85

You bid next.

Vul: None

♦ QJ98763

East (LHO) bids 2♦ if possible.

HCP: 3+3

♣ 73

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ 9875	♠ AT4	1NT	Pass	2♦	3♣
Vul: N-S	♥ Q53	♥ T7		All Pass		
North HCP: 2	♦ T953	♦ K2				
South HCP: 16+2	♣ 95	♣ AKQT62				
Contract: 3♣ South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ Q98	♠ -	1NT	Pass	2♦	
Vul: Both	♥ 85	♥ AK963	2♠	Pass	Pass	X
North HCP: 15+1	♦ AKJ	♦ QT96	Pass	3♣	Pass	5♣
South HCP: 9+1	♣ AJ982	♣ 7643	All Pass			
Contract: 5♣ South						

Board: 18	North:	South:	W	N	E	S
Dealer: West	♠ 82	♠ K94	1NT	Pass	2♥	3♥
Vul: E-W	♥ 542	♥ AQJT983		All Pass		
North HCP: 9+1	♦ AQ542	♦ -				
South HCP: 11+3	♣ K74	♣ JT3				
Contract: 3♥ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AKJ73	♠ T6542	1NT	Pass	2♥	
Vul: E-W	♥ A64	♥ K82	3♦	3♠	All Pass	
North HCP: 15+1	♦ 72	♦ J				
South HCP: 6+1	♣ K95	♣ Q876				
Contract: 3♠ North						

Board: 20	North:	South:	W	N	E	S
Dealer: West	♠ 8	♠ AKJ942	1NT	Pass	2♦	2♠
Vul: None	♥ T85	♥ KJ9		All Pass		
North HCP: 3+3	♦ QJ98763	♦ 4				
South HCP: 15+2	♣ 73	♣ K54				
Contract: 2♠ South						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 16 Dealer: West Vul: N-S HCP: 16+2	♠ AT4 ♥ T7 ♦ K2 ♣ AKQT62
Board: 17 Dealer: North Vul: Both HCP: 9+1	♠ - ♥ AK963 ♦ QT96 ♣ 7643
Board: 18 Dealer: West Vul: E-W HCP: 11+3	♠ K94 ♥ AQJT983 ♦ - ♣ JT3
Board: 19 Dealer: North Vul: E-W HCP: 6+1	♠ T6542 ♥ K82 ♦ J ♣ Q876
Board: 20 Dealer: West Vul: None HCP: 15+2	♠ AKJ942 ♥ KJ9 ♦ 4 ♣ K54

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ 9875	♠ AT4	1NT	Pass	2♦	3♣
Vul: N-S	♥ Q53	♥ T7		All Pass		
North HCP: 2	♦ T953	♦ K2				
South HCP: 16+2	♣ 95	♣ AKQT62				
Contract: 3♣ South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ Q98	♠ -	1NT	Pass	2♦	
Vul: Both	♥ 85	♥ AK963	2♠	Pass	Pass	X
North HCP: 15+1	♦ AKJ	♦ QT96	Pass	3♣	Pass	5♣
South HCP: 9+1	♣ AJ982	♣ 7643	All Pass			
Contract: 5♣ South						

Board: 18	North:	South:	W	N	E	S
Dealer: West	♠ 82	♠ K94	1NT	Pass	2♥	3♥
Vul: E-W	♥ 542	♥ AQJT983		All Pass		
North HCP: 9+1	♦ AQ542	♦ -				
South HCP: 11+3	♣ K74	♣ JT3				
Contract: 3♥ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AKJ73	♠ T6542	1NT	Pass	2♥	
Vul: E-W	♥ A64	♥ K82	3♦	3♠	All Pass	
North HCP: 15+1	♦ 72	♦ J				
South HCP: 6+1	♣ K95	♣ Q876				
Contract: 3♠ North						

Board: 20	North:	South:	W	N	E	S
Dealer: West	♠ 8	♠ AKJ942	1NT	Pass	2♦	2♠
Vul: None	♥ T85	♥ KJ9		All Pass		
North HCP: 3+3	♦ QJ98763	♦ 4				
South HCP: 15+2	♣ 73	♣ K54				
Contract: 2♠ South						

North hands	Opps_Overcall_Stayman_or_Jacoby
Board: 21 Dealer: North Vul: None HCP: 16	♠ AK95 ♥ K643 ♦ AQ7 ♣ 84
Board: 22 Dealer: North Vul: N-S HCP: 17	♠ KQ92 ♥ AK2 ♦ AJ83 ♣ T3
Board: 23 Dealer: East Vul: N-S HCP: 12+3	♠ J987 ♥ A ♦ 5 ♣ AQJT642
Board: 24 Dealer: South Vul: None HCP: 10+1	♠ 65 ♥ KT754 ♦ K9 ♣ AT84
Board: 25 Dealer: East Vul: E-W HCP: 14+3	♠ K65 ♥ Q ♦ 82 ♣ AKQ8762

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AK95	♠ JT732		1NT	Pass	2♥
Vul: None	♥ K643	♥ QJ9	2♠ ¹	X	2NT ²	3♥
North HCP: 16	♦ AQ7	♦ K3	Pass	3♠	Pass	4♦
South HCP: 10+1	♣ 84	♣ K72	All Pass			
Contract: 4♦ South			1. Michaels Cuebid 2. to the partner's longer			

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ KQ92	♠ JT3		1NT	Pass	2♦
Vul: N-S	♥ AK2	♥ 98764	3♣	X	Pass	3♥
North HCP: 17	♦ AJ83	♦ Q765	All Pass			
South HCP: 4+1	♣ T3	♣ J				
Contract: 3♥ South						

Board: 23	North:	South:	W	N	E	S
Dealer: East	♠ J987	♠ 5		1NT	Pass	
Vul: N-S	♥ A	♥ KJ9632	2♥	3♣	X	All Pass
North HCP: 12+3	♦ 5	♦ JT943				
South HCP: 5+3	♣ AQJT642	♣ 9				
Contract: 3♣X North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ A82			1NT	
Vul: None	♥ KT754	♥ QJ6	Pass	2♦	2♠	Pass
North HCP: 10+1	♦ K9	♦ A8654	Pass	3♣	Pass	3♥
South HCP: 16+1	♣ AT84	♣ KQ	Pass	3NT	Pass	4♥
Contract: 4♥ South			All Pass			

Board: 25	North:	South:	W	N	E	S
Dealer: East	♠ K65	♠ Q		1NT	Pass	
Vul: E-W	♥ Q	♥ T9874	2♥	3♣	Pass	3♦
North HCP: 14+3	♦ 82	♦ AKJT6	Pass	4♣	Pass	5♣
South HCP: 10+2	♣ AKQ8762	♣ T3	All Pass			
Contract: 5♣ South						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 21 Dealer: North Vul: None HCP: 10+1	♠ JT732 ♥ QJ9 ♦ K3 ♣ K72
Board: 22 Dealer: North Vul: N-S HCP: 4+1	♠ JT3 ♥ 98764 ♦ Q765 ♣ J
Board: 23 Dealer: East Vul: N-S HCP: 5+3	♠ 5 ♥ KJ9632 ♦ JT943 ♣ 9
Board: 24 Dealer: South Vul: None HCP: 16+1	♠ A82 ♥ QJ6 ♦ A8654 ♣ KQ
Board: 25 Dealer: East Vul: E-W HCP: 10+2	♠ Q ♥ T9874 ♦ AKJT6 ♣ T3

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AK95	♠ JT732		1NT	Pass	2♥
Vul: None	♥ K643	♥ QJ9	2♠ ¹	X	2NT ²	3♥
North HCP: 16	♦ AQ7	♦ K3	Pass	3♠	Pass	4♦
South HCP: 10+1	♣ 84	♣ K72	All Pass			
Contract: 4♦ South			1. Michaels Cuebid 2. to the partner's longer			

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ KQ92	♠ JT3		1NT	Pass	2♦
Vul: N-S	♥ AK2	♥ 98764	3♣	X	Pass	3♥
North HCP: 17	♦ AJ83	♦ Q765	All Pass			
South HCP: 4+1	♣ T3	♣ J				
Contract: 3♥ South						

Board: 23	North:	South:	W	N	E	S
Dealer: East	♠ J987	♠ 5		1NT	Pass	
Vul: N-S	♥ A	♥ KJ9632	2♥	3♣	X	All Pass
North HCP: 12+3	♦ 5	♦ JT943				
South HCP: 5+3	♣ AQJT642	♣ 9				
Contract: 3♣X North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ A82			1NT	
Vul: None	♥ KT754	♥ QJ6	Pass	2♦	2♠	Pass
North HCP: 10+1	♦ K9	♦ A8654	Pass	3♣	Pass	3♥
South HCP: 16+1	♣ AT84	♣ KQ	Pass	3NT	Pass	4♥
Contract: 4♥ South			All Pass			

Board: 25	North:	South:	W	N	E	S
Dealer: East	♠ K65	♠ Q		1NT	Pass	
Vul: E-W	♥ Q	♥ T9874	2♥	3♣	Pass	3♦
North HCP: 14+3	♦ 82	♦ AKJT6	Pass	4♣	Pass	5♣
South HCP: 10+2	♣ AKQ8762	♣ T3	All Pass			
Contract: 5♣ South						

North hands**Opps_Overcall_Stayman_or_Jacoby****Board: 26****♠ A98**

You bid first.

Dealer: North

♥ Q4

West (RHO) bids 3♣ if possible.

Vul: E-W

♦ AK974

HCP: 16+1

♣ K96**Board: 27****♠ 9**

LHO opens the bidding 1NT.

Dealer: East

♥ A84

Partner bids next.

Vul: Both

♦ KQJ983

West (RHO) bids 2♦ if possible.

HCP: 16+2

♣ AQ8

East (LHO) Doubles 3♦ if possible.

Board: 28**♠ 543**

Partner bids first.

Dealer: South

♥ AT732

East (LHO) bids 2♠ if possible.

Vul: None

♦ A

HCP: 12+1

♣ A642**Board: 29****♠ Q93**

LHO opens the bidding 1NT.

Dealer: East

♥ 2

Partner bids next.

Vul: E-W

♦ AKJT74

West (RHO) bids 2♦ if possible.

HCP: 13+2

♣ K42**Board: 30****♠ AK5**

You bid first.

Dealer: North

♥ K74

West (RHO) bids 3♣ if possible.

Vul: None

♦ AK976

HCP: 17+1

♣ T5

Both hands (Answers Page)

Board: 26

Dealer: North

North:

♠ A98

South:

♠ QJT7

W
N
E
S

1NT Pass 2♦

Vul: E-W

♥ Q4

♥ AKT975

3♣

Pass Pass 4♥

North HCP: 16+1

♦ AK974

♦ T5

All Pass

South HCP: 10+2

♣ K96

♣ 5

Contract: 4♥ South

Board: 27

Dealer: East

North:

♠ 9

South:

♠ KT6542

W
N
E
S

1NT Pass

Vul: Both

♥ A84

♥ 3

2♦

3♦

X

All Pass

North HCP: 16+2

♦ KQJ983

♦ T7

South HCP: 3+2

♣ AQ8

♣ 7652

Contract: 3♦X North

Board: 28

Dealer: South

North:

♠ 543

South:

♠ KT

W
N
E
S

Vul: None

♥ AT732

♥ KQ84

Pass

2♦

2♠

3♥

North HCP: 12+1

♦ A

♦ KQ75

Pass

4♥

All Pass

South HCP: 15

♣ A642

♣ Q83

Contract: 4♥ North

Board: 29

Dealer: East

North:

♠ Q93

South:

♠ 854

W
N
E
S

Vul: E-W

♥ 2

♥ A9843

2♦

3♦

All Pass

North HCP: 13+2

♦ AKJT74

♦ Q3

South HCP: 6+1

♣ K42

♣ 876

Contract: 3♦ North

Board: 30

Dealer: North

North:

♠ AK5

South:

♠ QJ43

W
N
E
S

1NT Pass 2♦

Vul: None

♥ K74

♥ QJT92

3♣

X

Pass 3♥

North HCP: 17+1

♦ AK976

♦ 542

All Pass

South HCP: 6+1

♣ T5

♣ 6

Contract: 3♥ South

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 26 Dealer: North Vul: E-W HCP: 10+2	♠ QJT7 Partner bids first. ♥ AKT975 West (LHO) bids 3♣ if possible. ♦ T5 ♣ 5
Board: 27 Dealer: East Vul: Both HCP: 3+2	♠ KT6542 RHO opens the bidding 1NT. ♥ 3 You bid next. ♦ T7 West (LHO) bids 2♦ if possible. ♣ 7652 East (RHO) Doubles 3♦ if possible.
Board: 28 Dealer: South Vul: None HCP: 15	♠ KT You bid first. ♥ KQ84 East (RHO) bids 2♠ if possible. ♦ KQ75 ♣ Q83
Board: 29 Dealer: East Vul: E-W HCP: 6+1	♠ 854 RHO opens the bidding 1NT. ♥ A9843 You bid next. ♦ Q3 West (LHO) bids 2♦ if possible. ♣ 876
Board: 30 Dealer: North Vul: None HCP: 6+1	♠ QJ43 Partner bids first. ♥ QJT92 West (LHO) bids 3♣ if possible. ♦ 542 ♣ 6

Both hands (Answers Page)

Board: 26

Dealer: North

North:

♠ A98

South:

♠ QJT7

W N E S

1NT Pass 2♦

Vul: E-W

♥ Q4

♥ AKT975

3♣ Pass Pass 4♥

North HCP: 16+1

♦ AK974

♦ T5

All Pass

South HCP: 10+2

♣ K96

♣ 5

Contract: 4♥ South

Board: 27

Dealer: East

North:

♠ 9

South:

♠ KT6542

W N E S

1NT Pass

Vul: Both

♥ A84

♥ 3

2♦ 3♦ X All Pass

North HCP: 16+2

♦ KQJ983

♦ T7

South HCP: 3+2

♣ AQ8

♣ 7652

Contract: 3♦ X North

Board: 28

Dealer: South

North:

♠ 543

South:

♠ KT

W N E S

1NT

Vul: None

♥ AT732

♥ KQ84

Pass 2♦ 2♠ 3♥

North HCP: 12+1

♦ A

♦ KQ75

Pass 4♥ All Pass

South HCP: 15

♣ A642

♣ Q83

Contract: 4♥ North

Board: 29

Dealer: East

North:

♠ Q93

South:

♠ 854

W N E S

1NT Pass

Vul: E-W

♥ 2

♥ A9843

2♦ 3♦ All Pass

North HCP: 13+2

♦ AKJT74

♦ Q3

South HCP: 6+1

♣ K42

♣ 876

Contract: 3♦ North

Board: 30

Dealer: North

North:

♠ AK5

South:

♠ QJ43

W N E S

1NT Pass 2♦

Vul: None

♥ K74

♥ QJT92

3♣ X Pass 3♥

North HCP: 17+1

♦ AK976

♦ 542

All Pass

South HCP: 6+1

♣ T5

♣ 6

Contract: 3♥ South

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 31	♠ AK7	You bid first.
Dealer: North	♥ QJ54	West (RHO) bids 3♣ if possible.
Vul: E-W	♦ KQ4	
HCP: 15	♣ 842	
 Board: 32	 ♠ A97	 You bid first.
Dealer: North	♥ AT84	West (RHO) bids 3♥ if possible.
Vul: None	♦ 52	
HCP: 16	♣ AKJ5	
 Board: 33	 ♠ 43	 LHO opens the bidding 1NT.
Dealer: East	♥ -	Partner bids next.
Vul: E-W	♦ AKQ6432	West (RHO) bids 2♥ if possible.
HCP: 18+3	♣ AKQT	
 Board: 34	 ♠ T	 Partner bids first.
Dealer: South	♥ Q8543	East (LHO) bids 2♠ if possible.
Vul: None	♦ KT93	East (LHO) Doubles 3♠ if possible.
HCP: 10+1	♣ KQ7	West (RHO) bids 4♠ if possible.
 Board: 35	 ♠ 74	 Partner bids first.
Dealer: South	♥ KQ9832	East (LHO) bids 3♣ if possible.
Vul: None	♦ 9762	
HCP: 5+2	♣ 7	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ AK7	♠ QJ832		1NT	Pass	2♥
Vul: E-W	♥ QJ54	♥ A32	3♣	Pass	Pass	3♦
North HCP: 15	♦ KQ4	♦ T862	Pass	3♠	All Pass	
South HCP: 7+1	♣ 842	♣ 5				
Contract: 3♠ North						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ KJ653		1NT	Pass	2♥
Vul: None	♥ AT84	♥ 95	3♥	X	Pass	3♠
North HCP: 16	♦ 52	♦ 973	All Pass			
South HCP: 4+1	♣ AKJ5	♣ 932				
Contract: 3♠ South						

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ 43	♠ Q85		1NT	Pass	
Vul: E-W	♥ -	♥ JT9432	2♥	3♦	All Pass	
North HCP: 18+3	♦ AKQ6432	♦ T7				
South HCP: 3+2	♣ AKQT	♣ 92				
Contract: 3♦ North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ A2		1NT		
Vul: None	♥ Q8543	♥ AT96	Pass	2♦	2♠	X
North HCP: 10+1	♦ KT93	♦ QJ72	Pass	3♠	X	4♥
South HCP: 16	♣ KQ7	♣ AJ4	4♣	5♥	All Pass	
Contract: 5♥ North						

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ AKQJ3		1NT		
Vul: None	♥ KQ9832	♥ J75	Pass	2♦	3♣	X
North HCP: 5+2	♦ 9762	♦ AJ	Pass	4♥	All Pass	
South HCP: 16+1	♣ 7	♣ 985				
Contract: 4♥ North						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 31 Dealer: North Vul: E-W HCP: 7+1	♠ QJ832 ♥ A32 ♦ T862 ♣ 5
Board: 32 Dealer: North Vul: None HCP: 4+1	♠ KJ653 ♥ 95 ♦ 973 ♣ 932
Board: 33 Dealer: East Vul: E-W HCP: 3+2	♠ Q85 ♥ JT9432 ♦ T7 ♣ 92
Board: 34 Dealer: South Vul: None HCP: 16	♠ A2 ♥ AT96 ♦ QJ72 ♣ AJ4
Board: 35 Dealer: South Vul: None HCP: 16+1	♠ AKQJ3 ♥ J75 ♦ AJ ♣ 985

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ AK7	♠ QJ832		1NT	Pass	2♥
Vul: E-W	♥ QJ54	♥ A32	3♣	Pass	Pass	3♦
North HCP: 15	♦ KQ4	♦ T862	Pass	3♠	All Pass	
South HCP: 7+1	♣ 842	♣ 5				
Contract: 3♠ North						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ KJ653		1NT	Pass	2♥
Vul: None	♥ AT84	♥ 95	3♥	X	Pass	3♠
North HCP: 16	♦ 52	♦ 973	All Pass			
South HCP: 4+1	♣ AKJ5	♣ 932				
Contract: 3♠ South						

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ 43	♠ Q85		1NT	Pass	
Vul: E-W	♥ -	♥ JT9432	2♥	3♦	All Pass	
North HCP: 18+3	♦ AKQ6432	♦ T7				
South HCP: 3+2	♣ AKQT	♣ 92				
Contract: 3♦ North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ A2		1NT		
Vul: None	♥ Q8543	♥ AT96	Pass	2♦	2♠	X
North HCP: 10+1	♦ KT93	♦ QJ72	Pass	3♠	X	4♥
South HCP: 16	♣ KQ7	♣ AJ4	4♣	5♥	All Pass	
Contract: 5♥ North						

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ AKQJ3		1NT		
Vul: None	♥ KQ9832	♥ J75	Pass	2♦	3♣	X
North HCP: 5+2	♦ 9762	♦ AJ	Pass	4♥	All Pass	
South HCP: 16+1	♣ 7	♣ 985				
Contract: 4♥ North						

North hands**Opps_Overcall_Stayman_or_Jacoby****Board: 36**

Dealer: West

Vul: E-W

HCP: 10

♠ T5

♥ KQ32

♦ Q74

♣ QJT9

RHO opens the bidding 1NT.

You bid next.

East (LHO) bids 2♦ if possible.

Board: 37

Dealer: South

Vul: N-S

HCP: 5+2

♠ AT753

♥ 87642

♦ -

♣ J75

Partner bids first.

East (LHO) bids 3♦ if possible.

Board: 38

Dealer: North

Vul: N-S

HCP: 15+1

♠ KJ865

♥ J2

♦ KT6

♣ AK7

You bid first.

West (RHO) bids 3♦ if possible.

Board: 39

Dealer: East

Vul: None

HCP: 14+2

♠ J3

♥ QJ8

♦ K8

♣ AQJ876

LHO opens the bidding 1NT.

Partner bids next.

West (RHO) bids 2♥ if possible.

Board: 40

Dealer: North

Vul: E-W

HCP: 15

♠ AKT5

♥ A86

♦ A863

♣ T8

You bid first.

West (RHO) bids 3♣ if possible.

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: West	♠ T5	♠ AKJ9764	1NT	Pass	2♦	3♠
Vul: E-W	♥ KQ32	♥ 64		All Pass		
North HCP: 10	♦ Q74	♦ T				
South HCP: 11+3	♣ QJT9	♣ K85				
Contract: 3♠ South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ AT753	♠ QJ8				1NT
Vul: N-S	♥ 87642	♥ K9	Pass	2♥	3♦	X
North HCP: 5+2	♦ -	♦ AT854	Pass	3♠	All Pass	
South HCP: 17+1	♣ J75	♣ AK8				
Contract: 3♠ North						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ KJ865	♠ 92		1NT	Pass	2♦
Vul: N-S	♥ J2	♥ AT8764	3♦	Pass	Pass	3♥
North HCP: 15+1	♦ KT6	♦ 92	All Pass			
South HCP: 4+2	♣ AK7	♣ T92				
Contract: 3♥ South						

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ J3	♠ A765			1NT	Pass
Vul: None	♥ QJ8	♥ T954	2♥	3♣	All Pass	
North HCP: 14+2	♦ K8	♦ AJT5				
South HCP: 9	♣ AQJ876	♣ 9				
Contract: 3♣ North						

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ AKT5	♠ 8643		1NT	Pass	2♦
Vul: E-W	♥ A86	♥ KQT975	3♣	Pass	Pass	3♥
North HCP: 15	♦ A863	♦ 94	All Pass			
South HCP: 5+2	♣ T8	♣ 2				
Contract: 3♥ South						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 36 Dealer: West Vul: E-W HCP: 11+3	♠ AKJ9764 ♥ 64 ♦ T ♣ K85 LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♦ if possible.
Board: 37 Dealer: South Vul: N-S HCP: 17+1	♠ QJ8 ♥ K9 ♦ AT854 ♣ AK8 You bid first. East (RHO) bids 3♦ if possible.
Board: 38 Dealer: North Vul: N-S HCP: 4+2	♠ 92 ♥ AT8764 ♦ 92 ♣ T92 Partner bids first. West (LHO) bids 3♦ if possible.
Board: 39 Dealer: East Vul: None HCP: 9	♠ A765 ♥ T954 ♦ AJT5 ♣ 9 RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♥ if possible.
Board: 40 Dealer: North Vul: E-W HCP: 5+2	♠ 8643 ♥ KQT975 ♦ 94 ♣ 2 Partner bids first. West (LHO) bids 3♣ if possible.

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: West	♠ T5	♠ AKJ9764	1NT	Pass	2♦	3♠
Vul: E-W	♥ KQ32	♥ 64		All Pass		
North HCP: 10	♦ Q74	♦ T				
South HCP: 11+3	♣ QJT9	♣ K85				
Contract: 3♠ South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ AT753	♠ QJ8				1NT
Vul: N-S	♥ 87642	♥ K9	Pass	2♥	3♦	X
North HCP: 5+2	♦ -	♦ AT854	Pass	3♠	All Pass	
South HCP: 17+1	♣ J75	♣ AK8				
Contract: 3♠ North						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ KJ865	♠ 92		1NT	Pass	2♦
Vul: N-S	♥ J2	♥ AT8764	3♦	Pass	Pass	3♥
North HCP: 15+1	♦ KT6	♦ 92	All Pass			
South HCP: 4+2	♣ AK7	♣ T92				
Contract: 3♥ South						

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ J3	♠ A765			1NT	Pass
Vul: None	♥ QJ8	♥ T954	2♥	3♣	All Pass	
North HCP: 14+2	♦ K8	♦ AJT5				
South HCP: 9	♣ AQJ876	♣ 9				
Contract: 3♣ North						

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ AKT5	♠ 8643		1NT	Pass	2♦
Vul: E-W	♥ A86	♥ KQT975	3♣	Pass	Pass	3♥
North HCP: 15	♦ A863	♦ 94	All Pass			
South HCP: 5+2	♣ T8	♣ 2				
Contract: 3♥ South						

North hands**Opps_Overcall_Stayman_or_Jacoby****Board: 41**

Dealer: South

Vul: N-S

HCP: 1+1

♠ T4

♥ 76542

♦ T98

♣ J72

Partner bids first.

East (LHO) bids 3♦ if possible.

Board: 42

Dealer: South

Vul: None

HCP: 10+1

♠ T4

♥ AT973

♦ AQ75

♣ 62

Partner bids first.

East (LHO) bids 2♥ if possible.

West (RHO) bids 2♠ if possible.

East (LHO) bids 4♣ if possible.

Board: 43

Dealer: East

Vul: E-W

HCP: 16+2

♠ JT

♥ AT9

♦ AKQ762

♣ Q3

LHO opens the bidding 1NT.

Partner bids next.

West (RHO) bids 2♥ if possible.

Board: 44

Dealer: North

Vul: Both

HCP: 15

♠ QJT

♥ AKT

♦ Q92

♣ KT98

You bid first.

West (RHO) bids 3♣ if possible.

Board: 45

Dealer: North

Vul: E-W

HCP: 15

♠ 92

♥ AKT

♦ J987

♣ AKT9

You bid first.

West (RHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ T4	♠ KJ75				1NT
Vul: N-S	♥ 76542	♥ AK8	Pass	2♦	3♦	X
North HCP: 1+1	♦ T98	♦ Q76	Pass	3♥	All Pass	
South HCP: 17	♣ J72	♣ A95				
Contract: 3♥ North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ T4	♠ AQ8				1NT
Vul: None	♥ AT973	♥ KQJ8	Pass	2♦	2♥ ¹	Pass
North HCP: 10+1	♦ AQ75	♦ K942	2♠	3♦	4♣	4♥
South HCP: 15	♣ 62	♣ T4	All Pass			
Contract: 4♥ South						1. Michaels Cuebid

Board: 43	North:	South:	W	N	E	S
Dealer: East	♠ JT	♠ K5			1NT	Pass
Vul: E-W	♥ AT9	♥ Q3	2♥	3♦	All Pass	
North HCP: 16+2	♦ AKQ762	♦ 954				
South HCP: 9+2	♣ Q3	♣ KJT876				
Contract: 3♦ North						

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ QJT	♠ K65		1NT	Pass	2♦
Vul: Both	♥ AKT	♥ J97642	3♣	Pass	Pass	3♥
North HCP: 15	♦ Q92	♦ J8	All Pass			
South HCP: 5+2	♣ KT98	♣ 54				
Contract: 3♥ South						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ J4		1NT	Pass	2♦
Vul: E-W	♥ AKT	♥ Q6543	2♠	Pass	Pass	3♦
North HCP: 15	♦ J987	♦ AKT6	Pass	3♥	All Pass	
South HCP: 10+1	♣ AKT9	♣ 64				
Contract: 3♥ North						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 41 Dealer: South Vul: N-S HCP: 17	♠ KJ75 ♥ AK8 ♦ Q76 ♣ A95
Board: 42 Dealer: South Vul: None HCP: 15	♠ AQ8 ♥ KQJ8 ♦ K942 ♣ T4
Board: 43 Dealer: East Vul: E-W HCP: 9+2	♠ K5 ♥ Q3 ♦ 954 ♣ KJT876
Board: 44 Dealer: North Vul: Both HCP: 5+2	♠ K65 ♥ J97642 ♦ J8 ♣ 54
Board: 45 Dealer: North Vul: E-W HCP: 10+1	♠ J4 ♥ Q6543 ♦ AKT6 ♣ 64

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ T4	♠ KJ75				1NT
Vul: N-S	♥ 76542	♥ AK8	Pass	2♦	3♦	X
North HCP: 1+1	♦ T98	♦ Q76	Pass	3♥	All Pass	
South HCP: 17	♣ J72	♣ A95				
Contract: 3♥ North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ T4	♠ AQ8				1NT
Vul: None	♥ AT973	♥ KQJ8	Pass	2♦	2♥ ¹	Pass
North HCP: 10+1	♦ AQ75	♦ K942	2♠	3♦	4♣	4♥
South HCP: 15	♣ 62	♣ T4	All Pass			
Contract: 4♥ South						1. Michaels Cuebid

Board: 43	North:	South:	W	N	E	S
Dealer: East	♠ JT	♠ K5			1NT	Pass
Vul: E-W	♥ AT9	♥ Q3	2♥	3♦	All Pass	
North HCP: 16+2	♦ AKQ762	♦ 954				
South HCP: 9+2	♣ Q3	♣ KJT876				
Contract: 3♦ North						

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ QJT	♠ K65		1NT	Pass	2♦
Vul: Both	♥ AKT	♥ J97642	3♣	Pass	Pass	3♥
North HCP: 15	♦ Q92	♦ J8	All Pass			
South HCP: 5+2	♣ KT98	♣ 54				
Contract: 3♥ South						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ J4		1NT	Pass	2♦
Vul: E-W	♥ AKT	♥ Q6543	2♠	Pass	Pass	3♦
North HCP: 15	♦ J987	♦ AKT6	Pass	3♥	All Pass	
South HCP: 10+1	♣ AKT9	♣ 64				
Contract: 3♥ North						

North hands	Opps_Overcall_Stayman_or_Jacoby
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Board: 46	♠ KT53	RHO opens the bidding 1NT.
Dealer: West	♥ 542	You bid next.
Vul: N-S	♦ Q4	East (LHO) bids 2♦ if possible.
HCP: 5	♣ 9764	West (RHO) Doubles 3♦ if possible. East (LHO) bids 3♥ if possible. West (RHO) Doubles 4♦ if possible.

Board: 47	♠ Q	LHO opens the bidding 1NT.
Dealer: East	♥ K2	Partner bids next.
Vul: None	♦ AKJ963	West (RHO) bids 2♦ if possible.
HCP: 17+2	♣ A873	East (LHO) Doubles 3♦ if possible.

Board: 48	♠ T4	RHO opens the bidding 1NT.
Dealer: West	♥ T95	You bid next.
Vul: E-W	♦ AK962	East (LHO) bids 2♦ if possible.
HCP: 9+1	♣ Q95	West (RHO) Doubles 2♠ if possible. East (LHO) bids 3♣ if possible. West (RHO) bids 4♥ if possible.

Board: 49	♠ 3	RHO opens the bidding 1NT.
Dealer: West	♥ 42	You bid next.
Vul: None	♦ T873	East (LHO) bids 2♦ if possible.
HCP: 9+2	♣ AKQT82	East (LHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: West	♠ KT53	♠ Q4	1NT	Pass	2♦	3♦
Vul: N-S	♥ 542	♥ 7	X	Pass	3♥	4♦
North HCP: 5	♦ Q4	♦ AKJ9652	X	All Pass		
South HCP: 13+3	♣ 9764	♣ QJ3				
Contract:	4♦ X	South				

Board: 47	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ T7632		1NT	Pass	
Vul: None	♥ K2	♥ J8	2♦	3♦	X	All Pass
North HCP: 17+2	♦ AKJ963	♦ 754				
South HCP: 1+1	♣ A873	♣ T64				
Contract:	3♦ X	North				

Board: 48	North:	South:	W	N	E	S
Dealer: West	♠ T4	♠ KQJ8765	1NT	Pass	2♦	2♠
Vul: E-W	♥ T95	♥ 4	X	Pass	3♣	3♠
North HCP: 9+1	♦ AK962	♦ 54	4♥	4♠	All Pass	
South HCP: 13+3	♣ Q95	♣ AK4				
Contract:	4♠ North					

Board: 49	North:	South:	W	N	E	S
Dealer: West	♠ 3	♠ AQJ754	1NT	Pass	2♦	2♠
Vul: None	♥ 42	♥ Q9	Pass	Pass	3♥	Pass
North HCP: 9+2	♦ T873	♦ Q92	Pass	4♣	All Pass	
South HCP: 12+2	♣ AKQT82	♣ J3				
Contract:	4♣ North					

South hands	Opps_Overcall_Stayman_or_Jacoby	
Board: 46 Dealer: West Vul: N-S HCP: 13+3	♠ Q4 ♥ 7 ♦ AKJ9652 ♣ QJ3	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♦ if possible. West (LHO) Doubles 3♦ if possible. East (RHO) bids 3♥ if possible. West (LHO) Doubles 4♦ if possible.
Board: 47 Dealer: East Vul: None HCP: 1+1	♠ T7632 ♥ J8 ♦ 754 ♣ T64	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♦ if possible. East (RHO) Doubles 3♦ if possible.
Board: 48 Dealer: West Vul: E-W HCP: 13+3	♠ KQJ8765 ♥ 4 ♦ 54 ♣ AK4	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♦ if possible. West (LHO) Doubles 2♠ if possible. East (RHO) bids 3♣ if possible. West (LHO) bids 4♥ if possible.
Board: 49 Dealer: West Vul: None HCP: 12+2	♠ AQJ754 ♥ Q9 ♦ Q92 ♣ J3	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♦ if possible. East (RHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: West	♠ KT53	♠ Q4	1NT	Pass	2♦	3♦
Vul: N-S	♥ 542	♥ 7	X	Pass	3♥	4♦
North HCP: 5	♦ Q4	♦ AKJ9652	X	All Pass		
South HCP: 13+3	♣ 9764	♣ QJ3				
Contract:	4♦ X	South				

Board: 47	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ T7632		1NT	Pass	
Vul: None	♥ K2	♥ J8	2♦	3♦	X	All Pass
North HCP: 17+2	♦ AKJ963	♦ 754				
South HCP: 1+1	♣ A873	♣ T64				
Contract:	3♦ X	North				

Board: 48	North:	South:	W	N	E	S
Dealer: West	♠ T4	♠ KQJ8765	1NT	Pass	2♦	2♠
Vul: E-W	♥ T95	♥ 4	X	Pass	3♣	3♠
North HCP: 9+1	♦ AK962	♦ 54	4♥	4♠	All Pass	
South HCP: 13+3	♣ Q95	♣ AK4				
Contract:	4♠	North				

Board: 49	North:	South:	W	N	E	S
Dealer: West	♠ 3	♠ AQJ754	1NT	Pass	2♦	2♠
Vul: None	♥ 42	♥ Q9	Pass	Pass	3♥	Pass
North HCP: 9+2	♦ T873	♦ Q92	Pass	4♣	All Pass	
South HCP: 12+2	♣ AKQT82	♣ J3				
Contract:	4♣	North				

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 50	♠ Q9632	RHO opens the bidding 1NT.
Dealer: West	♥ 87	You bid next.
Vul: E-W	♦ T8765	East (LHO) bids 2♦ if possible.
HCP: 2+2	♣ 4	West (RHO) Doubles 3♣ if possible. East (LHO) bids 3♥ if possible. East (LHO) Doubles 4♣ if possible.

Board: 51	♠ KT2	You bid first.
Dealer: North	♥ AK	West (RHO) bids 3♣ if possible.
Vul: E-W	♦ AK965	
HCP: 17+1	♣ T73	

Board: 52	♠ QT	You bid first.
Dealer: North	♥ AQ64	West (RHO) bids 3♦ if possible.
Vul: N-S	♦ K976	
HCP: 17	♣ AQ2	

Board: 53	♠ A62	Partner bids first.
Dealer: South	♥ T97543	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ J53	
HCP: 5+2	♣ 3	

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: West	♠ Q9632	♠ A	1NT	Pass	2♦	3♣
Vul: E-W	♥ 87	♥ 6	X	Pass	3♥	4♣
North HCP: 2+2	♦ T8765	♦ AK32	Pass	Pass	X	All Pass
South HCP: 17+3	♣ 4	♣ KQJT763				
Contract:	4♣X	South				

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ KT2	♠ QJ3	1NT	Pass	2♦	
Vul: E-W	♥ AK	♥ QJ754	3♣	Pass	Pass	3♦
North HCP: 17+1	♦ AK965	♦ QT84	Pass	3♥	All Pass	
South HCP: 8+1	♣ T73	♣ 2				
Contract:	3♥	North				

Board: 52	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ AK9432	1NT	Pass	2♥	
Vul: N-S	♥ AQ64	♥ 987	3♦	Pass	Pass	4♠
North HCP: 17	♦ K976	♦ T3	All Pass			
South HCP: 8+2	♣ AQ2	♣ JT				
Contract:	4♠	South				

Board: 53	North:	South:	W	N	E	S
Dealer: South	♠ A62	♠ 97				1NT
Vul: E-W	♥ T97543	♥ A86	Pass	2♦	2♠	X
North HCP: 5+2	♦ J53	♦ AQ9	Pass	4♥	All Pass	
South HCP: 17+1	♣ 3	♣ AKT74				
Contract:	4♥	North				

South hands	Opps_Overcall_Stayman_or_Jacoby	
Board: 50 Dealer: West Vul: E-W HCP: 17+3	♠ A ♥ 6 ♦ AK32 ♣ KQJT763	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♦ if possible. West (LHO) Doubles 3♣ if possible. East (RHO) bids 3♥ if possible. East (RHO) Doubles 4♣ if possible.
Board: 51 Dealer: North Vul: E-W HCP: 8+1	♠ QJ3 ♥ QJ754 ♦ QT84 ♣ 2	Partner bids first. West (LHO) bids 3♣ if possible.
Board: 52 Dealer: North Vul: N-S HCP: 8+2	♠ AK9432 ♥ 987 ♦ T3 ♣ JT	Partner bids first. West (LHO) bids 3♦ if possible.
Board: 53 Dealer: South Vul: E-W HCP: 17+1	♠ 97 ♥ A86 ♦ AQ9 ♣ AKT74	You bid first. East (RHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: West	♠ Q9632	♠ A	1NT	Pass	2♦	3♣
Vul: E-W	♥ 87	♥ 6	X	Pass	3♥	4♣
North HCP: 2+2	♦ T8765	♦ AK32	Pass	Pass	X	All Pass
South HCP: 17+3	♣ 4	♣ KQJT763				
Contract:	4♣X	South				

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ KT2	♠ QJ3	1NT	Pass	2♦	
Vul: E-W	♥ AK	♥ QJ754	3♣	Pass	Pass	3♦
North HCP: 17+1	♦ AK965	♦ QT84	Pass	3♥	All Pass	
South HCP: 8+1	♣ T73	♣ 2				
Contract:	3♥	North				

Board: 52	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ AK9432	1NT	Pass	2♥	
Vul: N-S	♥ AQ64	♥ 987	3♦	Pass	Pass	4♠
North HCP: 17	♦ K976	♦ T3	All Pass			
South HCP: 8+2	♣ AQ2	♣ JT				
Contract:	4♠	South				

Board: 53	North:	South:	W	N	E	S
Dealer: South	♠ A62	♠ 97				1NT
Vul: E-W	♥ T97543	♥ A86	Pass	2♦	2♠	X
North HCP: 5+2	♦ J53	♦ AQ9	Pass	4♥	All Pass	
South HCP: 17+1	♣ 3	♣ AKT74				
Contract:	4♥	North				

North hands	Opps_Overcall_Stayman_or_Jacoby	
Board: 54 Dealer: West Vul: N-S HCP: 6+3	♠ QJ642 ♥ 4 ♦ J ♣ Q76532	RHO opens the bidding 1NT. You bid next. East (LHO) bids 2♦ if possible.
Board: 55 Dealer: East Vul: None HCP: 15+2	♠ KQJ985 ♥ T ♦ A94 ♣ AJ5	LHO opens the bidding 1NT. Partner bids next. West (RHO) bids 2♦ if possible.
Board: 56 Dealer: North Vul: None HCP: 17+1	♠ AKQ85 ♥ QJ9 ♦ JT7 ♣ A9	You bid first. West (RHO) bids 3♦ if possible.
Board: 57 Dealer: West Vul: E-W HCP: 10	♠ AT6 ♥ 9764 ♦ J9 ♣ KQT6	RHO opens the bidding 1NT. You bid next. East (LHO) bids 2♥ if possible.
Board: 58 Dealer: South Vul: E-W HCP: 9+1	♠ J973 ♥ QJT43 ♦ AJT4 ♣ -	Partner bids first. East (LHO) bids 3♣ if possible.

Both hands (Answers Page)

Board: 54	North:	South:	W	N	E	S
Dealer: West	♠ QJ642	♠ T97	1NT	Pass	2♦	3♦
Vul: N-S	♥ 4	♥ AJT8		All Pass		
North HCP: 6+3	♦ J	♦ AKQ763				
South HCP: 14+2	♣ Q76532	♣ -				
Contract: 3♦ South						

Board: 55	North:	South:	W	N	E	S
Dealer: East	♠ KQJ985	♠ 2		1NT	Pass	
Vul: None	♥ T	♥ KJ95	2♦	2♠	All Pass	
North HCP: 15+2	♦ A94	♦ KJ				
South HCP: 8+2	♣ AJ5	♣ T98762				
Contract: 2♠ North						

Board: 56	North:	South:	W	N	E	S
Dealer: North	♠ AKQ85	♠ T432		1NT	Pass	2♦
Vul: None	♥ QJ9	♥ KT8654	3♦	X	Pass	3♥
North HCP: 17+1	♦ JT7	♦ 63		All Pass		
South HCP: 3+2	♣ A9	♣ 8				
Contract: 3♥ South						

Board: 57	North:	South:	W	N	E	S
Dealer: West	♠ AT6	♠ -	1NT	Pass	2♥	3♦
Vul: E-W	♥ 9764	♥ K53	Pass	3NT	All Pass	
North HCP: 10	♦ J9	♦ AKQT643				
South HCP: 13+3	♣ KQT6	♣ J74				
Contract: 3NT North						

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ J973	♠ AK6			1NT	
Vul: E-W	♥ QJT43	♥ AK87	Pass	2♦	3♣	3♥
North HCP: 9+1	♦ AJT4	♦ 862	Pass	4♥	All Pass	
South HCP: 15	♣ -	♣ J63				
Contract: 4♥ North						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 54 Dealer: West Vul: N-S HCP: 14+2	♠ T97 LHO opens the bidding 1NT. Partner bids next. ♦ AKQ763 East (RHO) bids 2♦ if possible. ♣ -
Board: 55 Dealer: East Vul: None HCP: 8+2	♠ 2 RHO opens the bidding 1NT. You bid next. ♦ KJ West (LHO) bids 2♦ if possible. ♣ T98762
Board: 56 Dealer: North Vul: None HCP: 3+2	♠ T432 Partner bids first. ♥ KT8654 West (LHO) bids 3♦ if possible. ♦ 63 ♣ 8
Board: 57 Dealer: West Vul: E-W HCP: 13+3	♠ - LHO opens the bidding 1NT. Partner bids next. ♦ AKQT643 East (RHO) bids 2♥ if possible. ♣ J74
Board: 58 Dealer: South Vul: E-W HCP: 15	♠ AK6 You bid first. ♥ AK87 East (RHO) bids 3♣ if possible. ♦ 862 ♣ J63

Both hands (Answers Page)

Board: 54	North:	South:	W	N	E	S
Dealer: West	♠ QJ642	♠ T97	1NT	Pass	2♦	3♦
Vul: N-S	♥ 4	♥ AJT8		All Pass		
North HCP: 6+3	♦ J	♦ AKQ763				
South HCP: 14+2	♣ Q76532	♣ -				
Contract: 3♦ South						

Board: 55	North:	South:	W	N	E	S
Dealer: East	♠ KQJ985	♠ 2		1NT	Pass	
Vul: None	♥ T	♥ KJ95	2♦	2♠	All Pass	
North HCP: 15+2	♦ A94	♦ KJ				
South HCP: 8+2	♣ AJ5	♣ T98762				
Contract: 2♠ North						

Board: 56	North:	South:	W	N	E	S
Dealer: North	♠ AKQ85	♠ T432		1NT	Pass	2♦
Vul: None	♥ QJ9	♥ KT8654	3♦	X	Pass	3♥
North HCP: 17+1	♦ JT7	♦ 63		All Pass		
South HCP: 3+2	♣ A9	♣ 8				
Contract: 3♥ South						

Board: 57	North:	South:	W	N	E	S
Dealer: West	♠ AT6	♠ -	1NT	Pass	2♥	3♦
Vul: E-W	♥ 9764	♥ K53	Pass	3NT	All Pass	
North HCP: 10	♦ J9	♦ AKQT643				
South HCP: 13+3	♣ KQT6	♣ J74				
Contract: 3NT North						

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ J973	♠ AK6			1NT	
Vul: E-W	♥ QJT43	♥ AK87	Pass	2♦	3♣	3♥
North HCP: 9+1	♦ AJT4	♦ 862	Pass	4♥	All Pass	
South HCP: 15	♣ -	♣ J63				
Contract: 4♥ North						

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 59	♠ T72	LHO opens the bidding 1NT.
Dealer: East	♥ -	Partner bids next.
Vul: None	♦ AKJT863	West (RHO) bids 2♦ if possible.
HCP: 12+3	♣ A54	East (LHO) Doubles 3♦ if possible. West (RHO) bids 3♥ if possible. West (RHO) Doubles 4♦ if possible.

Board: 60	♠ 63	RHO opens the bidding 1NT.
Dealer: West	♥ T8	You bid next.
Vul: N-S	♦ QT962	East (LHO) bids 2♦ if possible.
HCP: 8+1	♣ AQ52	

Board: 61	♠ T8	LHO opens the bidding 1NT.
Dealer: East	♥ AQ4	Partner bids next.
Vul: Both	♦ 9	West (RHO) bids 2♥ if possible.
HCP: 15+3	♣ AKQT874	East (LHO) Doubles 3♣ if possible. East (LHO) Doubles 5♣ if possible.

Board: 62	♠ JT543	RHO opens the bidding 1NT.
Dealer: West	♥ 4	You bid next.
Vul: E-W	♦ Q2	East (LHO) bids 2♥ if possible.
HCP: 6+2	♣ KT975	

Both hands (Answers Page)

Board: 59	North:	South:	W	N	E	S
Dealer: East	♠ T72	♠ A643			1NT	Pass
Vul: None	♥ -	♥ T764	2♦	3♦	X	Pass
North HCP: 12+3	♦ AKJT863	♦ 9	3♥	4♦	Pass	Pass
South HCP: 4	♣ A54	♣ T873	X	All Pass		
Contract:	4♦ X	North				

Board: 60	North:	South:	W	N	E	S
Dealer: West	♠ 63	♠ AKQT42	1NT	Pass	2♦	2♠
Vul: N-S	♥ T8	♥ Q32		All Pass		
North HCP: 8+1	♦ QT962	♦ 4				
South HCP: 12+2	♣ AQ52	♣ J76				
Contract:	2♠	South				

Board: 61	North:	South:	W	N	E	S
Dealer: East	♠ T8	♠ J97			1NT	Pass
Vul: Both	♥ AQ4	♥ J72	2♥	3♣	X	3♦
North HCP: 15+3	♦ 9	♦ KT86532	Pass	4♣	Pass	4♦
South HCP: 5+3	♣ AKQT874	♣ -	Pass	5♣	X	All Pass
Contract:	5♣ X	North				

Board: 62	North:	South:	W	N	E	S
Dealer: West	♠ JT543	♠ K	1NT	Pass	2♥	3♥
Vul: E-W	♥ 4	♥ AKJT62		All Pass		
North HCP: 6+2	♦ Q2	♦ A753				
South HCP: 16+2	♣ KT975	♣ J6				
Contract:	3♥	South				

South hands	Opps_Overcall_Stayman_or_Jacoby	
Board: 59 Dealer: East Vul: None HCP: 4	♠ A643 ♥ T764 ♦ 9 ♣ T873	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♦ if possible. East (RHO) Doubles 3♦ if possible. West (LHO) bids 3♥ if possible. West (LHO) Doubles 4♦ if possible.
Board: 60 Dealer: West Vul: N-S HCP: 12+2	♠ AKQT42 ♥ Q32 ♦ 4 ♣ J76	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♦ if possible.
Board: 61 Dealer: East Vul: Both HCP: 5+3	♠ J97 ♥ J72 ♦ KT86532 ♣ -	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♥ if possible. East (RHO) Doubles 3♣ if possible. East (RHO) Doubles 5♣ if possible.
Board: 62 Dealer: West Vul: E-W HCP: 16+2	♠ K ♥ AKJT62 ♦ A753 ♣ J6	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 59	North:	South:	W	N	E	S
Dealer: East	♠ T72	♠ A643			1NT	Pass
Vul: None	♥ -	♥ T764	2♦	3♦	X	Pass
North HCP: 12+3	♦ AKJT863	♦ 9	3♥	4♦	Pass	Pass
South HCP: 4	♣ A54	♣ T873	X	All Pass		
Contract:	4♦ X	North				

Board: 60	North:	South:	W	N	E	S
Dealer: West	♠ 63	♠ AKQT42	1NT	Pass	2♦	2♠
Vul: N-S	♥ T8	♥ Q32		All Pass		
North HCP: 8+1	♦ QT962	♦ 4				
South HCP: 12+2	♣ AQ52	♣ J76				
Contract:	2♠	South				

Board: 61	North:	South:	W	N	E	S
Dealer: East	♠ T8	♠ J97			1NT	Pass
Vul: Both	♥ AQ4	♥ J72	2♥	3♣	X	3♦
North HCP: 15+3	♦ 9	♦ KT86532	Pass	4♣	Pass	4♦
South HCP: 5+3	♣ AKQT874	♣ -	Pass	5♣	X	All Pass
Contract:	5♣ X	North				

Board: 62	North:	South:	W	N	E	S
Dealer: West	♠ JT543	♠ K	1NT	Pass	2♥	3♥
Vul: E-W	♥ 4	♥ AKJT62		All Pass		
North HCP: 6+2	♦ Q2	♦ A753				
South HCP: 16+2	♣ KT975	♣ J6				
Contract:	3♥	South				

North hands**Opps_Overcall_Stayman_or_Jacoby****Board: 63**

♠ AK97

You bid first.

Dealer: North

♥ 9874

West (RHO) bids 3♥ if possible.

Vul: Both

♦ KQ

HCP: 16

♣ A32

Board: 64

♠ Q6

You bid first.

Dealer: North

♥ K86

West (RHO) bids 3♦ if possible.

Vul: E-W

♦ A943

HCP: 17

♣ AKJ8

Board: 65

♠ K4

LHO opens the bidding 1NT.

Dealer: East

♥ K

Partner bids next.

Vul: Both

♦ J984

West (RHO) bids 2♦ if possible.

HCP: 15+2

♣ AKJT85

Board: 66

♠ KQJ76

Partner bids first.

Dealer: South

♥ KQJT72

East (LHO) bids 3♦ if possible.

Vul: N-S

♦ 2

HCP: 12+3

♣ 7

Board: 67

♠ KQJ4

You bid first.

Dealer: North

♥ AQ8

West (RHO) bids 3♣ if possible.

Vul: None

♦ JT

HCP: 15

♣ Q872

Both hands (Answers Page)

Board: 63

Dealer: North

North:

♠ AK97

South:

♠ QT532

W N E S

1NT Pass 2♥

Vul: Both

♥ 9874

♥ Q

3♥ 3♠ All Pass

North HCP: 16

♦ KQ

♦ JT964

South HCP: 7+2

♣ A32

♣ Q6

Contract: 3♠ North

Board: 64

Dealer: North

North:

♠ Q6

South:

♠ KJ5

W N E S

1NT Pass 2♦

Vul: E-W

♥ K86

♥ JT943

3♦ X Pass 3♥

North HCP: 17

♦ A943

♦ 7

All Pass

South HCP: 5+1

♣ AKJ8

♣ T963

Contract: 3♥ South

Board: 65

Dealer: East

North:

♠ K4

South:

♠ QJ983

W N E S

1NT Pass

Vul: Both

♥ K

♥ T65

2♦ 3♣ All Pass

North HCP: 15+2

♦ J984

♦ QT3

South HCP: 5+1

♣ AKJT85

♣ 96

Contract: 3♣ North

Board: 66

Dealer: South

North:

♠ KQJ76

South:

♠ A3

W N E S

1NT

Vul: N-S

♥ KQJT72

♥ A86

Pass 2♦ 3♦ X

North HCP: 12+3

♦ 2

♦ K975

 Pass 4NT Pass 5♥¹

South HCP: 16

♣ 7

♣ KQ98

All Pass

Contract: 5♥ South

1. A=2/5 or 5/5, Q(H)=0

Board: 67

Dealer: North

North:

♠ KQJ4

South:

♠ 972

W N E S

1NT Pass 2♦

Vul: None

♥ AQ8

♥ T6532

3♣ Pass Pass X

North HCP: 15

♦ JT

♦ AQ64

Pass 3♥ All Pass

South HCP: 6+1

♣ Q872

♣ 6

Contract: 3♥ North

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 63 Dealer: North Vul: Both HCP: 7+2	♠ QT532 ♥ Q ♦ JT964 ♣ Q6
Board: 64 Dealer: North Vul: E-W HCP: 5+1	♠ KJ5 ♥ JT943 ♦ 7 ♣ T963
Board: 65 Dealer: East Vul: Both HCP: 5+1	♠ QJ983 ♥ T65 ♦ QT3 ♣ 96
Board: 66 Dealer: South Vul: N-S HCP: 16	♠ A3 ♥ A86 ♦ K975 ♣ KQ98
Board: 67 Dealer: North Vul: None HCP: 6+1	♠ 972 ♥ T6532 ♦ AQ64 ♣ 6

Both hands (Answers Page)

Board: 63

Dealer: North

North:

♠ AK97

South:

♠ QT532

W N E S

1NT Pass 2♥

Vul: Both

♥ 9874

♥ Q

3♥ 3♠ All Pass

North HCP: 16

♦ KQ

♦ JT964

South HCP: 7+2

♣ A32

♣ Q6

Contract: 3♠ North

Board: 64

Dealer: North

North:

♠ Q6

South:

♠ KJ5

W N E S

1NT Pass 2♦

Vul: E-W

♥ K86

♥ JT943

3♦ X Pass 3♥

North HCP: 17

♦ A943

♦ 7

All Pass

South HCP: 5+1

♣ AKJ8

♣ T963

Contract: 3♥ South

Board: 65

Dealer: East

North:

♠ K4

South:

♠ QJ983

W N E S

1NT Pass

Vul: Both

♥ K

♥ T65

2♦ 3♣ All Pass

North HCP: 15+2

♦ J984

♦ QT3

South HCP: 5+1

♣ AKJT85

♣ 96

Contract: 3♣ North

Board: 66

Dealer: South

North:

♠ KQJ76

South:

♠ A3

W N E S

1NT

Vul: N-S

♥ KQJT72

♥ A86

Pass 2♦ 3♦ X

North HCP: 12+3

♦ 2

♦ K975

 Pass 4NT Pass 5♥¹

South HCP: 16

♣ 7

♣ KQ98

All Pass

Contract: 5♥ South

1. A=2/5 or 5/5, Q(H)=0

Board: 67

Dealer: North

North:

♠ KQJ4

South:

♠ 972

W N E S

1NT Pass 2♦

Vul: None

♥ AQ8

♥ T6532

3♣ Pass Pass X

North HCP: 15

♦ JT

♦ AQ64

Pass 3♥ All Pass

South HCP: 6+1

♣ Q872

♣ 6

Contract: 3♥ North

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 68	♠ 98	RHO opens the bidding 1NT.
Dealer: West	♥ KJ6	You bid next.
Vul: E-W	♦ KJ985	East (LHO) bids 2♦ if possible.
HCP: 9+1	♣ J32	
Board: 69	♠ 7	LHO opens the bidding 1NT.
Dealer: East	♥ AKJ942	Partner bids next.
Vul: N-S	♦ KQ52	West (RHO) bids 2♥ if possible.
HCP: 13+2	♣ 93	East (LHO) Doubles 3♥ if possible.
Board: 70	♠ 754	RHO opens the bidding 1NT.
Dealer: West	♥ J96	You bid next.
Vul: Both	♦ 9762	East (LHO) bids 2♦ if possible.
HCP: 1	♣ 973	East (LHO) Doubles 2♠ if possible.
		West (RHO) bids 3♥ if possible.
		East (LHO) Doubles 3♠ if possible.
Board: 71	♠ T43	You bid first.
Dealer: North	♥ AT7	West (RHO) bids 3♦ if possible.
Vul: None	♦ A976	
HCP: 15	♣ AK8	

Both hands (Answers Page)

Board: 68	North:	South:	W	N	E	S
Dealer: West	♠ 98	♠ AKQT752	1NT	Pass	2♦	2♠
Vul: E-W	♥ KJ6	♥ 8		All Pass		
North HCP: 9+1	♦ KJ985	♦ A76				
South HCP: 15+3	♣ J32	♣ Q4				
Contract: 2♠ South						

Board: 69	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ AT63		1NT	Pass	
Vul: N-S	♥ AKJ942	♥ 83	2♥	3♥	X	All Pass
North HCP: 13+2	♦ KQ52	♦ JT76				
South HCP: 5	♣ 93	♣ 864				
Contract: 3♥X North						

Board: 70	North:	South:	W	N	E	S
Dealer: West	♠ 754	♠ AKJ832	1NT	Pass	2♦	2♠
Vul: Both	♥ J96	♥ T8	Pass	Pass	X	Pass
North HCP: 1	♦ 9762	♦ 4	3♥	Pass	Pass	3♠
South HCP: 15+2	♣ 973	♣ AK62	Pass	Pass	X	All Pass
Contract: 3♠X South						

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ T43	♠ K652		1NT	Pass	2♦
Vul: None	♥ AT7	♥ J6542	3♦	3♥	All Pass	
North HCP: 15	♦ A976	♦ 4				
South HCP: 5+1	♣ AK8	♣ J53				
Contract: 3♥ North						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 68 Dealer: West Vul: E-W HCP: 15+3	♠ AKQT752 ♥ 8 ♦ A76 ♣ Q4 LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♦ if possible.
Board: 69 Dealer: East Vul: N-S HCP: 5	♠ AT63 ♥ 83 ♦ JT76 ♣ 864 RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♥ if possible. East (RHO) Doubles 3♥ if possible.
Board: 70 Dealer: West Vul: Both HCP: 15+2	♠ AKJ832 ♥ T8 ♦ 4 ♣ AK62 LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♦ if possible. East (RHO) Doubles 2♠ if possible. West (LHO) bids 3♥ if possible. East (RHO) Doubles 3♠ if possible.
Board: 71 Dealer: North Vul: None HCP: 5+1	♠ K652 ♥ J6542 ♦ 4 ♣ J53 Partner bids first. West (LHO) bids 3♦ if possible.

Both hands (Answers Page)

Board: 68	North:	South:	W	N	E	S
Dealer: West	♠ 98	♠ AKQT752	1NT	Pass	2♦	2♠
Vul: E-W	♥ KJ6	♥ 8		All Pass		
North HCP: 9+1	♦ KJ985	♦ A76				
South HCP: 15+3	♣ J32	♣ Q4				
Contract: 2♠ South						

Board: 69	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ AT63		1NT	Pass	
Vul: N-S	♥ AKJ942	♥ 83	2♥	3♥	X	All Pass
North HCP: 13+2	♦ KQ52	♦ JT76				
South HCP: 5	♣ 93	♣ 864				
Contract: 3♥X North						

Board: 70	North:	South:	W	N	E	S
Dealer: West	♠ 754	♠ AKJ832	1NT	Pass	2♦	2♠
Vul: Both	♥ J96	♥ T8	Pass	Pass	X	Pass
North HCP: 1	♦ 9762	♦ 4	3♥	Pass	Pass	3♠
South HCP: 15+2	♣ 973	♣ AK62	Pass	Pass	X	All Pass
Contract: 3♠X South						

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ T43	♠ K652		1NT	Pass	2♦
Vul: None	♥ AT7	♥ J6542	3♦	3♥	All Pass	
North HCP: 15	♦ A976	♦ 4				
South HCP: 5+1	♣ AK8	♣ J53				
Contract: 3♥ North						

North hands	Opps_Overcall_Stayman_or_Jacoby
Board: 72 Dealer: West Vul: E-W HCP: 9+3	♠ J RHO opens the bidding 1NT. ♥ AK9763 You bid next. ♦ JT653 East (LHO) bids 2♥ if possible. ♣ 4
Board: 73 Dealer: East Vul: Both HCP: 20+3	♠ AQ872 LHO opens the bidding 1NT. ♥ - Partner bids next. ♦ AK West (RHO) bids 2♦ if possible. ♣ AQJT63
Board: 74 Dealer: West Vul: None HCP: 4+2	♠ T52 RHO opens the bidding 1NT. ♥ 54 You bid next. ♦ 74 East (LHO) bids 2♦ if possible. ♣ AT9865
Board: 75 Dealer: South Vul: N-S HCP: 8+1	♠ T84 Partner bids first. ♥ A9542 East (LHO) bids 3♦ if possible. ♦ 54 ♣ A64
Board: 76 Dealer: West Vul: N-S HCP: 7+3	♠ T87543 RHO opens the bidding 1NT. ♥ AK542 You bid next. ♦ - East (LHO) bids 2♦ if possible. ♣ 42

Both hands (Answers Page)

Board: 72	North:	South:	W	N	E	S
Dealer: West	♠ J	♠ Q96	1NT	Pass	2♥	3♣
Vul: E-W	♥ AK9763	♥ 4		All Pass		
North HCP: 9+3	♦ JT653	♦ Q				
South HCP: 13+4	♣ 4	♣ AKQT8653				
Contract: 3♣ South						

Board: 73	North:	South:	W	N	E	S
Dealer: East	♠ AQ872	♠ T64		1NT	Pass	
Vul: Both	♥ -	♥ A8	2♦	3♣	All Pass	
North HCP: 20+3	♦ AK	♦ T764				
South HCP: 4	♣ AQJT63	♣ 8542				
Contract: 3♣ North						

Board: 74	North:	South:	W	N	E	S
Dealer: West	♠ T52	♠ A3	1NT	Pass	2♦	3♦
Vul: None	♥ 54	♥ Q93		All Pass		
North HCP: 4+2	♦ 74	♦ AQJT93				
South HCP: 13+2	♣ AT9865	♣ 32				
Contract: 3♦ South						

Board: 75	North:	South:	W	N	E	S
Dealer: South	♠ T84	♠ AKQ6			1NT	
Vul: N-S	♥ A9542	♥ KQ6	Pass	2♦	3♦	X
North HCP: 8+1	♦ 54	♦ 983	Pass	4♥	All Pass	
South HCP: 17	♣ A64	♣ QJ7				
Contract: 4♥ North						

Board: 76	North:	South:	W	N	E	S
Dealer: West	♠ T87543	♠ A6	1NT	Pass	2♦	3♦
Vul: N-S	♥ AK542	♥ -		All Pass		
North HCP: 7+3	♦ -	♦ AKQ8762				
South HCP: 15+3	♣ 42	♣ Q975				
Contract: 3♦ South						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 72 Dealer: West Vul: E-W HCP: 13+4	♠ Q96 ♥ 4 ♦ Q ♣ AKQT8653
Board: 73 Dealer: East Vul: Both HCP: 4	♠ T64 ♥ A8 ♦ T764 ♣ 8542
Board: 74 Dealer: West Vul: None HCP: 13+2	♠ A3 ♥ Q93 ♦ AQJT93 ♣ 32
Board: 75 Dealer: South Vul: N-S HCP: 17	♠ AKQ6 ♥ KQ6 ♦ 983 ♣ QJ7
Board: 76 Dealer: West Vul: N-S HCP: 15+3	♠ A6 ♥ - ♦ AKQ8762 ♣ Q975

Both hands (Answers Page)

Board: 72	North:	South:	W	N	E	S
Dealer: West	♠ J	♠ Q96	1NT	Pass	2♥	3♣
Vul: E-W	♥ AK9763	♥ 4		All Pass		
North HCP: 9+3	♦ JT653	♦ Q				
South HCP: 13+4	♣ 4	♣ AKQT8653				
Contract: 3♣ South						

Board: 73	North:	South:	W	N	E	S
Dealer: East	♠ AQ872	♠ T64		1NT	Pass	
Vul: Both	♥ -	♥ A8	2♦	3♣	All Pass	
North HCP: 20+3	♦ AK	♦ T764				
South HCP: 4	♣ AQJT63	♣ 8542				
Contract: 3♣ North						

Board: 74	North:	South:	W	N	E	S
Dealer: West	♠ T52	♠ A3	1NT	Pass	2♦	3♦
Vul: None	♥ 54	♥ Q93		All Pass		
North HCP: 4+2	♦ 74	♦ AQJT93				
South HCP: 13+2	♣ AT9865	♣ 32				
Contract: 3♦ South						

Board: 75	North:	South:	W	N	E	S
Dealer: South	♠ T84	♠ AKQ6			1NT	
Vul: N-S	♥ A9542	♥ KQ6	Pass	2♦	3♦	X
North HCP: 8+1	♦ 54	♦ 983	Pass	4♥	All Pass	
South HCP: 17	♣ A64	♣ QJ7				
Contract: 4♥ North						

Board: 76	North:	South:	W	N	E	S
Dealer: West	♠ T87543	♠ A6	1NT	Pass	2♦	3♦
Vul: N-S	♥ AK542	♥ -		All Pass		
North HCP: 7+3	♦ -	♦ AKQ8762				
South HCP: 15+3	♣ 42	♣ Q975				
Contract: 3♦ South						

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 77	♠ QT7432	Partner bids first.
Dealer: South	♥ KJ9	East (LHO) bids 3♦ if possible.
Vul: None	♦ 7	
HCP: 6+2	♣ T87	
Board: 78	♠ QJ9742	RHO opens the bidding 1NT.
Dealer: West	♥ 73	You bid next.
Vul: N-S	♦ Q97	East (LHO) bids 2♦ if possible.
HCP: 5+2	♣ 95	East (LHO) bids 3♥ if possible.
Board: 79	♠ 76	Partner bids first.
Dealer: South	♥ Q98762	East (LHO) bids 3♦ if possible.
Vul: Both	♦ 84	West (RHO) Doubles 3♥ if possible.
HCP: 5+2	♣ K87	
Board: 80	♠ AKT75	You bid first.
Dealer: North	♥ K73	West (RHO) bids 3♦ if possible.
Vul: Both	♦ A6	
HCP: 16+1	♣ Q53	
Board: 81	♠ KT52	LHO opens the bidding 1NT.
Dealer: East	♥ 5	Partner bids next.
Vul: Both	♦ AQJ654	West (RHO) bids 2♦ if possible.
HCP: 14+2	♣ KJ	

Both hands (Answers Page)

Board: 77	North:	South:	W	N	E	S
Dealer: South	♠ QT7432	♠ AK6				1NT
Vul: None	♥ KJ9	♥ 75	Pass	2♥	3♦	X
North HCP: 6+2	♦ 7	♦ K82	Pass	4♠	All Pass	
South HCP: 16+1	♣ T87	♣ AQ942				
Contract: 4♠ North						

Board: 78	North:	South:	W	N	E	S
Dealer: West	♠ QJ9742	♠ 6	1NT	Pass	2♦	3♣
Vul: N-S	♥ 73	♥ A9	Pass	Pass	3♥	4♣
North HCP: 5+2	♦ Q97	♦ 532	All Pass			
South HCP: 12+3	♣ 95	♣ AKJ8763				
Contract: 4♣ South						

Board: 79	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ KJ84				1NT
Vul: Both	♥ Q98762	♥ K3	Pass	2♦	3♦	Pass
North HCP: 5+2	♦ 84	♦ A72	Pass	3♥	Pass	Pass
South HCP: 15	♣ K87	♣ AT64	X	All Pass		
Contract: 3♥X North						

Board: 80	North:	South:	W	N	E	S
Dealer: North	♠ AKT75	♠ 86432		1NT	Pass	2♥
Vul: Both	♥ K73	♥ 864	3♦	X	Pass	3♠
North HCP: 16+1	♦ A6	♦ T5	All Pass			
South HCP: 4+1	♣ Q53	♣ AT4				
Contract: 3♠ South						

Board: 81	North:	South:	W	N	E	S
Dealer: East	♠ KT52	♠ A983		1NT	Pass	
Vul: Both	♥ 5	♥ 642	2♦	3♦	All Pass	
North HCP: 14+2	♦ AQJ654	♦ T987				
South HCP: 4	♣ KJ	♣ 95				
Contract: 3♦ North						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 77 Dealer: South Vul: None HCP: 16+1	♠ AK6 ♥ 75 ♦ K82 ♣ AQ942
Board: 78 Dealer: West Vul: N-S HCP: 12+3	♠ 6 ♥ A9 ♦ 532 ♣ AKJ8763
Board: 79 Dealer: South Vul: Both HCP: 15	♠ KJ84 ♥ K3 ♦ A72 ♣ AT64
Board: 80 Dealer: North Vul: Both HCP: 4+1	♠ 86432 ♥ 864 ♦ T5 ♣ AT4
Board: 81 Dealer: East Vul: Both HCP: 4	♠ A983 ♥ 642 ♦ T987 ♣ 95

Both hands (Answers Page)

Board: 77	North:	South:	W	N	E	S
Dealer: South	♠ QT7432	♠ AK6				1NT
Vul: None	♥ KJ9	♥ 75	Pass	2♥	3♦	X
North HCP: 6+2	♦ 7	♦ K82	Pass	4♠	All Pass	
South HCP: 16+1	♣ T87	♣ AQ942				
Contract: 4♠ North						

Board: 78	North:	South:	W	N	E	S
Dealer: West	♠ QJ9742	♠ 6	1NT	Pass	2♦	3♣
Vul: N-S	♥ 73	♥ A9	Pass	Pass	3♥	4♣
North HCP: 5+2	♦ Q97	♦ 532	All Pass			
South HCP: 12+3	♣ 95	♣ AKJ8763				
Contract: 4♣ South						

Board: 79	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ KJ84				1NT
Vul: Both	♥ Q98762	♥ K3	Pass	2♦	3♦	Pass
North HCP: 5+2	♦ 84	♦ A72	Pass	3♥	Pass	Pass
South HCP: 15	♣ K87	♣ AT64	X	All Pass		
Contract: 3♥X North						

Board: 80	North:	South:	W	N	E	S
Dealer: North	♠ AKT75	♠ 86432		1NT	Pass	2♥
Vul: Both	♥ K73	♥ 864	3♦	X	Pass	3♠
North HCP: 16+1	♦ A6	♦ T5	All Pass			
South HCP: 4+1	♣ Q53	♣ AT4				
Contract: 3♠ South						

Board: 81	North:	South:	W	N	E	S
Dealer: East	♠ KT52	♠ A983		1NT	Pass	
Vul: Both	♥ 5	♥ 642	2♦	3♦	All Pass	
North HCP: 14+2	♦ AQJ654	♦ T987				
South HCP: 4	♣ KJ	♣ 95				
Contract: 3♦ North						

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 82	♠ T32	RHO opens the bidding 1NT.
Dealer: West	♥ 73	You bid next.
Vul: Both	♦ Q6542	East (LHO) bids 2♥ if possible.
HCP: 3+1	♣ J92	
Board: 83	♠ K53	You bid first.
Dealer: North	♥ AKJT8	West (RHO) bids 3♦ if possible.
Vul: None	♦ A92	East (LHO) Doubles 3♠ if possible.
HCP: 16+1	♣ J2	
Board: 84	♠ 6	Partner bids first.
Dealer: South	♥ AQJ76	East (LHO) bids 2♠ if possible.
Vul: N-S	♦ A9654	East (LHO) bids 3♠ if possible.
HCP: 11+2	♣ 84	
Board: 85	♠ T63	Partner bids first.
Dealer: South	♥ K9875	East (LHO) bids 3♦ if possible.
Vul: E-W	♦ 742	West (RHO) Doubles 3♥ if possible.
HCP: 3+1	♣ 72	
Board: 86	♠ KQ6	You bid first.
Dealer: North	♥ AQJ4	West (RHO) bids 3♣ if possible.
Vul: N-S	♦ A986	East (LHO) Doubles 3♠ if possible.
HCP: 16	♣ T5	

Both hands (Answers Page)

Board: 82	North:	South:	W	N	E	S
Dealer: West	♠ T32	♠ AKQ	1NT	Pass	2♥	3♥
Vul: Both	♥ 73	♥ AQJT864		All Pass		
North HCP: 3+1	♦ Q6542	♦ J				
South HCP: 17+3	♣ J92	♣ 84				
Contract: 3♥ South						

Board: 83	North:	South:	W	N	E	S
Dealer: North	♠ K53	♠ QT842	1NT	Pass	2♥	
Vul: None	♥ AKJT8	♥ 975	3♦	3♠	X	All Pass
North HCP: 16+1	♦ A92	♦ 753				
South HCP: 4+1	♣ J2	♣ QT				
Contract: 3♠X North						

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ KT8				1NT
Vul: N-S	♥ AQJ76	♥ K4	Pass	2♦	2♠	Pass
North HCP: 11+2	♦ A9654	♦ KT832	Pass	3♦	3♠	Pass
South HCP: 15+1	♣ 84	♣ AQT	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 85	North:	South:	W	N	E	S
Dealer: South	♠ T63	♠ KQ94				1NT
Vul: E-W	♥ K9875	♥ AJ3	Pass	2♦	3♦	X
North HCP: 3+1	♦ 742	♦ 96	Pass	3♥	Pass	Pass
South HCP: 17	♣ 72	♣ AKT8	X	All Pass		
Contract: 3♥X North						

Board: 86	North:	South:	W	N	E	S
Dealer: North	♠ KQ6	♠ 87543	1NT	Pass	2♥	
Vul: N-S	♥ AQJ4	♥ 52	3♣	X	Pass	3♠
North HCP: 16	♦ A986	♦ T32	Pass	Pass	X	All Pass
South HCP: 1+1	♣ T5	♣ J62				
Contract: 3♠X South						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 82 Dealer: West Vul: Both HCP: 17+3	♠ AKQ LHO opens the bidding 1NT. ♥ AQJT864 Partner bids next. ♦ J East (RHO) bids 2♥ if possible. ♣ 84
Board: 83 Dealer: North Vul: None HCP: 4+1	♠ QT842 Partner bids first. ♥ 975 West (LHO) bids 3♦ if possible. ♦ 753 East (RHO) Doubles 3♠ if possible. ♣ QT
Board: 84 Dealer: South Vul: N-S HCP: 15+1	♠ KT8 You bid first. ♥ K4 East (RHO) bids 2♠ if possible. ♦ KT832 East (RHO) bids 3♠ if possible. ♣ AQT
Board: 85 Dealer: South Vul: E-W HCP: 17	♠ KQ94 You bid first. ♥ AJ3 East (RHO) bids 3♦ if possible. ♦ 96 West (LHO) Doubles 3♥ if possible. ♣ AKT8
Board: 86 Dealer: North Vul: N-S HCP: 1+1	♠ 87543 Partner bids first. ♥ 52 West (LHO) bids 3♣ if possible. ♦ T32 East (RHO) Doubles 3♠ if possible. ♣ J62

Both hands (Answers Page)

Board: 82	North:	South:	W	N	E	S
Dealer: West	♠ T32	♠ AKQ	1NT	Pass	2♥	3♥
Vul: Both	♥ 73	♥ AQJT864		All Pass		
North HCP: 3+1	♦ Q6542	♦ J				
South HCP: 17+3	♣ J92	♣ 84				
Contract: 3♥ South						

Board: 83	North:	South:	W	N	E	S
Dealer: North	♠ K53	♠ QT842	1NT	Pass	2♥	
Vul: None	♥ AKJT8	♥ 975	3♦	3♠	X	All Pass
North HCP: 16+1	♦ A92	♦ 753				
South HCP: 4+1	♣ J2	♣ QT				
Contract: 3♠X North						

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ KT8				1NT
Vul: N-S	♥ AQJ76	♥ K4	Pass	2♦	2♠	Pass
North HCP: 11+2	♦ A9654	♦ KT832	Pass	3♦	3♠	Pass
South HCP: 15+1	♣ 84	♣ AQT	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 85	North:	South:	W	N	E	S
Dealer: South	♠ T63	♠ KQ94				1NT
Vul: E-W	♥ K9875	♥ AJ3	Pass	2♦	3♦	X
North HCP: 3+1	♦ 742	♦ 96	Pass	3♥	Pass	Pass
South HCP: 17	♣ 72	♣ AKT8	X	All Pass		
Contract: 3♥X North						

Board: 86	North:	South:	W	N	E	S
Dealer: North	♠ KQ6	♠ 87543	1NT	Pass	2♥	
Vul: N-S	♥ AQJ4	♥ 52	3♣	X	Pass	3♠
North HCP: 16	♦ A986	♦ T32	Pass	Pass	X	All Pass
South HCP: 1+1	♣ T5	♣ J62				
Contract: 3♠X South						

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 87	♠ T96	LHO opens the bidding 1NT.
Dealer: East	♥ 94	Partner bids next.
Vul: N-S	♦ AQJT82	West (RHO) bids 2♥ if possible.
HCP: 12+2	♣ AJ	
Board: 88	♠ T8732	Partner bids first.
Dealer: South	♥ 2	East (LHO) bids 3♥ if possible.
Vul: Both	♦ AKQ82	
HCP: 11+2	♣ Q5	
Board: 89	♠ T6	LHO opens the bidding 1NT.
Dealer: East	♥ A93	Partner bids next.
Vul: E-W	♦ AKJT54	West (RHO) bids 2♥ if possible.
HCP: 16+2	♣ A6	
Board: 90	♠ 64	LHO opens the bidding 1NT.
Dealer: East	♥ 7	Partner bids next.
Vul: Both	♦ QJ9	West (RHO) bids 2♦ if possible.
HCP: 12+3	♣ AKQ9874	
Board: 91	♠ AKQ986	LHO opens the bidding 1NT.
Dealer: East	♥ 2	Partner bids next.
Vul: None	♦ 8	West (RHO) bids 2♦ if possible.
HCP: 11+3	♣ QT952	West (RHO) bids 3NT if possible. East (LHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 87	North:	South:	W	N	E	S
Dealer: East	♠ T96	♠ A85			1NT	Pass
Vul: N-S	♥ 94	♥ QJ52	2♥	3♦	All Pass	
North HCP: 12+2	♦ AQJT82	♦ 95				
South HCP: 7	♣ AJ	♣ T632				
Contract: 3♦ North						

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ T8732	♠ AKQ4			1NT	
Vul: Both	♥ 2	♥ QT	Pass	2♥	3♥	Pass
North HCP: 11+2	♦ AKQ82	♦ 743	Pass	4♦	Pass	4♠
South HCP: 15	♣ Q5	♣ KJ74	All Pass			
Contract: 4♠ South						

Board: 89	North:	South:	W	N	E	S
Dealer: East	♠ T6	♠ Q82			1NT	Pass
Vul: E-W	♥ A93	♥ J8752	2♥	3♦	All Pass	
North HCP: 16+2	♦ AKJT54	♦ 97				
South HCP: 4+1	♣ A6	♣ J94				
Contract: 3♦ North						

Board: 90	North:	South:	W	N	E	S
Dealer: East	♠ 64	♠ AKQ832			1NT	Pass
Vul: Both	♥ 7	♥ J5	2♦	3♣	Pass	3♠
North HCP: 12+3	♦ QJ9	♦ 87543	Pass	3NT	Pass	4♠
South HCP: 10+3	♣ AKQ9874	♣ -	All Pass			
Contract: 4♠ South						

Board: 91	North:	South:	W	N	E	S
Dealer: East	♠ AKQ986	♠ 52			1NT	Pass
Vul: None	♥ 2	♥ T985	2♦	2♥ ¹	Pass	2NT ²
North HCP: 11+3	♦ 8	♦ 9542	3NT	4♠	X	All Pass
South HCP: 4	♣ QT952	♣ KJ6				
Contract: 4♠X North			1. Michaels Cuebid			
			2. to the partner's longer			

South hands	Opps_Overcall_Stayman_or_Jacoby	
Board: 87 Dealer: East Vul: N-S HCP: 7	♠ A85 ♥ QJ52 ♦ 95 ♣ T632	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♥ if possible.
Board: 88 Dealer: South Vul: Both HCP: 15	♠ AKQ4 ♥ QT ♦ 743 ♣ KJ74	You bid first. East (RHO) bids 3♥ if possible.
Board: 89 Dealer: East Vul: E-W HCP: 4+1	♠ Q82 ♥ J8752 ♦ 97 ♣ J94	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♥ if possible.
Board: 90 Dealer: East Vul: Both HCP: 10+3	♠ AKQ832 ♥ J5 ♦ 87543 ♣ -	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♦ if possible.
Board: 91 Dealer: East Vul: None HCP: 4	♠ 52 ♥ T985 ♦ 9542 ♣ KJ6	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♦ if possible. West (LHO) bids 3NT if possible. East (RHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 87	North:	South:	W	N	E	S
Dealer: East	♠ T96	♠ A85			1NT	Pass
Vul: N-S	♥ 94	♥ QJ52	2♥	3♦	All Pass	
North HCP: 12+2	♦ AQJT82	♦ 95				
South HCP: 7	♣ AJ	♣ T632				
Contract: 3♦ North						

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ T8732	♠ AKQ4			1NT	
Vul: Both	♥ 2	♥ QT	Pass	2♥	3♥	Pass
North HCP: 11+2	♦ AKQ82	♦ 743	Pass	4♦	Pass	4♠
South HCP: 15	♣ Q5	♣ KJ74	All Pass			
Contract: 4♠ South						

Board: 89	North:	South:	W	N	E	S
Dealer: East	♠ T6	♠ Q82			1NT	Pass
Vul: E-W	♥ A93	♥ J8752	2♥	3♦	All Pass	
North HCP: 16+2	♦ AKJT54	♦ 97				
South HCP: 4+1	♣ A6	♣ J94				
Contract: 3♦ North						

Board: 90	North:	South:	W	N	E	S
Dealer: East	♠ 64	♠ AKQ832			1NT	Pass
Vul: Both	♥ 7	♥ J5	2♦	3♣	Pass	3♠
North HCP: 12+3	♦ QJ9	♦ 87543	Pass	3NT	Pass	4♠
South HCP: 10+3	♣ AKQ9874	♣ -	All Pass			
Contract: 4♠ South						

Board: 91	North:	South:	W	N	E	S
Dealer: East	♠ AKQ986	♠ 52			1NT	Pass
Vul: None	♥ 2	♥ T985	2♦	2♥ ¹	Pass	2NT ²
North HCP: 11+3	♦ 8	♦ 9542	3NT	4♠	X	All Pass
South HCP: 4	♣ QT952	♣ KJ6				
Contract: 4♠X North			1. Michaels Cuebid			
			2. to the partner's longer			

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 92	♠ 75	You bid first.
Dealer: North	♥ AT96	West (RHO) bids 3♥ if possible.
Vul: Both	♦ A852	
HCP: 15	♣ AQJ	
Board: 93	♠ AKQ974	LHO opens the bidding 1NT.
Dealer: East	♥ Q94	Partner bids next.
Vul: None	♦ 74	West (RHO) bids 2♦ if possible.
HCP: 12+2	♣ J8	
Board: 94	♠ 42	Partner bids first.
Dealer: South	♥ AJ963	East (LHO) bids 2♠ if possible.
Vul: N-S	♦ T93	
HCP: 8+1	♣ K43	
Board: 95	♠ J6	Partner bids first.
Dealer: South	♥ JT943	East (LHO) bids 3♦ if possible.
Vul: None	♦ 86	
HCP: 6+1	♣ KJ32	
Board: 96	♠ A53	You bid first.
Dealer: North	♥ 54	West (RHO) bids 3♥ if possible.
Vul: N-S	♦ AJ73	
HCP: 16	♣ AK95	

Both hands (Answers Page)

Board: 92	North:	South:	W	N	E	S
Dealer: North	♠ 75	♠ KQJ863		1NT	Pass	2♥
Vul: Both	♥ AT96	♥ -	3♥	Pass	Pass	6♠
North HCP: 15	♦ A852	♦ KQJ4		All Pass		
South HCP: 12+2	♣ AQJ	♣ T52				
Contract: 6♠ South						

Board: 93	North:	South:	W	N	E	S
Dealer: East	♠ AKQ974	♠ 86		1NT	Pass	
Vul: None	♥ Q94	♥ A2	2♦	2♠	All Pass	
North HCP: 12+2	♦ 74	♦ AT965				
South HCP: 8+1	♣ J8	♣ 9742				
Contract: 2♠ North						

Board: 94	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ K75			1NT	
Vul: N-S	♥ AJ963	♥ KQ4	Pass	2♦	2♠	Pass
North HCP: 8+1	♦ T93	♦ Q8764	Pass	X	Pass	3♥
South HCP: 15+1	♣ K43	♣ AJ	All Pass			
Contract: 3♥ South						

Board: 95	North:	South:	W	N	E	S
Dealer: South	♠ J6	♠ AQ872			1NT	
Vul: None	♥ JT943	♥ Q65	Pass	2♦	3♦	X
North HCP: 6+1	♦ 86	♦ A93	Pass	3♥	All Pass	
South HCP: 16+1	♣ KJ32	♣ A4				
Contract: 3♥ North						

Board: 96	North:	South:	W	N	E	S
Dealer: North	♠ A53	♠ Q9642		1NT	Pass	2♥
Vul: N-S	♥ 54	♥ 7	3♥	X	Pass	3♠
North HCP: 16	♦ AJ73	♦ K52	All Pass			
South HCP: 6+1	♣ AK95	♣ J832				
Contract: 3♠ South						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 92 Dealer: North Vul: Both HCP: 12+2	♠ KQJ863 ♥ - ♦ KQJ4 ♣ T52
Board: 93 Dealer: East Vul: None HCP: 8+1	♠ 86 ♥ A2 ♦ AT965 ♣ 9742
Board: 94 Dealer: South Vul: N-S HCP: 15+1	♠ K75 ♥ KQ4 ♦ Q8764 ♣ AJ
Board: 95 Dealer: South Vul: None HCP: 16+1	♠ AQ872 ♥ Q65 ♦ A93 ♣ A4
Board: 96 Dealer: North Vul: N-S HCP: 6+1	♠ Q9642 ♥ 7 ♦ K52 ♣ J832

Both hands (Answers Page)

Board: 92	North:	South:	W	N	E	S
Dealer: North	♠ 75	♠ KQJ863		1NT	Pass	2♥
Vul: Both	♥ AT96	♥ -	3♥	Pass	Pass	6♠
North HCP: 15	♦ A852	♦ KQJ4		All Pass		
South HCP: 12+2	♣ AQJ	♣ T52				
Contract: 6♠ South						

Board: 93	North:	South:	W	N	E	S
Dealer: East	♠ AKQ974	♠ 86		1NT	Pass	
Vul: None	♥ Q94	♥ A2	2♦	2♠	All Pass	
North HCP: 12+2	♦ 74	♦ AT965				
South HCP: 8+1	♣ J8	♣ 9742				
Contract: 2♠ North						

Board: 94	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ K75			1NT	
Vul: N-S	♥ AJ963	♥ KQ4	Pass	2♦	2♠	Pass
North HCP: 8+1	♦ T93	♦ Q8764	Pass	X	Pass	3♥
South HCP: 15+1	♣ K43	♣ AJ	All Pass			
Contract: 3♥ South						

Board: 95	North:	South:	W	N	E	S
Dealer: South	♠ J6	♠ AQ872			1NT	
Vul: None	♥ JT943	♥ Q65	Pass	2♦	3♦	X
North HCP: 6+1	♦ 86	♦ A93	Pass	3♥	All Pass	
South HCP: 16+1	♣ KJ32	♣ A4				
Contract: 3♥ North						

Board: 96	North:	South:	W	N	E	S
Dealer: North	♠ A53	♠ Q9642		1NT	Pass	2♥
Vul: N-S	♥ 54	♥ 7	3♥	X	Pass	3♠
North HCP: 16	♦ AJ73	♦ K52	All Pass			
South HCP: 6+1	♣ AK95	♣ J832				
Contract: 3♠ South						

North hands**Opps_Overcall_Stayman_or_Jacoby****Board: 97**

Dealer: East

Vul: N-S

HCP: 16+2

♠ K6

♥ 9

♦ KQJ873

♣ AK32

LHO opens the bidding 1NT.

Partner bids next.

West (RHO) bids 2♦ if possible.

West (RHO) Doubles 3♦ if possible.

Board: 98

Dealer: West

Vul: Both

HCP: 5

♠ T9

♥ Q98

♦ K983

♣ 6532

RHO opens the bidding 1NT.

You bid next.

East (LHO) bids 2♦ if possible.

East (LHO) bids 3♦ if possible.

East (LHO) Doubles 3♠ if possible.

Board: 99

Dealer: South

Vul: N-S

HCP: 10+3

♠ -

♥ K96543

♦ Q5

♣ KQT93

Partner bids first.

East (LHO) bids 2♠ if possible.

Board: 100

Dealer: West

Vul: N-S

HCP: 1+1

♠ T7

♥ 964

♦ J8532

♣ 932

RHO opens the bidding 1NT.

You bid next.

East (LHO) bids 2♥ if possible.

Board: 101

Dealer: North

Vul: Both

HCP: 16

♠ AQT8

♥ AK6

♦ K953

♣ 98

You bid first.

West (RHO) bids 3♣ if possible.

Both hands (Answers Page)

Board: 97	North:	South:	W	N	E	S
Dealer: East	♠ K6	♠ T87			1NT	Pass
Vul: N-S	♥ 9	♥ J7543	2♦	3♦	Pass	Pass
North HCP: 16+2	♦ KQJ873	♦ 42	X	All Pass		
South HCP: 1+1	♣ AK32	♣ 764				
Contract:	3♦X North					

Board: 98	North:	South:	W	N	E	S
Dealer: West	♠ T9	♠ AQJ8753	1NT	Pass	2♦	2♠
Vul: Both	♥ Q98	♥ A3	Pass	Pass	3♦	3♠
North HCP: 5	♦ K983	♦ -	Pass	Pass	X	All Pass
South HCP: 13+3	♣ 6532	♣ QT84				
Contract:	3♠X South					

Board: 99	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ K53				1NT
Vul: N-S	♥ K96543	♥ QJ	Pass	2♦	2♠	Pass
North HCP: 10+3	♦ Q5	♦ AJ83	Pass	4♥	All Pass	
South HCP: 16	♣ KQT93	♣ AJ87				
Contract:	4♥ North					

Board: 100	North:	South:	W	N	E	S
Dealer: West	♠ T7	♠ A42	1NT	Pass	2♥	3♥
Vul: N-S	♥ 964	♥ AKJT52		All Pass		
North HCP: 1+1	♦ J8532	♦ Q6				
South HCP: 16+2	♣ 932	♣ Q5				
Contract:	3♥ South					

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ AQT8	♠ 73		1NT	Pass	2♦
Vul: Both	♥ AK6	♥ 98532	3♣	X	Pass	3♦
North HCP: 16	♦ K953	♦ JT82	Pass	3♥	All Pass	
South HCP: 3+1	♣ 98	♣ Q4				
Contract:	3♥ North					

South hands	Opps_Overcall_Stayman_or_Jacoby	
Board: 97 Dealer: East Vul: N-S HCP: 1+1	♠ T87 ♥ J7543 ♦ 42 ♣ 764	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♦ if possible. West (LHO) Doubles 3♦ if possible.
Board: 98 Dealer: West Vul: Both HCP: 13+3	♠ AQJ8753 ♥ A3 ♦ - ♣ QT84	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♦ if possible. East (RHO) bids 3♦ if possible. East (RHO) Doubles 3♠ if possible.
Board: 99 Dealer: South Vul: N-S HCP: 16	♠ K53 ♥ QJ ♦ AJ83 ♣ AJ87	You bid first. East (RHO) bids 2♠ if possible.
Board: 100 Dealer: West Vul: N-S HCP: 16+2	♠ A42 ♥ AKJT52 ♦ Q6 ♣ Q5	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♥ if possible.
Board: 101 Dealer: North Vul: Both HCP: 3+1	♠ 73 ♥ 98532 ♦ JT82 ♣ Q4	Partner bids first. West (LHO) bids 3♣ if possible.

Both hands (Answers Page)

Board: 97	North:	South:	W	N	E	S
Dealer: East	♠ K6	♠ T87			1NT	Pass
Vul: N-S	♥ 9	♥ J7543	2♦	3♦	Pass	Pass
North HCP: 16+2	♦ KQJ873	♦ 42	X	All Pass		
South HCP: 1+1	♣ AK32	♣ 764				
Contract:	3♦X North					

Board: 98	North:	South:	W	N	E	S
Dealer: West	♠ T9	♠ AQJ8753	1NT	Pass	2♦	2♠
Vul: Both	♥ Q98	♥ A3	Pass	Pass	3♦	3♠
North HCP: 5	♦ K983	♦ -	Pass	Pass	X	All Pass
South HCP: 13+3	♣ 6532	♣ QT84				
Contract:	3♠X South					

Board: 99	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ K53				1NT
Vul: N-S	♥ K96543	♥ QJ	Pass	2♦	2♠	Pass
North HCP: 10+3	♦ Q5	♦ AJ83	Pass	4♥	All Pass	
South HCP: 16	♣ KQT93	♣ AJ87				
Contract:	4♥ North					

Board: 100	North:	South:	W	N	E	S
Dealer: West	♠ T7	♠ A42	1NT	Pass	2♥	3♥
Vul: N-S	♥ 964	♥ AKJT52		All Pass		
North HCP: 1+1	♦ J8532	♦ Q6				
South HCP: 16+2	♣ 932	♣ Q5				
Contract:	3♥ South					

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ AQT8	♠ 73		1NT	Pass	2♦
Vul: Both	♥ AK6	♥ 98532	3♣	X	Pass	3♦
North HCP: 16	♦ K953	♦ JT82	Pass	3♥	All Pass	
South HCP: 3+1	♣ 98	♣ Q4				
Contract:	3♥ North					

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 102 ♠ QJT94 RHO opens the bidding 1NT.

Dealer: West ♥ 632 You bid next.

Vul: None ♦ 942 East (LHO) bids 2♦ if possible.

HCP: 6+1 ♣ KT West (RHO) Doubles 3♣ if possible.

East (LHO) bids 3♥ if possible.

East (LHO) bids 4♥ if possible.

West (RHO) Doubles 5♣ if possible.

Board: 103 ♠ A92 RHO opens the bidding 1NT.

Dealer: West ♥ KQJ5 You bid next.

Vul: E-W ♦ KT3 East (LHO) bids 2♦ if possible.

HCP: 13 ♣ 965

Board: 104 ♠ 983 You bid first.

Dealer: North ♥ KQ3 West (RHO) bids 2♠ if possible.

Vul: Both ♦ AJ3

HCP: 17 ♣ AK65

Board: 105 ♠ AQJ843 LHO opens the bidding 1NT.

Dealer: East ♥ - Partner bids next.

Vul: None ♦ JT5 West (RHO) bids 2♦ if possible.

HCP: 13+2 ♣ AJ93 East (LHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 102

Dealer: West

North:

♠ QJT94

South:

♠ A72

W N E S

1NT Pass 2♦ 3♣

Vul: None

♥ 632

♥ K

X Pass 3♥ 4♣

North HCP: 6+1

♦ 942

♦ T

Pass Pass 4♥ 5♣

South HCP: 14+4

♣ KT

♣ AQJ65432

X All Pass

Contract: 5♣X South

Board: 103

Dealer: West

North:

♠ A92

South:

♠ T6

W N E S

1NT Pass 2♦ 3♣

Vul: E-W

♥ KQJ5

♥ 3

Pass 3NT All Pass

North HCP: 13

♦ KT3

♦ Q642

South HCP: 11+2

♣ 965

♣ AKQT74

Contract: 3NT North

Board: 104

Dealer: North

North:

♠ 983

South:

♠ T76

W N E S

1NT Pass 2♦

Vul: Both

♥ KQ3

♥ AJT75

2♠ X Pass 3♥

North HCP: 17

♦ AJ3

♦ 982

All Pass

South HCP: 5+1

♣ AK65

♣ 82

Contract: 3♥ South

Board: 105

Dealer: East

North:

♠ AQJ843

South:

♠ 75

W N E S

1NT Pass

Vul: None

♥ -

♥ KJ74

2♦ 2♠ 3♥ Pass

North HCP: 13+2

♦ JT5

♦ Q842

Pass 3♠ All Pass

South HCP: 6

♣ AJ93

♣ T85

Contract: 3♠ North

South hands	Opps_Overcall_Stayman_or_Jacoby	
Board: 102 Dealer: West Vul: None HCP: 14+4	♠ A72 ♥ K ♦ T ♣ AQJ65432	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♦ if possible. West (LHO) Doubles 3♣ if possible. East (RHO) bids 3♥ if possible. East (RHO) bids 4♥ if possible. West (LHO) Doubles 5♣ if possible.
Board: 103 Dealer: West Vul: E-W HCP: 11+2	♠ T6 ♥ 3 ♦ Q642 ♣ AKQT74	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♦ if possible.
Board: 104 Dealer: North Vul: Both HCP: 5+1	♠ T76 ♥ AJT75 ♦ 982 ♣ 82	Partner bids first. West (LHO) bids 2♠ if possible.
Board: 105 Dealer: East Vul: None HCP: 6	♠ 75 ♥ KJ74 ♦ Q842 ♣ T85	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♦ if possible. East (RHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 102

Dealer: West

North:

♠ QJT94

South:

♠ A72

W N E S

1NT Pass 2♦ 3♣

Vul: None

♥ 632

♥ K

X Pass 3♥ 4♣

North HCP: 6+1

♦ 942

♦ T

Pass Pass 4♥ 5♣

South HCP: 14+4

♣ KT

♣ AQJ65432

X All Pass

Contract: 5♣X South

Board: 103

Dealer: West

North:

♠ A92

South:

♠ T6

W N E S

1NT Pass 2♦ 3♣

Vul: E-W

♥ KQJ5

♥ 3

Pass 3NT All Pass

North HCP: 13

♦ KT3

♦ Q642

South HCP: 11+2

♣ 965

♣ AKQT74

Contract: 3NT North

Board: 104

Dealer: North

North:

♠ 983

South:

♠ T76

W N E S

1NT Pass 2♦

Vul: Both

♥ KQ3

♥ AJT75

2♠ X Pass 3♥

North HCP: 17

♦ AJ3

♦ 982

All Pass

South HCP: 5+1

♣ AK65

♣ 82

Contract: 3♥ South

Board: 105

Dealer: East

North:

♠ AQJ843

South:

♠ 75

W N E S

1NT Pass

Vul: None

♥ -

♥ KJ74

2♦ 2♠ 3♥ Pass

North HCP: 13+2

♦ JT5

♦ Q842

Pass 3♠ All Pass

South HCP: 6

♣ AJ93

♣ T85

Contract: 3♠ North

North hands	Opps_Overcall_Stayman_or_Jacoby	
Board: 106 Dealer: East Vul: N-S HCP: 12+2	♠ QJ32 ♥ 98 ♦ 7 ♣ AKQ762	LHO opens the bidding 1NT. Partner bids next. West (RHO) bids 2♦ if possible. East (LHO) Doubles 3♣ if possible.
Board: 107 Dealer: East Vul: E-W HCP: 14+3	♠ 3 ♥ KQ ♦ AQJ8543 ♣ Q85	LHO opens the bidding 1NT. Partner bids next. West (RHO) bids 2♦ if possible.
Board: 108 Dealer: West Vul: Both HCP: 4+3	♠ 5 ♥ 62 ♦ JT9 ♣ QJ97652	RHO opens the bidding 1NT. You bid next. East (LHO) bids 2♦ if possible. East (LHO) bids 3♦ if possible. East (LHO) Doubles 3♠ if possible.
Board: 109 Dealer: East Vul: None HCP: 15+3	♠ - ♥ T2 ♦ AK83 ♣ AKJT864	LHO opens the bidding 1NT. Partner bids next. West (RHO) bids 2♦ if possible. East (LHO) Doubles 3♣ if possible. West (RHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 106	North:	South:	W	N	E	S
Dealer: East	♠ QJ32	♠ T75			1NT	Pass
Vul: N-S	♥ 98	♥ AJ	2♦	3♣	X	3NT
North HCP: 12+2	♦ 7	♦ KQJT9		All Pass		
South HCP: 12+1	♣ AKQ762	♣ JT3				
Contract: 3NT South						

Board: 107	North:	South:	W	N	E	S
Dealer: East	♠ 3	♠ A87654			1NT	Pass
Vul: E-W	♥ KQ	♥ 8	2♦	3♦	All Pass	
North HCP: 14+3	♦ AQJ8543	♦ 96				
South HCP: 8+2	♣ Q85	♣ A932				
Contract: 3♦ North						

Board: 108	North:	South:	W	N	E	S
Dealer: West	♠ 5	♠ AKQ974	1NT	Pass	2♦	2♠
Vul: Both	♥ 62	♥ 95	Pass	Pass	3♦	3♠
North HCP: 4+3	♦ JT9	♦ Q82	Pass	Pass	X	All Pass
South HCP: 14+2	♣ QJ97652	♣ K3				
Contract: 3♠ X South						

Board: 109	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ QJT632			1NT	Pass
Vul: None	♥ T2	♥ QJ	2♦	3♣	X	Pass
North HCP: 15+3	♦ AK83	♦ J65	3♥	4♣	All Pass	
South HCP: 7+2	♣ AKJT864	♣ 95				
Contract: 4♣ North						

South hands	Opps_Overcall_Stayman_or_Jacoby	
Board: 106 Dealer: East Vul: N-S HCP: 12+1	♠ T75 ♥ AJ ♦ KQJT9 ♣ JT3	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♦ if possible. East (RHO) Doubles 3♣ if possible.
Board: 107 Dealer: East Vul: E-W HCP: 8+2	♠ A87654 ♥ 8 ♦ 96 ♣ A932	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♦ if possible.
Board: 108 Dealer: West Vul: Both HCP: 14+2	♠ AKQ974 ♥ 95 ♦ Q82 ♣ K3	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♦ if possible. East (RHO) bids 3♦ if possible. East (RHO) Doubles 3♠ if possible.
Board: 109 Dealer: East Vul: None HCP: 7+2	♠ QJT632 ♥ QJ ♦ J65 ♣ 95	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♦ if possible. East (RHO) Doubles 3♣ if possible. West (LHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 106	North:	South:	W	N	E	S
Dealer: East	♠ QJ32	♠ T75			1NT	Pass
Vul: N-S	♥ 98	♥ AJ	2♦	3♣	X	3NT
North HCP: 12+2	♦ 7	♦ KQJT9		All Pass		
South HCP: 12+1	♣ AKQ762	♣ JT3				
Contract: 3NT South						

Board: 107	North:	South:	W	N	E	S
Dealer: East	♠ 3	♠ A87654			1NT	Pass
Vul: E-W	♥ KQ	♥ 8	2♦	3♦	All Pass	
North HCP: 14+3	♦ AQJ8543	♦ 96				
South HCP: 8+2	♣ Q85	♣ A932				
Contract: 3♦ North						

Board: 108	North:	South:	W	N	E	S
Dealer: West	♠ 5	♠ AKQ974	1NT	Pass	2♦	2♠
Vul: Both	♥ 62	♥ 95	Pass	Pass	3♦	3♠
North HCP: 4+3	♦ JT9	♦ Q82	Pass	Pass	X	All Pass
South HCP: 14+2	♣ QJ97652	♣ K3				
Contract: 3♠ X South						

Board: 109	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ QJT632			1NT	Pass
Vul: None	♥ T2	♥ QJ	2♦	3♣	X	Pass
North HCP: 15+3	♦ AK83	♦ J65	3♥	4♣	All Pass	
South HCP: 7+2	♣ AKJT864	♣ 95				
Contract: 4♣ North						

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 110	♠ 85	RHO opens the bidding 1NT.
Dealer: West	♥ T42	You bid next.
Vul: None	♦ KJ853	East (LHO) bids 2♥ if possible.
HCP: 4+1	♣ T63	West (RHO) bids 3♠ if possible. East (LHO) Doubles 4♣ if possible.

Board: 111	♠ 7	Partner bids first.
Dealer: South	♥ QT532	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ KT54	
HCP: 5+1	♣ 954	

Board: 112	♠ QJT7	RHO opens the bidding 1NT.
Dealer: West	♥ 965	You bid next.
Vul: Both	♦ T87	East (LHO) bids 2♥ if possible.
HCP: 6	♣ K94	

Board: 113	♠ Q	LHO opens the bidding 1NT.
Dealer: East	♥ 85	Partner bids next.
Vul: E-W	♦ KQJT8532	West (RHO) bids 2♦ if possible.
HCP: 14+4	♣ AQ	

Board: 114	♠ 954	RHO opens the bidding 1NT.
Dealer: West	♥ QJ764	You bid next.
Vul: Both	♦ 4	East (LHO) bids 2♥ if possible.
HCP: 4+1	♣ J654	

Both hands (Answers Page)

Board: 110	North:	South:	W	N	E	S
Dealer: West	♠ 85	♠ T6	1NT	Pass	2♥	3♣
Vul: None	♥ T42	♥ AK6	3♠	Pass	Pass	4♣
North HCP: 4+1	♦ KJ853	♦ Q	Pass	Pass	X	All Pass
South HCP: 17+3	♣ T63	♣ AKJ9542				
Contract: 4♣X South						

Board: 111	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AQ642				1NT
Vul: N-S	♥ QT532	♥ AJ9	Pass	2♦	3♣	X
North HCP: 5+1	♦ KT54	♦ A6	Pass	3♥	All Pass	
South HCP: 17+1	♣ 954	♣ QT3				
Contract: 3♥ North						

Board: 112	North:	South:	W	N	E	S
Dealer: West	♠ QJT7	♠ K5	1NT	Pass	2♥	3♣
Vul: Both	♥ 965	♥ J				All Pass
North HCP: 6	♦ T87	♦ AJ54				
South HCP: 16+2	♣ K94	♣ AQJT85				
Contract: 3♣ South						

Board: 113	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ AKJT84			1NT	Pass
Vul: E-W	♥ 85	♥ 73	2♦	3♦	All Pass	
North HCP: 14+4	♦ KQJT8532	♦ 7				
South HCP: 8+2	♣ AQ	♣ 5432				
Contract: 3♦ North						

Board: 114	North:	South:	W	N	E	S
Dealer: West	♠ 954	♠ A3	1NT	Pass	2♥	3♦
Vul: Both	♥ QJ764	♥ 8				All Pass
North HCP: 4+1	♦ 4	♦ AQJT72				
South HCP: 16+2	♣ J654	♣ KQ93				
Contract: 3♦ South						

South hands	Opps_Overcall_Stayman_or_Jacoby	
Board: 110 Dealer: West Vul: None HCP: 17+3	♠ T6 ♥ AK6 ♦ Q ♣ AKJ9542	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♥ if possible. West (LHO) bids 3♠ if possible. East (RHO) Doubles 4♣ if possible.
Board: 111 Dealer: South Vul: N-S HCP: 17+1	♠ AQ642 ♥ AJ9 ♦ A6 ♣ QT3	You bid first. East (RHO) bids 3♣ if possible.
Board: 112 Dealer: West Vul: Both HCP: 16+2	♠ K5 ♥ J ♦ AJ54 ♣ AQJT85	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♥ if possible.
Board: 113 Dealer: East Vul: E-W HCP: 8+2	♠ AKJT84 ♥ 73 ♦ 7 ♣ 5432	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♦ if possible.
Board: 114 Dealer: West Vul: Both HCP: 16+2	♠ A3 ♥ 8 ♦ AQJT72 ♣ KQ93	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 110	North:	South:	W	N	E	S
Dealer: West	♠ 85	♠ T6	1NT	Pass	2♥	3♣
Vul: None	♥ T42	♥ AK6	3♠	Pass	Pass	4♣
North HCP: 4+1	♦ KJ853	♦ Q	Pass	Pass	X	All Pass
South HCP: 17+3	♣ T63	♣ AKJ9542				
Contract: 4♣X South						

Board: 111	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AQ642				1NT
Vul: N-S	♥ QT532	♥ AJ9	Pass	2♦	3♣	X
North HCP: 5+1	♦ KT54	♦ A6	Pass	3♥	All Pass	
South HCP: 17+1	♣ 954	♣ QT3				
Contract: 3♥ North						

Board: 112	North:	South:	W	N	E	S
Dealer: West	♠ QJT7	♠ K5	1NT	Pass	2♥	3♣
Vul: Both	♥ 965	♥ J				All Pass
North HCP: 6	♦ T87	♦ AJ54				
South HCP: 16+2	♣ K94	♣ AQJT85				
Contract: 3♣ South						

Board: 113	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ AKJT84			1NT	Pass
Vul: E-W	♥ 85	♥ 73	2♦	3♦	All Pass	
North HCP: 14+4	♦ KQJT8532	♦ 7				
South HCP: 8+2	♣ AQ	♣ 5432				
Contract: 3♦ North						

Board: 114	North:	South:	W	N	E	S
Dealer: West	♠ 954	♠ A3	1NT	Pass	2♥	3♦
Vul: Both	♥ QJ764	♥ 8				All Pass
North HCP: 4+1	♦ 4	♦ AQJT72				
South HCP: 16+2	♣ J654	♣ KQ93				
Contract: 3♦ South						

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 115	♠ AQ74	LHO opens the bidding 1NT.
Dealer: East	♥ 8	Partner bids next.
Vul: Both	♦ T7	West (RHO) bids 2♦ if possible.
HCP: 14+2	♣ AKJ843	

Board: 116	♠ Q965	RHO opens the bidding 1NT.
Dealer: West	♥ J972	You bid next.
Vul: E-W	♦ J92	East (LHO) bids 2♥ if possible.
HCP: 4	♣ 74	

Board: 117	♠ KQJT765	LHO opens the bidding 1NT.
Dealer: East	♥ A2	Partner bids next.
Vul: Both	♦ Q76	West (RHO) bids 2♦ if possible.
HCP: 12+3	♣ 5	

Board: 118	♠ 843	You bid first.
Dealer: North	♥ K64	West (RHO) bids 3♦ if possible.
Vul: None	♦ A2	
HCP: 17+1	♣ AKQJ4	

Board: 119	♠ KQJT954	LHO opens the bidding 1NT.
Dealer: East	♥ K8	Partner bids next.
Vul: E-W	♦ KT3	West (RHO) bids 2♦ if possible.
HCP: 12+3	♣ 5	

Both hands (Answers Page)

Board: 115	North:	South:	W	N	E	S
Dealer: East	♠ AQ74	♠ K932			1NT	Pass
Vul: Both	♥ 8	♥ 76	2♦	3♣	All Pass	
North HCP: 14+2	♦ T7	♦ K965				
South HCP: 6	♣ AKJ843	♣ T65				
Contract: 3♣ North						

Board: 116	North:	South:	W	N	E	S
Dealer: West	♠ Q965	♠ K4	1NT	Pass	2♥	3♣
Vul: E-W	♥ J972	♥ A	All Pass			
North HCP: 4	♦ J92	♦ K865				
South HCP: 16+2	♣ 74	♣ KQJ982				
Contract: 3♣ South						

Board: 117	North:	South:	W	N	E	S
Dealer: East	♠ KQJT765	♠ 42			1NT	Pass
Vul: Both	♥ A2	♥ Q73	2♦	3♠	All Pass	
North HCP: 12+3	♦ Q76	♦ K9543				
South HCP: 8+1	♣ 5	♣ K74				
Contract: 3♠ North						

Board: 118	North:	South:	W	N	E	S
Dealer: North	♠ 843	♠ AT972		1NT	Pass	2♥
Vul: None	♥ K64	♥ Q87	3♦	X	Pass	3♠
North HCP: 17+1	♦ A2	♦ 4	All Pass			
South HCP: 6+1	♣ AKQJ4	♣ 9763				
Contract: 3♠ South						

Board: 119	North:	South:	W	N	E	S
Dealer: East	♠ KQJT954	♠ 86			1NT	Pass
Vul: E-W	♥ K8	♥ T	2♦	3♠	All Pass	
North HCP: 12+3	♦ KT3	♦ Q874				
South HCP: 11+2	♣ 5	♣ AKQ973				
Contract: 3♠ North						

South hands	Opps_Overcall_Stayman_or_Jacoby	
Board: 115 Dealer: East Vul: Both HCP: 6	♠ K932 ♥ 76 ♦ K965 ♣ T65	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♦ if possible.
Board: 116 Dealer: West Vul: E-W HCP: 16+2	♠ K4 ♥ A ♦ K865 ♣ KQJ982	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♥ if possible.
Board: 117 Dealer: East Vul: Both HCP: 8+1	♠ 42 ♥ Q73 ♦ K9543 ♣ K74	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♦ if possible.
Board: 118 Dealer: North Vul: None HCP: 6+1	♠ AT972 ♥ Q87 ♦ 4 ♣ 9763	Partner bids first. West (LHO) bids 3♦ if possible.
Board: 119 Dealer: East Vul: E-W HCP: 11+2	♠ 86 ♥ T ♦ Q874 ♣ AKQ973	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♦ if possible.

Both hands (Answers Page)

Board: 115	North:	South:	W	N	E	S
Dealer: East	♠ AQ74	♠ K932			1NT	Pass
Vul: Both	♥ 8	♥ 76	2♦	3♣	All Pass	
North HCP: 14+2	♦ T7	♦ K965				
South HCP: 6	♣ AKJ843	♣ T65				
Contract: 3♣ North						

Board: 116	North:	South:	W	N	E	S
Dealer: West	♠ Q965	♠ K4	1NT	Pass	2♥	3♣
Vul: E-W	♥ J972	♥ A	All Pass			
North HCP: 4	♦ J92	♦ K865				
South HCP: 16+2	♣ 74	♣ KQJ982				
Contract: 3♣ South						

Board: 117	North:	South:	W	N	E	S
Dealer: East	♠ KQJT765	♠ 42			1NT	Pass
Vul: Both	♥ A2	♥ Q73	2♦	3♠	All Pass	
North HCP: 12+3	♦ Q76	♦ K9543				
South HCP: 8+1	♣ 5	♣ K74				
Contract: 3♠ North						

Board: 118	North:	South:	W	N	E	S
Dealer: North	♠ 843	♠ AT972		1NT	Pass	2♥
Vul: None	♥ K64	♥ Q87	3♦	X	Pass	3♠
North HCP: 17+1	♦ A2	♦ 4	All Pass			
South HCP: 6+1	♣ AKQJ4	♣ 9763				
Contract: 3♠ South						

Board: 119	North:	South:	W	N	E	S
Dealer: East	♠ KQJT954	♠ 86			1NT	Pass
Vul: E-W	♥ K8	♥ T	2♦	3♠	All Pass	
North HCP: 12+3	♦ KT3	♦ Q874				
South HCP: 11+2	♣ 5	♣ AKQ973				
Contract: 3♠ North						

North hands**Opps_Overcall_Stayman_or_Jacoby****Board: 120** ♠ AQJ85

Partner bids first.

Dealer: South ♥ 974

East (LHO) bids 3♦ if possible.

Vul: N-S ♦ 2

HCP: 10+1 ♣ K764

Board: 121 ♠ 642

Partner bids first.

Dealer: South ♥ J9852

East (LHO) bids 3♦ if possible.

Vul: None ♦ K73

HCP: 4+1 ♣ 75

Board: 122 ♠ -

LHO opens the bidding 1NT.

Dealer: East ♥ AKJ963

Partner bids next.

Vul: Both ♦ J8632

West (RHO) bids 2♥ if possible.

HCP: 11+3 ♣ Q8

East (LHO) Doubles 2♠ if possible.

East (LHO) Doubles 4♦ if possible.

East (LHO) Doubles 4♥ if possible.

Board: 123 ♠ QT943

Partner bids first.

Dealer: South ♥ AT986

East (LHO) bids 3♦ if possible.

Vul: None ♦ K9

HCP: 9+2 ♣ 2

Both hands (Answers Page)

Board: 120	North:	South:	W	N	E	S
Dealer: South	♠ AQJ85	♠ T3				1NT
Vul: N-S	♥ 974	♥ AKT2	Pass	2♥	3♦	Pass
North HCP: 10+1	♦ 2	♦ K83	Pass	3NT	All Pass	
South HCP: 15	♣ K764	♣ AJ83				
Contract: 3NT North						

Board: 121	North:	South:	W	N	E	S
Dealer: South	♠ 642	♠ AQT				1NT
Vul: None	♥ J9852	♥ AQ3	Pass	2♦	3♦	X
North HCP: 4+1	♦ K73	♦ 98	Pass	3♥	All Pass	
South HCP: 17+1	♣ 75	♣ KQ432				
Contract: 3♥ North						

Board: 122	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AJ75			1NT	Pass
Vul: Both	♥ AKJ963	♥ 4	2♥	2♠ ¹	X	2NT ²
North HCP: 11+3	♦ J8632	♦ A4	Pass	4♦	X	4♥
South HCP: 10+2	♣ Q8	♣ J96532	Pass	Pass	X	All Pass
Contract: 4♥X South						

1. Michaels Cuebid
2. to the partner's longer

Board: 123	North:	South:	W	N	E	S
Dealer: South	♠ QT943	♠ AK2				1NT
Vul: None	♥ AT986	♥ KQ743	Pass	2♥	3♦	Pass
North HCP: 9+2	♦ K9	♦ 85	Pass	4♥	All Pass	
South HCP: 15+1	♣ 2	♣ QJ6				
Contract: 4♥ North						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 120 Dealer: South Vul: N-S HCP: 15	♠ T3 ♥ AKT2 ♦ K83 ♣ AJ83
Board: 121 Dealer: South Vul: None HCP: 17+1	♠ AQT ♥ AQ3 ♦ 98 ♣ KQ432
Board: 122 Dealer: East Vul: Both HCP: 10+2	♠ AJ75 ♥ 4 ♦ A4 ♣ J96532
Board: 123 Dealer: South Vul: None HCP: 15+1	♠ AK2 ♥ KQ743 ♦ 85 ♣ QJ6

Both hands (Answers Page)

Board: 120	North:	South:	W	N	E	S
Dealer: South	♠ AQJ85	♠ T3				1NT
Vul: N-S	♥ 974	♥ AKT2	Pass	2♥	3♦	Pass
North HCP: 10+1	♦ 2	♦ K83	Pass	3NT	All Pass	
South HCP: 15	♣ K764	♣ AJ83				
Contract: 3NT North						

Board: 121	North:	South:	W	N	E	S
Dealer: South	♠ 642	♠ AQT				1NT
Vul: None	♥ J9852	♥ AQ3	Pass	2♦	3♦	X
North HCP: 4+1	♦ K73	♦ 98	Pass	3♥	All Pass	
South HCP: 17+1	♣ 75	♣ KQ432				
Contract: 3♥ North						

Board: 122	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AJ75			1NT	Pass
Vul: Both	♥ AKJ963	♥ 4	2♥	2♠ ¹	X	2NT ²
North HCP: 11+3	♦ J8632	♦ A4	Pass	4♦	X	4♥
South HCP: 10+2	♣ Q8	♣ J96532	Pass	Pass	X	All Pass
Contract: 4♥X South						

1. Michaels Cuebid

2. to the partner's longer

Board: 123	North:	South:	W	N	E	S
Dealer: South	♠ QT943	♠ AK2				1NT
Vul: None	♥ AT986	♥ KQ743	Pass	2♥	3♦	Pass
North HCP: 9+2	♦ K9	♦ 85	Pass	4♥	All Pass	
South HCP: 15+1	♣ 2	♣ QJ6				
Contract: 4♥ North						

North hands**Opps_Overcall_Stayman_or_Jacoby****Board: 124**

Dealer: North

Vul: N-S

HCP: 16

♠ K53

♥ AJT8

♦ A96

♣ A74

You bid first.

West (RHO) bids 3♦ if possible.

Board: 125

Dealer: East

Vul: None

HCP: 13+2

♠ QT

♥ QJ65

♦ 8

♣ AKJ963

LHO opens the bidding 1NT.

Partner bids next.

West (RHO) bids 2♦ if possible.

Board: 126

Dealer: West

Vul: E-W

HCP: 8+2

♠ K3

♥ Q53

♦ J9

♣ QT9542

RHO opens the bidding 1NT.

You bid next.

East (LHO) bids 2♦ if possible.

West (RHO) bids 3♥ if possible.

Board: 127

Dealer: East

Vul: N-S

HCP: 14+3

♠ KQJ8643

♥ T4

♦ A

♣ A93

LHO opens the bidding 1NT.

Partner bids next.

West (RHO) bids 2♦ if possible.

East (LHO) Doubles 2♠ if possible.

West (RHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 124

	North:	South:	W	N	E	S
Dealer: North	♠ K53	♠ QT976		1NT	Pass	2♥
Vul: N-S	♥ AJT8	♥ Q765	3♦	X	Pass	3♠
North HCP: 16	♦ A96	♦ 2		All Pass		
South HCP: 4+1	♣ A74	♣ T86				
Contract: 3♠ South						

Board: 125

	North:	South:	W	N	E	S
Dealer: East	♠ QT	♠ AJ9632		1NT	Pass	
Vul: None	♥ QJ65	♥ 9	2♦	3♣	All Pass	
North HCP: 13+2	♦ 8	♦ 76532				
South HCP: 5+3	♣ AKJ963	♣ 5				
Contract: 3♣ North						

Board: 126

	North:	South:	W	N	E	S
Dealer: West	♠ K3	♠ AQJ7542	1NT	Pass	2♦	2♠
Vul: E-W	♥ Q53	♥ 7	3♥	Pass	Pass	3♠
North HCP: 8+2	♦ J9	♦ KQ873	Pass	4♥ ¹	Pass	4NT
South HCP: 12+4	♣ QT9542	♣ -	Pass	5♦ ²	Pass	5♠
Contract: 5♠ South			All Pass			

1. limit raise or better in !S

2. A=1/5 or 4/5

Board: 127

	North:	South:	W	N	E	S
Dealer: East	♠ KQJ8643	♠ 7		1NT	Pass	
Vul: N-S	♥ T4	♥ K8	2♦	2♠	X	Pass
North HCP: 14+3	♦ A	♦ J9862	3♥	3♠	All Pass	
South HCP: 7+2	♣ A93	♣ QJT64				
Contract: 3♠ North						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 124 Dealer: North Vul: N-S HCP: 4+1	♠ QT976 ♥ Q765 ♦ 2 ♣ T86
Board: 125 Dealer: East Vul: None HCP: 5+3	♠ AJ9632 ♥ 9 ♦ 76532 ♣ 5
Board: 126 Dealer: West Vul: E-W HCP: 12+4	♠ AQJ7542 ♥ 7 ♦ KQ873 ♣ -
Board: 127 Dealer: East Vul: N-S HCP: 7+2	♠ 7 ♥ K8 ♦ J9862 ♣ QJT64

Both hands (Answers Page)

Board: 124

	North:	South:	W	N	E	S
Dealer: North	♠ K53	♠ QT976		1NT	Pass	2♥
Vul: N-S	♥ AJT8	♥ Q765	3♦	X	Pass	3♠
North HCP: 16	♦ A96	♦ 2		All Pass		
South HCP: 4+1	♣ A74	♣ T86				
Contract: 3♠ South						

Board: 125

	North:	South:	W	N	E	S
Dealer: East	♠ QT	♠ AJ9632		1NT	Pass	
Vul: None	♥ QJ65	♥ 9	2♦	3♣	All Pass	
North HCP: 13+2	♦ 8	♦ 76532				
South HCP: 5+3	♣ AKJ963	♣ 5				
Contract: 3♣ North						

Board: 126

	North:	South:	W	N	E	S
Dealer: West	♠ K3	♠ AQJ7542	1NT	Pass	2♦	2♠
Vul: E-W	♥ Q53	♥ 7	3♥	Pass	Pass	3♠
North HCP: 8+2	♦ J9	♦ KQ873	Pass	4♥ ¹	Pass	4NT
South HCP: 12+4	♣ QT9542	♣ -	Pass	5♦ ²	Pass	5♠
Contract: 5♠ South			All Pass			

1. limit raise or better in !S

2. A=1/5 or 4/5

Board: 127

	North:	South:	W	N	E	S
Dealer: East	♠ KQJ8643	♠ 7		1NT	Pass	
Vul: N-S	♥ T4	♥ K8	2♦	2♠	X	Pass
North HCP: 14+3	♦ A	♦ J9862	3♥	3♠	All Pass	
South HCP: 7+2	♣ A93	♣ QJT64				
Contract: 3♠ North						

North hands	Opps_Overcall_Stayman_or_Jacoby	
Board: 128 Dealer: West Vul: E-W HCP: 5+1	♠ T842 ♥ KQ865 ♦ 973 ♣ 9	RHO opens the bidding 1NT. You bid next. East (LHO) bids 2♥ if possible.
Board: 129 Dealer: South Vul: E-W HCP: 3+1	♠ Q8765 ♥ T5 ♦ 975 ♣ JT4	Partner bids first. East (LHO) bids 3♥ if possible.
Board: 130 Dealer: West Vul: None HCP: 6+2	♠ 95 ♥ 7 ♦ K876 ♣ QJ9642	RHO opens the bidding 1NT. You bid next. East (LHO) bids 2♥ if possible.
Board: 131 Dealer: East Vul: N-S HCP: 16+2	♠ A ♥ J3 ♦ AQJ754 ♣ AT84	LHO opens the bidding 1NT. Partner bids next. West (RHO) bids 2♦ if possible. East (LHO) Doubles 3♦ if possible.
Board: 132 Dealer: North Vul: None HCP: 17	♠ Q753 ♥ AQJ2 ♦ A6 ♣ KJ8	You bid first. West (RHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 128	North:	South:	W	N	E	S
Dealer: West	♠ T842	♠ 7	1NT	Pass	2♥	3♣
Vul: E-W	♥ KQ865	♥ AT2		All Pass		
North HCP: 5+1	♦ 973	♦ J				
South HCP: 14+4	♣ 9	♣ AKQ76432				
Contract: 3♣ South						

Board: 129	North:	South:	W	N	E	S
Dealer: South	♠ Q8765	♠ J92				1NT
Vul: E-W	♥ T5	♥ A8	Pass	2♥	3♥	X
North HCP: 3+1	♦ 975	♦ AQJ82	Pass	3♠	All Pass	
South HCP: 16+1	♣ JT4	♣ A86				
Contract: 3♠ North						

Board: 130	North:	South:	W	N	E	S
Dealer: West	♠ 95	♠ 642	1NT	Pass	2♥	3♥
Vul: None	♥ 7	♥ AKJT865		All Pass		
North HCP: 6+2	♦ K876	♦ AJ				
South HCP: 13+3	♣ QJ9642	♣ 5				
Contract: 3♥ South						

Board: 131	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ QT9432			1NT	Pass
Vul: N-S	♥ J3	♥ 984	2♦	3♦	X	All Pass
North HCP: 16+2	♦ AQJ754	♦ -				
South HCP: 3+2	♣ AT84	♣ J765				
Contract: 3♦ X North						

Board: 132	North:	South:	W	N	E	S
Dealer: North	♠ Q753	♠ 8	1NT	Pass	2♦	
Vul: None	♥ AQJ2	♥ KT864	2♠	X	Pass	3♥
North HCP: 17	♦ A6	♦ 432		All Pass		
South HCP: 3+1	♣ KJ8	♣ 9753				
Contract: 3♥ South						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 128 Dealer: West Vul: E-W HCP: 14+4	♠ 7 ♥ AT2 ♦ J ♣ AKQ76432
Board: 129 Dealer: South Vul: E-W HCP: 16+1	♠ J92 ♥ A8 ♦ AQJ82 ♣ A86
Board: 130 Dealer: West Vul: None HCP: 13+3	♠ 642 ♥ AKJT865 ♦ AJ ♣ 5
Board: 131 Dealer: East Vul: N-S HCP: 3+2	♠ QT9432 ♥ 984 ♦ - ♣ J765
Board: 132 Dealer: North Vul: None HCP: 3+1	♠ 8 ♥ KT864 ♦ 432 ♣ 9753

Both hands (Answers Page)

Board: 128	North:	South:	W	N	E	S
Dealer: West	♠ T842	♠ 7	1NT	Pass	2♥	3♣
Vul: E-W	♥ KQ865	♥ AT2		All Pass		
North HCP: 5+1	♦ 973	♦ J				
South HCP: 14+4	♣ 9	♣ AKQ76432				
Contract: 3♣ South						

Board: 129	North:	South:	W	N	E	S
Dealer: South	♠ Q8765	♠ J92				1NT
Vul: E-W	♥ T5	♥ A8	Pass	2♥	3♥	X
North HCP: 3+1	♦ 975	♦ AQJ82	Pass	3♠	All Pass	
South HCP: 16+1	♣ JT4	♣ A86				
Contract: 3♠ North						

Board: 130	North:	South:	W	N	E	S
Dealer: West	♠ 95	♠ 642	1NT	Pass	2♥	3♥
Vul: None	♥ 7	♥ AKJT865		All Pass		
North HCP: 6+2	♦ K876	♦ AJ				
South HCP: 13+3	♣ QJ9642	♣ 5				
Contract: 3♥ South						

Board: 131	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ QT9432			1NT	Pass
Vul: N-S	♥ J3	♥ 984	2♦	3♦	X	All Pass
North HCP: 16+2	♦ AQJ754	♦ -				
South HCP: 3+2	♣ AT84	♣ J765				
Contract: 3♦ X North						

Board: 132	North:	South:	W	N	E	S
Dealer: North	♠ Q753	♠ 8	1NT	Pass	2♦	
Vul: None	♥ AQJ2	♥ KT864	2♠	X	Pass	3♥
North HCP: 17	♦ A6	♦ 432		All Pass		
South HCP: 3+1	♣ KJ8	♣ 9753				
Contract: 3♥ South						

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 133	♠ AQ86
Dealer: North	♥ AQ42
Vul: N-S	♦ K64
HCP: 15	♣ 43

You bid first.
West (RHO) bids 3♣ if possible.

Board: 134	♠ T3
Dealer: West	♥ QT94
Vul: N-S	♦ JT652
HCP: 6+1	♣ K9

RHO opens the bidding 1NT.
You bid next.
East (LHO) bids 2♥ if possible.
West (RHO) Doubles 3♥ if possible.
East (LHO) bids 3♠ if possible.

Board: 135	♠ J8743
Dealer: South	♥ AQJ54
Vul: None	♦ 7
HCP: 8+2	♣ 43

Partner bids first.
East (LHO) bids 3♣ if possible.

Board: 136	♠ QT5
Dealer: West	♥ K82
Vul: E-W	♦ 963
HCP: 5	♣ 6542

RHO opens the bidding 1NT.
You bid next.
East (LHO) bids 2♥ if possible.

Board: 137	♠ T8
Dealer: South	♥ QT9874
Vul: Both	♦ 542
HCP: 6+2	♣ A6

Partner bids first.
East (LHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 133	North:	South:	W	N	E	S
Dealer: North	♠ AQ86	♠ J9532		1NT	Pass	2♥
Vul: N-S	♥ AQ42	♥ 765	3♣	Pass	Pass	X
North HCP: 15	♦ K64	♦ A85	Pass	3♠	All Pass	
South HCP: 8+1	♣ 43	♣ K2				
Contract: 3♠ North						

Board: 134	North:	South:	W	N	E	S
Dealer: West	♠ T3	♠ 86	1NT	Pass	2♥	3♥
Vul: N-S	♥ QT94	♥ AKJ752	X	Pass	3♠	Pass
North HCP: 6+1	♦ JT652	♦ A8	Pass	4♥	All Pass	
South HCP: 13+2	♣ K9	♣ JT4				
Contract: 4♥ North						

Board: 135	North:	South:	W	N	E	S
Dealer: South	♠ J8743	♠ AKQ2				1NT
Vul: None	♥ AQJ54	♥ K976	Pass	2♥	3♣	X
North HCP: 8+2	♦ 7	♦ A42	Pass	4♠	All Pass	
South HCP: 17	♣ 43	♣ J8				
Contract: 4♠ North						

Board: 136	North:	South:	W	N	E	S
Dealer: West	♠ QT5	♠ AJ8	1NT	Pass	2♥	3♥
Vul: E-W	♥ K82	♥ AQJT65			All Pass	
North HCP: 5	♦ 963	♦ 42				
South HCP: 15+2	♣ 6542	♣ K9				
Contract: 3♥ South						

Board: 137	North:	South:	W	N	E	S
Dealer: South	♠ T8	♠ 73				1NT
Vul: Both	♥ QT9874	♥ AK53	Pass	2♦	2♠	X
North HCP: 6+2	♦ 542	♦ AQ76	Pass	4♥	All Pass	
South HCP: 17	♣ A6	♣ KJ2				
Contract: 4♥ North						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 133 Dealer: North Vul: N-S HCP: 8+1	♠ J9532 ♥ 765 ♦ A85 ♣ K2
Board: 134 Dealer: West Vul: N-S HCP: 13+2	♠ 86 ♥ AKJ752 ♦ A8 ♣ JT4
Board: 135 Dealer: South Vul: None HCP: 17	♠ AKQ2 ♥ K976 ♦ A42 ♣ J8
Board: 136 Dealer: West Vul: E-W HCP: 15+2	♠ AJ8 ♥ AQJT65 ♦ 42 ♣ K9
Board: 137 Dealer: South Vul: Both HCP: 17	♠ 73 ♥ AK53 ♦ AQ76 ♣ KJ2

Both hands (Answers Page)

Board: 133	North:	South:	W	N	E	S
Dealer: North	♠ AQ86	♠ J9532		1NT	Pass	2♥
Vul: N-S	♥ AQ42	♥ 765	3♣	Pass	Pass	X
North HCP: 15	♦ K64	♦ A85	Pass	3♠	All Pass	
South HCP: 8+1	♣ 43	♣ K2				
Contract: 3♠ North						

Board: 134	North:	South:	W	N	E	S
Dealer: West	♠ T3	♠ 86	1NT	Pass	2♥	3♥
Vul: N-S	♥ QT94	♥ AKJ752	X	Pass	3♠	Pass
North HCP: 6+1	♦ JT652	♦ A8	Pass	4♥	All Pass	
South HCP: 13+2	♣ K9	♣ JT4				
Contract: 4♥ North						

Board: 135	North:	South:	W	N	E	S
Dealer: South	♠ J8743	♠ AKQ2				1NT
Vul: None	♥ AQJ54	♥ K976	Pass	2♥	3♣	X
North HCP: 8+2	♦ 7	♦ A42	Pass	4♠	All Pass	
South HCP: 17	♣ 43	♣ J8				
Contract: 4♠ North						

Board: 136	North:	South:	W	N	E	S
Dealer: West	♠ QT5	♠ AJ8	1NT	Pass	2♥	3♥
Vul: E-W	♥ K82	♥ AQJT65			All Pass	
North HCP: 5	♦ 963	♦ 42				
South HCP: 15+2	♣ 6542	♣ K9				
Contract: 3♥ South						

Board: 137	North:	South:	W	N	E	S
Dealer: South	♠ T8	♠ 73				1NT
Vul: Both	♥ QT9874	♥ AK53	Pass	2♦	2♠	X
North HCP: 6+2	♦ 542	♦ AQ76	Pass	4♥	All Pass	
South HCP: 17	♣ A6	♣ KJ2				
Contract: 4♥ North						

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 138	♠ J7
Dealer: West	♥ 93
Vul: None	♦ J52
HCP: 6+2	♣ KJT954

RHO opens the bidding 1NT.
You bid next.
East (LHO) bids 2♥ if possible.

Board: 139	♠ -
Dealer: South	♥ AT942
Vul: E-W	♦ J83
HCP: 10+2	♣ AJ963

Partner bids first.
East (LHO) bids 3♠ if possible.

Board: 140	♠ QJT9
Dealer: West	♥ J5
Vul: E-W	♦ 952
HCP: 8	♣ KJT7

RHO opens the bidding 1NT.
You bid next.
East (LHO) bids 2♦ if possible.

Board: 141	♠ JT6
Dealer: South	♥ T6432
Vul: Both	♦ 98
HCP: 1+1	♣ 762

Partner bids first.
East (LHO) bids 3♣ if possible.
West (RHO) Doubles 3♥ if possible.

Board: 142	♠ 74
Dealer: West	♥ 854
Vul: Both	♦ KQJ642
HCP: 7+2	♣ J9

RHO opens the bidding 1NT.
You bid next.
East (LHO) bids 2♦ if possible.

Both hands (Answers Page)

Board: 138	North:	South:	W	N	E	S
Dealer: West	♠ J7	♠ KQ	1NT	Pass	2♥	3♥
Vul: None	♥ 93	♥ AQJ762		All Pass		
North HCP: 6+2	♦ J52	♦ K974				
South HCP: 19+2	♣ KJT954	♣ A				
Contract: 3♥ South						

Board: 139	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ K9				1NT
Vul: E-W	♥ AT942	♥ KQ5	Pass	2♦	3♠	Pass
North HCP: 10+2	♦ J83	♦ QT42	Pass	4♣	All Pass	
South HCP: 15	♣ AJ963	♣ KQ72				
Contract: 4♣ North						

Board: 140	North:	South:	W	N	E	S
Dealer: West	♠ QJT9	♠ K43	1NT	Pass	2♦	3♦
Vul: E-W	♥ J5	♥ K74		All Pass		
North HCP: 8	♦ 952	♦ AKQ864				
South HCP: 15+2	♣ KJT7	♣ 8				
Contract: 3♦ South						

Board: 141	North:	South:	W	N	E	S
Dealer: South	♠ JT6	♠ Q8752				1NT
Vul: Both	♥ T6432	♥ AK8	Pass	2♦	3♣	X
North HCP: 1+1	♦ 98	♦ A76	Pass	3♥	Pass	Pass
South HCP: 16+1	♣ 762	♣ KT	X	All Pass		
Contract: 3♥X North						

Board: 142	North:	South:	W	N	E	S
Dealer: West	♠ 74	♠ K962	1NT	Pass	2♦	3♣
Vul: Both	♥ 854	♥ 6		All Pass		
North HCP: 7+2	♦ KQJ642	♦ 75				
South HCP: 12+2	♣ J9	♣ AKQT75				
Contract: 3♣ South						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 138 Dealer: West Vul: None HCP: 19+2	♠ KQ ♥ AQJ762 ♦ K974 ♣ A
Board: 139 Dealer: South Vul: E-W HCP: 15	♠ K9 ♥ KQ5 ♦ QT42 ♣ KQ72
Board: 140 Dealer: West Vul: E-W HCP: 15+2	♠ K43 ♥ K74 ♦ AKQ864 ♣ 8
Board: 141 Dealer: South Vul: Both HCP: 16+1	♠ Q8752 ♥ AK8 ♦ A76 ♣ KT
Board: 142 Dealer: West Vul: Both HCP: 12+2	♠ K962 ♥ 6 ♦ 75 ♣ AKQT75

Both hands (Answers Page)

Board: 138	North:	South:	W	N	E	S
Dealer: West	♠ J7	♠ KQ	1NT	Pass	2♥	3♥
Vul: None	♥ 93	♥ AQJ762		All Pass		
North HCP: 6+2	♦ J52	♦ K974				
South HCP: 19+2	♣ KJT954	♣ A				
Contract: 3♥ South						

Board: 139	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ K9				1NT
Vul: E-W	♥ AT942	♥ KQ5	Pass	2♦	3♠	Pass
North HCP: 10+2	♦ J83	♦ QT42	Pass	4♣	All Pass	
South HCP: 15	♣ AJ963	♣ KQ72				
Contract: 4♣ North						

Board: 140	North:	South:	W	N	E	S
Dealer: West	♠ QJT9	♠ K43	1NT	Pass	2♦	3♦
Vul: E-W	♥ J5	♥ K74		All Pass		
North HCP: 8	♦ 952	♦ AKQ864				
South HCP: 15+2	♣ KJT7	♣ 8				
Contract: 3♦ South						

Board: 141	North:	South:	W	N	E	S
Dealer: South	♠ JT6	♠ Q8752				1NT
Vul: Both	♥ T6432	♥ AK8	Pass	2♦	3♣	X
North HCP: 1+1	♦ 98	♦ A76	Pass	3♥	Pass	Pass
South HCP: 16+1	♣ 762	♣ KT	X	All Pass		
Contract: 3♥X North						

Board: 142	North:	South:	W	N	E	S
Dealer: West	♠ 74	♠ K962	1NT	Pass	2♦	3♣
Vul: Both	♥ 854	♥ 6		All Pass		
North HCP: 7+2	♦ KQJ642	♦ 75				
South HCP: 12+2	♣ J9	♣ AKQT75				
Contract: 3♣ South						

North hands**Opps_Overcall_Stayman_or_Jacoby****Board: 143**

Dealer: North

Vul: None

HCP: 16+1

♠ A75

♥ AKJ96

♦ J32

♣ K6

You bid first.

West (RHO) bids 2♠ if possible.

East (LHO) bids 3♠ if possible.

West (RHO) bids 4♠ if possible.

East (LHO) Doubles 5♥ if possible.

Board: 144

Dealer: North

Vul: N-S

HCP: 15

♠ KT85

♥ K9

♦ Q94

♣ AK92

You bid first.

West (RHO) bids 2♥ if possible.

East (LHO) bids 2NT if possible.

Board: 145

Dealer: East

Vul: N-S

HCP: 13+2

♠ T9

♥ A864

♦ Q

♣ AQJT62

LHO opens the bidding 1NT.

Partner bids next.

West (RHO) bids 2♦ if possible.

West (RHO) Doubles 3♣ if possible.

Board: 146

Dealer: South

Vul: None

HCP: 9+1

♠ 652

♥ QJT94

♦ J97

♣ KQ

Partner bids first.

East (LHO) bids 2♠ if possible.

Board: 147

Dealer: West

Vul: N-S

HCP: 8

♠ T83

♥ AJ62

♦ Q43

♣ J73

RHO opens the bidding 1NT.

You bid next.

East (LHO) bids 2♦ if possible.

Both hands (Answers Page)

Board: 143	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ -		1NT	Pass	2♦
Vul: None	♥ AKJ96	♥ QT7432	2♠	3♥	3♠	4♥
North HCP: 16+1	♦ J32	♦ QT964	4♠	5♥	X	All Pass
South HCP: 4+3	♣ K6	♣ 83				
Contract:	5♥X North					

Board: 144	North:	South:	W	N	E	S
Dealer: North	♠ KT85	♠ J3		1NT	Pass	2♦
Vul: N-S	♥ K9	♥ AJ8532	2♥ ¹	Pass	2NT ²	3♥
North HCP: 15	♦ Q94	♦ 65		All Pass		
South HCP: 6+2	♣ AK92	♣ T76				
Contract:	3♥ South					
			1. Michaels Cuebid			
			2. to the partner's longer			

Board: 145	North:	South:	W	N	E	S
Dealer: East	♠ T9	♠ 542		1NT	Pass	
Vul: N-S	♥ A864	♥ T3	2♦	3♣	Pass	Pass
North HCP: 13+2	♦ Q	♦ K8654	X	All Pass		
South HCP: 3+1	♣ AQJT62	♣ 975				
Contract:	3♣X North					

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ 652	♠ K7			1NT	
Vul: None	♥ QJT94	♥ AK76	Pass	2♦	2♠	3♥
North HCP: 9+1	♦ J97	♦ 653	Pass	4♥	All Pass	
South HCP: 15	♣ KQ	♣ AJT9				
Contract:	4♥ North					

Board: 147	North:	South:	W	N	E	S
Dealer: West	♠ T83	♠ AKJ764	1NT	Pass	2♦	2♥ ¹
Vul: N-S	♥ AJ62	♥ 3	Pass	2♠	All Pass	
North HCP: 8	♦ Q43	♦ K				
South HCP: 13+3	♣ J73	♣ Q8654				
Contract:	2♠ North					
			1. Michaels Cuebid			

South hands	Opps_Overcall_Stayman_or_Jacoby	
Board: 143 Dealer: North Vul: None HCP: 4+3	♠ - ♥ QT7432 ♦ QT964 ♣ 83	Partner bids first. West (LHO) bids 2♠ if possible. East (RHO) bids 3♠ if possible. West (LHO) bids 4♠ if possible. East (RHO) Doubles 5♥ if possible.
Board: 144 Dealer: North Vul: N-S HCP: 6+2	♠ J3 ♥ AJ8532 ♦ 65 ♣ T76	Partner bids first. West (LHO) bids 2♥ if possible. East (RHO) bids 2NT if possible.
Board: 145 Dealer: East Vul: N-S HCP: 3+1	♠ 542 ♥ T3 ♦ K8654 ♣ 975	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♦ if possible. West (LHO) Doubles 3♣ if possible.
Board: 146 Dealer: South Vul: None HCP: 15	♠ K7 ♥ AK76 ♦ 653 ♣ AJT9	You bid first. East (RHO) bids 2♠ if possible.
Board: 147 Dealer: West Vul: N-S HCP: 13+3	♠ AKJ764 ♥ 3 ♦ K ♣ Q8654	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♦ if possible.

Both hands (Answers Page)

Board: 143	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ -		1NT	Pass	2♦
Vul: None	♥ AKJ96	♥ QT7432	2♠	3♥	3♠	4♥
North HCP: 16+1	♦ J32	♦ QT964	4♠	5♥	X	All Pass
South HCP: 4+3	♣ K6	♣ 83				
Contract:	5♥X North					

Board: 144	North:	South:	W	N	E	S
Dealer: North	♠ KT85	♠ J3		1NT	Pass	2♦
Vul: N-S	♥ K9	♥ AJ8532	2♥ ¹	Pass	2NT ²	3♥
North HCP: 15	♦ Q94	♦ 65		All Pass		
South HCP: 6+2	♣ AK92	♣ T76				
Contract:	3♥ South				1. Michaels Cuebid	
					2. to the partner's longer	

Board: 145	North:	South:	W	N	E	S
Dealer: East	♠ T9	♠ 542		1NT	Pass	
Vul: N-S	♥ A864	♥ T3	2♦	3♣	Pass	Pass
North HCP: 13+2	♦ Q	♦ K8654	X	All Pass		
South HCP: 3+1	♣ AQJT62	♣ 975				
Contract:	3♣X North					

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ 652	♠ K7			1NT	
Vul: None	♥ QJT94	♥ AK76	Pass	2♦	2♠	3♥
North HCP: 9+1	♦ J97	♦ 653	Pass	4♥	All Pass	
South HCP: 15	♣ KQ	♣ AJT9				
Contract:	4♥ North					

Board: 147	North:	South:	W	N	E	S
Dealer: West	♠ T83	♠ AKJ764	1NT	Pass	2♦	2♥ ¹
Vul: N-S	♥ AJ62	♥ 3	Pass	2♠	All Pass	
North HCP: 8	♦ Q43	♦ K				
South HCP: 13+3	♣ J73	♣ Q8654			1. Michaels Cuebid	
Contract:	2♠ North					

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 148	♠ JT9	RHO opens the bidding 1NT.
Dealer: West	♥ KT8	You bid next.
Vul: Both	♦ QJ843	East (LHO) bids 2♥ if possible.
HCP: 7+1	♣ 75	West (RHO) Doubles 3♣ if possible.
		East (LHO) bids 3♠ if possible.
		East (LHO) Doubles 4♣ if possible.

Board: 149	♠ 98764	Partner bids first.
Dealer: South	♥ 2	East (LHO) bids 3♦ if possible.
Vul: None	♦ T95	
HCP: 5+1	♣ KQ75	

Board: 150	♠ -	Partner bids first.
Dealer: South	♥ K9863	East (LHO) bids 3♠ if possible.
Vul: None	♦ J732	
HCP: 9+1	♣ AJ86	

Board: 151	♠ AKQT985	LHO opens the bidding 1NT.
Dealer: East	♥ -	Partner bids next.
Vul: Both	♦ KJ6	West (RHO) bids 2♦ if possible.
HCP: 15+3	♣ Q98	East (LHO) Doubles 2♠ if possible.
		West (RHO) bids 3♥ if possible.
		East (LHO) bids 4♥ if possible.
		East (LHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 148	North:	South:	W	N	E	S
Dealer: West	♠ JT9	♠ -	1NT	Pass	2♥	3♣
Vul: Both	♥ KT8	♥ Q76	X	Pass	3♠	4♣
North HCP: 7+1	♦ QJ843	♦ A96	Pass	Pass	X	All Pass
South HCP: 12+3	♣ 75	♣ KQJT942				
Contract:	4♣X	South				

Board: 149	North:	South:	W	N	E	S
Dealer: South	♠ 98764	♠ AQJ2				1NT
Vul: None	♥ 2	♥ AK43	Pass	2♥	3♦	X
North HCP: 5+1	♦ T95	♦ K8	Pass	3♠	All Pass	
South HCP: 17	♣ KQ75	♣ T96				
Contract:	3♠	North				

Board: 150	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ 954				1NT
Vul: None	♥ K9863	♥ AQ742	Pass	2♦	3♠	4♥
North HCP: 9+1	♦ J732	♦ AK5	All Pass			
South HCP: 16+1	♣ AJ86	♣ K4				
Contract:	4♥	South				

Board: 151	North:	South:	W	N	E	S
Dealer: East	♠ AKQT985	♠ J62			1NT	Pass
Vul: Both	♥ -	♥ J852	2♦	2♠	X	Pass
North HCP: 15+3	♦ KJ6	♦ 9542	3♥	3♠	4♥	Pass
South HCP: 3	♣ Q98	♣ J5	Pass	4♠	X	All Pass
Contract:	4♠	X	North			

South hands	Opps_Overcall_Stayman_or_Jacoby	
Board: 148 Dealer: West Vul: Both HCP: 12+3	♠ - ♥ Q76 ♦ A96 ♣ KQJT942	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♥ if possible. West (LHO) Doubles 3♣ if possible. East (RHO) bids 3♠ if possible. East (RHO) Doubles 4♣ if possible.
Board: 149 Dealer: South Vul: None HCP: 17	♠ AQJ2 ♥ AK43 ♦ K8 ♣ T96	You bid first. East (RHO) bids 3♦ if possible.
Board: 150 Dealer: South Vul: None HCP: 16+1	♠ 954 ♥ AQ742 ♦ AK5 ♣ K4	You bid first. East (RHO) bids 3♠ if possible.
Board: 151 Dealer: East Vul: Both HCP: 3	♠ J62 ♥ J852 ♦ 9542 ♣ J5	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♦ if possible. East (RHO) Doubles 2♠ if possible. West (LHO) bids 3♥ if possible. East (RHO) bids 4♥ if possible. East (RHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 148	North:	South:	W	N	E	S
Dealer: West	♠ JT9	♠ -	1NT	Pass	2♥	3♣
Vul: Both	♥ KT8	♥ Q76	X	Pass	3♠	4♣
North HCP: 7+1	♦ QJ843	♦ A96	Pass	Pass	X	All Pass
South HCP: 12+3	♣ 75	♣ KQJT942				
Contract:	4♣X	South				

Board: 149	North:	South:	W	N	E	S
Dealer: South	♠ 98764	♠ AQJ2				1NT
Vul: None	♥ 2	♥ AK43	Pass	2♥	3♦	X
North HCP: 5+1	♦ T95	♦ K8	Pass	3♠	All Pass	
South HCP: 17	♣ KQ75	♣ T96				
Contract:	3♠	North				

Board: 150	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ 954				1NT
Vul: None	♥ K9863	♥ AQ742	Pass	2♦	3♠	4♥
North HCP: 9+1	♦ J732	♦ AK5	All Pass			
South HCP: 16+1	♣ AJ86	♣ K4				
Contract:	4♥	South				

Board: 151	North:	South:	W	N	E	S
Dealer: East	♠ AKQT985	♠ J62			1NT	Pass
Vul: Both	♥ -	♥ J852	2♦	2♠	X	Pass
North HCP: 15+3	♦ KJ6	♦ 9542	3♥	3♠	4♥	Pass
South HCP: 3	♣ Q98	♣ J5	Pass	4♠	X	All Pass
Contract:	4♠X	North				

North hands**Opps_Overcall_Stayman_or_Jacoby****Board: 152** ♠ T9652

Partner bids first.

Dealer: South ♥ 9542

East (LHO) bids 3♦ if possible.

Vul: None ♦ 932

HCP: 0+1 ♣ 3

Board: 153

♠ -

LHO opens the bidding 1NT.

Dealer: East ♥ Q7642

Partner bids next.

Vul: None ♦ AKQT5432

West (RHO) bids 2♥ if possible.

HCP: 11+5

♣ -

East (LHO) Doubles 2♠ if possible.

West (RHO) bids 4♥ if possible.

East (LHO) bids 4♠ if possible.

East (LHO) bids 5♠ if possible.

East (LHO) Doubles 6♦ if possible.

Board: 154

♠ AJ983

RHO opens the bidding 1NT.

Dealer: West ♥ 95

You bid next.

Vul: N-S ♦ T8765

East (LHO) bids 2♦ if possible.

HCP: 5+2

♣ 5

West (RHO) bids 3♥ if possible.

Board: 155

♠ A72

RHO opens the bidding 1NT.

Dealer: West ♥ K97

You bid next.

Vul: Both ♦ T7

East (LHO) bids 2♦ if possible.

HCP: 8+1

♣ JT653

Both hands (Answers Page)

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ T9652	♠ K87				1NT
Vul: None	♥ 9542	♥ KJ83	Pass	2♥	3♦	X
North HCP: 0+1	♦ 932	♦ A5	Pass	3♥	Pass	4♠
South HCP: 16	♣ 3	♣ AJT4	All Pass			
Contract: 4♠ South						

Board: 153	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ 976			1NT	Pass
Vul: None	♥ Q7642	♥ 953	2♥	2♠ ¹	X	3♥
North HCP: 11+5	♦ AKQT5432	♦ 9	4♥	Pass	4♠	Pass
South HCP: 3+2	♣ -	♣ QJ8763	Pass	5♦	5♠	Pass
Contract: 6♦ X North			Pass	6♦	X	All Pass

1. Michaels Cuebid

Board: 154	North:	South:	W	N	E	S
Dealer: West	♠ AJ983	♠ KQ2	1NT	Pass	2♦	3♣
Vul: N-S	♥ 95	♥ 842	3♥	Pass	Pass	4♣
North HCP: 5+2	♦ T8765	♦ -	All Pass			
South HCP: 14+3	♣ 5	♣ AKQ9732				
Contract: 4♣ South						

Board: 155	North:	South:	W	N	E	S
Dealer: West	♠ A72	♠ JT865	1NT	Pass	2♦	2♥ ¹
Vul: Both	♥ K97	♥ -	Pass	2♠	All Pass	
North HCP: 8+1	♦ T7	♦ AKQ853				
South HCP: 13+3	♣ JT653	♣ K9	1. Michaels Cuebid			
Contract: 2♠ North						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 152 Dealer: South Vul: None HCP: 16	♠ K87 You bid first. ♥ KJ83 East (RHO) bids 3♦ if possible. ♦ A5 ♣ AJT4
Board: 153 Dealer: East Vul: None HCP: 3+2	♠ 976 RHO opens the bidding 1NT. ♥ 953 You bid next. ♦ 9 West (LHO) bids 2♥ if possible. ♣ QJ8763 East (RHO) Doubles 2♠ if possible. West (LHO) bids 4♥ if possible. East (RHO) bids 4♠ if possible. East (RHO) bids 5♠ if possible. East (RHO) Doubles 6♦ if possible.
Board: 154 Dealer: West Vul: N-S HCP: 14+3	♠ KQ2 LHO opens the bidding 1NT. ♥ 842 Partner bids next. ♦ - East (RHO) bids 2♦ if possible. ♣ AKQ9732 West (LHO) bids 3♥ if possible.
Board: 155 Dealer: West Vul: Both HCP: 13+3	♠ JT865 LHO opens the bidding 1NT. ♥ - Partner bids next. ♦ AKQ853 East (RHO) bids 2♦ if possible. ♣ K9

Both hands (Answers Page)

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ T9652	♠ K87				1NT
Vul: None	♥ 9542	♥ KJ83	Pass	2♥	3♦	X
North HCP: 0+1	♦ 932	♦ A5	Pass	3♥	Pass	4♠
South HCP: 16	♣ 3	♣ AJT4	All Pass			
Contract: 4♠ South						

Board: 153	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ 976			1NT	Pass
Vul: None	♥ Q7642	♥ 953	2♥	2♠ ¹	X	3♥
North HCP: 11+5	♦ AKQT5432	♦ 9	4♥	Pass	4♠	Pass
South HCP: 3+2	♣ -	♣ QJ8763	Pass	5♦	5♠	Pass
Contract: 6♦ X North			Pass	6♦	X	All Pass

1. Michaels Cuebid

Board: 154	North:	South:	W	N	E	S
Dealer: West	♠ AJ983	♠ KQ2	1NT	Pass	2♦	3♣
Vul: N-S	♥ 95	♥ 842	3♥	Pass	Pass	4♣
North HCP: 5+2	♦ T8765	♦ -	All Pass			
South HCP: 14+3	♣ 5	♣ AKQ9732				
Contract: 4♣ South						

Board: 155	North:	South:	W	N	E	S
Dealer: West	♠ A72	♠ JT865	1NT	Pass	2♦	2♥ ¹
Vul: Both	♥ K97	♥ -	Pass	2♠	All Pass	
North HCP: 8+1	♦ T7	♦ AKQ853				
South HCP: 13+3	♣ JT653	♣ K9	1. Michaels Cuebid			
Contract: 2♠ North						

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 156	♠ KQ63	You bid first.
Dealer: North	♥ KJT	West (RHO) bids 3♣ if possible.
Vul: N-S	♦ AJT7	
HCP: 15	♣ JT	
Board: 157	♠ AKQT52	LHO opens the bidding 1NT.
Dealer: East	♥ J5	Partner bids next.
Vul: N-S	♦ K82	West (RHO) bids 2♦ if possible.
HCP: 13+2	♣ 84	East (LHO) Doubles 2♠ if possible.
		West (RHO) bids 3♥ if possible.
Board: 158	♠ 7	RHO opens the bidding 1NT.
Dealer: West	♥ KT632	You bid next.
Vul: Both	♦ 98	East (LHO) bids 2♥ if possible.
HCP: 7+2	♣ KJ762	
Board: 159	♠ KQJ8654	LHO opens the bidding 1NT.
Dealer: East	♥ 2	Partner bids next.
Vul: None	♦ QT85	West (RHO) bids 2♦ if possible.
HCP: 12+3	♣ A	
Board: 160	♠ 83	You bid first.
Dealer: North	♥ A864	West (RHO) bids 3♣ if possible.
Vul: None	♦ AKQ5	
HCP: 16	♣ K76	

Both hands (Answers Page)

Board: 156

Dealer: North

North:

♠ KQ63

South:

♠ J84

W N E S

1NT Pass 2♦

Vul: N-S

North:

♥ KJT

♥ A98732

3♣ Pass Pass 3♥

North HCP: 15

North:

♦ AJT7

♦ 4

All Pass

South HCP: 5+2

North:

♣ JT

♣ 975

Contract: 3♥ South

Board: 157

Dealer: East

North:

♠ AKQT52

South:

♠ J43

W N E S

1NT Pass

Vul: N-S

North:

♥ J5

♥ K74

2♦ 2♠ X Pass

North HCP: 13+2

North:

♦ K82

♦ Q74

3♥ Pass Pass 3♠

South HCP: 9

North:

♣ 84

♣ K652

All Pass

Contract: 3♠ South

Board: 158

Dealer: West

North:

♠ 7

South:

♠ KJ9

W N E S

1NT Pass 2♥ 3♦

Vul: Both

North:

♥ KT632

♥ 4

All Pass

North HCP: 7+2

North:

♦ 98

♦ AKQT743

South HCP: 13+3

North:

♣ KJ762

♣ 98

Contract: 3♦ South

Board: 159

Dealer: East

North:

♠ KQJ8654

South:

♠ 93

W N E S

1NT Pass

Vul: None

North:

♥ 2

♥ AJ5

2♦ 3♠ All Pass

North HCP: 12+3

North:

♦ QT85

♦ A73

South HCP: 9+1

North:

♣ A

♣ T7653

Contract: 3♠ North

Board: 160

Dealer: North

North:

♠ 83

South:

♠ AQT54

W N E S

1NT Pass 2♥

Vul: None

North:

♥ A864

♥ KT753

3♣ Pass Pass 4♥

North HCP: 16

North:

♦ AKQ5

♦ JT6

All Pass

South HCP: 10+2

North:

♣ K76

♣ -

Contract: 4♥ South

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 156 Dealer: North Vul: N-S HCP: 5+2	♠ J84 ♥ A98732 ♦ 4 ♣ 975
Board: 157 Dealer: East Vul: N-S HCP: 9	♠ J43 ♥ K74 ♦ Q74 ♣ K652
Board: 158 Dealer: West Vul: Both HCP: 13+3	♠ KJ9 ♥ 4 ♦ AKQT743 ♣ 98
Board: 159 Dealer: East Vul: None HCP: 9+1	♠ 93 ♥ AJ5 ♦ A73 ♣ T7653
Board: 160 Dealer: North Vul: None HCP: 10+2	♠ AQT54 ♥ KT753 ♦ JT6 ♣ -

Both hands (Answers Page)

Board: 156

Dealer: North

North:

♠ KQ63

South:

♠ J84

W N E S

1NT Pass 2♦

Vul: N-S

North:

♥ KJT

♥ A98732

3♣ Pass Pass 3♥

North HCP: 15

North:

♦ AJT7

♦ 4

All Pass

South HCP: 5+2

North:

♣ JT

♣ 975

Contract: 3♥ South

Board: 157

Dealer: East

North:

♠ AKQT52

South:

♠ J43

W N E S

1NT Pass

Vul: N-S

North:

♥ J5

♥ K74

2♦ 2♠ X Pass

North HCP: 13+2

North:

♦ K82

♦ Q74

3♥ Pass Pass 3♠

South HCP: 9

North:

♣ 84

♣ K652

All Pass

Contract: 3♠ South

Board: 158

Dealer: West

North:

♠ 7

South:

♠ KJ9

W N E S

1NT Pass 2♥ 3♦

Vul: Both

North:

♥ KT632

♥ 4

All Pass

North HCP: 7+2

North:

♦ 98

♦ AKQT743

South HCP: 13+3

North:

♣ KJ762

♣ 98

Contract: 3♦ South

Board: 159

Dealer: East

North:

♠ KQJ8654

South:

♠ 93

W N E S

1NT Pass

Vul: None

North:

♥ 2

♥ AJ5

2♦ 3♠ All Pass

North HCP: 12+3

North:

♦ QT85

♦ A73

South HCP: 9+1

North:

♣ A

♣ T7653

Contract: 3♠ North

Board: 160

Dealer: North

North:

♠ 83

South:

♠ AQT54

W N E S

1NT Pass 2♥

Vul: None

North:

♥ A864

♥ KT753

3♣ Pass Pass 4♥

North HCP: 16

North:

♦ AKQ5

♦ JT6

All Pass

South HCP: 10+2

North:

♣ K76

♣ -

Contract: 4♥ South

North hands**Opps_Overcall_Stayman_or_Jacoby****Board: 161** ♠ JT9872

Partner bids first.

Dealer: South ♥ Q3

East (LHO) bids 3♣ if possible.

Vul: N-S ♦ A76

HCP: 7+2 ♣ 65

Board: 162 ♠ J32

RHO opens the bidding 1NT.

Dealer: West ♥ T9

You bid next.

Vul: Both ♦ JT8753

East (LHO) bids 2♥ if possible.

HCP: 2+2 ♣ 85

East (LHO) bids 3♠ if possible.

East (LHO) Doubles 4♣ if possible.

Board: 163 ♠ K764

You bid first.

Dealer: North ♥ Q2

West (RHO) bids 3♣ if possible.

Vul: None ♦ AK3

HCP: 15 ♣ K965

Board: 164 ♠ K94

You bid first.

Dealer: North ♥ K5

West (RHO) bids 3♥ if possible.

Vul: None ♦ KQT96

HCP: 16+1 ♣ KQ2

Board: 165 ♠ 7

Partner bids first.

Dealer: South ♥ JT642

East (LHO) bids 3♦ if possible.

Vul: N-S ♦ -

HCP: 8+4 ♣ AQJT764

Both hands (Answers Page)

Board: 161	North:	South:	W	N	E	S
Dealer: South	♠ JT9872	♠ AK65				1NT
Vul: N-S	♥ Q3	♥ 62	Pass	2♥	3♣	Pass
North HCP: 7+2	♦ A76	♦ KQJ8	Pass	3♠	All Pass	
South HCP: 15	♣ 65	♣ QT2				
Contract: 3♠ North						

Board: 162	North:	South:	W	N	E	S
Dealer: West	♠ J32	♠ AQ	1NT	Pass	2♥	3♣
Vul: Both	♥ T9	♥ Q2	Pass	Pass	3♠	4♣
North HCP: 2+2	♦ JT8753	♦ 96	Pass	Pass	X	All Pass
South HCP: 16+3	♣ 85	♣ AKJT973				
Contract: 4♣X South						

Board: 163	North:	South:	W	N	E	S
Dealer: North	♠ K764	♠ 53		1NT	Pass	2♦
Vul: None	♥ Q2	♥ AT875	3♣	Pass	Pass	3♦
North HCP: 15	♦ AK3	♦ QT965	Pass	3♥	All Pass	
South HCP: 6+2	♣ K965	♣ 7				
Contract: 3♥ North						

Board: 164	North:	South:	W	N	E	S
Dealer: North	♠ K94	♠ JT8763		1NT	Pass	2♥
Vul: None	♥ K5	♥ 83	3♥	X	Pass	4♠
North HCP: 16+1	♦ KQT96	♦ A752	All Pass			
South HCP: 5+2	♣ KQ2	♣ 6				
Contract: 4♠ South						

Board: 165	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ KQ95				1NT
Vul: N-S	♥ JT642	♥ AKQ3	Pass	2♦	3♦	X
North HCP: 8+4	♦ -	♦ 763	Pass	4♥	All Pass	
South HCP: 17	♣ AQJT764	♣ K5				
Contract: 4♥ North						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 161 Dealer: South Vul: N-S HCP: 15	♠ AK65 ♥ 62 ♦ KQJ8 ♣ QT2
Board: 162 Dealer: West Vul: Both HCP: 16+3	♠ AQ ♥ Q2 ♦ 96 ♣ AKJT973
Board: 163 Dealer: North Vul: None HCP: 6+2	♠ 53 ♥ AT875 ♦ QT965 ♣ 7
Board: 164 Dealer: North Vul: None HCP: 5+2	♠ JT8763 ♥ 83 ♦ A752 ♣ 6
Board: 165 Dealer: South Vul: N-S HCP: 17	♠ KQ95 ♥ AKQ3 ♦ 763 ♣ K5

Both hands (Answers Page)

Board: 161	North:	South:	W	N	E	S
Dealer: South	♠ JT9872	♠ AK65				1NT
Vul: N-S	♥ Q3	♥ 62	Pass	2♥	3♣	Pass
North HCP: 7+2	♦ A76	♦ KQJ8	Pass	3♠	All Pass	
South HCP: 15	♣ 65	♣ QT2				
Contract: 3♠ North						

Board: 162	North:	South:	W	N	E	S
Dealer: West	♠ J32	♠ AQ	1NT	Pass	2♥	3♣
Vul: Both	♥ T9	♥ Q2	Pass	Pass	3♠	4♣
North HCP: 2+2	♦ JT8753	♦ 96	Pass	Pass	X	All Pass
South HCP: 16+3	♣ 85	♣ AKJT973				
Contract: 4♣X South						

Board: 163	North:	South:	W	N	E	S
Dealer: North	♠ K764	♠ 53		1NT	Pass	2♦
Vul: None	♥ Q2	♥ AT875	3♣	Pass	Pass	3♦
North HCP: 15	♦ AK3	♦ QT965	Pass	3♥	All Pass	
South HCP: 6+2	♣ K965	♣ 7				
Contract: 3♥ North						

Board: 164	North:	South:	W	N	E	S
Dealer: North	♠ K94	♠ JT8763		1NT	Pass	2♥
Vul: None	♥ K5	♥ 83	3♥	X	Pass	4♠
North HCP: 16+1	♦ KQT96	♦ A752	All Pass			
South HCP: 5+2	♣ KQ2	♣ 6				
Contract: 4♠ South						

Board: 165	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ KQ95				1NT
Vul: N-S	♥ JT642	♥ AKQ3	Pass	2♦	3♦	X
North HCP: 8+4	♦ -	♦ 763	Pass	4♥	All Pass	
South HCP: 17	♣ AQJT764	♣ K5				
Contract: 4♥ North						

North hands	Opps_Overcall_Stayman_or_Jacoby	
Board: 166 Dealer: West Vul: N-S HCP: 5+1	♠ J7532 ♥ T94 ♦ A5 ♣ 752	RHO opens the bidding 1NT. You bid next. East (LHO) bids 2♦ if possible.
Board: 167 Dealer: East Vul: E-W HCP: 13+2	♠ AQ ♥ 76 ♦ AQJ852 ♣ 974	LHO opens the bidding 1NT. Partner bids next. West (RHO) bids 2♦ if possible.
Board: 168 Dealer: West Vul: N-S HCP: 12	♠ AK53 ♥ Q74 ♦ KT4 ♣ 742	RHO opens the bidding 1NT. You bid next. East (LHO) bids 2♥ if possible.
Board: 169 Dealer: South Vul: Both HCP: 5+2	♠ 985 ♥ AJT873 ♦ 84 ♣ 42	Partner bids first. East (LHO) bids 3♣ if possible.
Board: 170 Dealer: West Vul: None HCP: 10+2	♠ QJ92 ♥ - ♦ 654 ♣ AQJT42	RHO opens the bidding 1NT. You bid next. East (LHO) bids 2♥ if possible. West (RHO) Doubles 5♦ if possible.

Both hands (Answers Page)

Board: 166

Dealer: West
Vul: N-S
North HCP: 5+1
South HCP: 15+2
Contract: 3♣ South

North:

♠ J7532
♥ T94
♦ A5
♣ 752

South:

♠ K9
♥ A2
♦ Q97
♣ KQJT86

W N E S

1NT Pass 2♦ 3♣
All Pass

Board: 167

Dealer: East
Vul: E-W
North HCP: 13+2
South HCP: 4+1
Contract: 3♦ North

North:

♠ AQ
♥ 76
♦ AQJ852
♣ 974

South:

♠ T9653
♥ QJ54
♦ 4
♣ J83

W N E S

1NT Pass
2♦ 3♦ All Pass

Board: 168

Dealer: West
Vul: N-S
North HCP: 12
South HCP: 12+3
Contract: 4♥ South

North:

♠ AK53
♥ Q74
♦ KT4
♣ 742

South:

♠ 8
♥ AKJ9865
♦ A87
♣ 53

W N E S

1NT Pass 2♥ 3♥
Pass 3♠¹ Pass 4♥
All Pass
1. limit raise or better in !H

Board: 169

Dealer: South
Vul: Both
North HCP: 5+2
South HCP: 15
Contract: 3♥ North

North:

♠ 985
♥ AJT873
♦ 84
♣ 42

South:

♠ QJ3
♥ Q96
♦ AQ95
♣ A63

W N E S

1NT
Pass 2♦ 3♣ Pass
Pass 3♥ All Pass

Board: 170

Dealer: West
Vul: None
North HCP: 10+2
South HCP: 13+2
Contract: 5♦ X South

North:

♠ QJ92
♥ -
♦ 654
♣ AQJT42

South:

♠ A3
♥ J752
♦ AKJ732
♣ 9

W N E S

1NT Pass 2♥ 3♦
Pass 3♠¹ Pass 5♦
X All Pass
1. limit raise or better in !D

South hands	Opps_Overcall_Stayman_or_Jacoby	
Board: 166 Dealer: West Vul: N-S HCP: 15+2	♠ K9 ♥ A2 ♦ Q97 ♣ KQJT86	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♦ if possible.
Board: 167 Dealer: East Vul: E-W HCP: 4+1	♠ T9653 ♥ QJ54 ♦ 4 ♣ J83	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♦ if possible.
Board: 168 Dealer: West Vul: N-S HCP: 12+3	♠ 8 ♥ AKJ9865 ♦ A87 ♣ 53	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♥ if possible.
Board: 169 Dealer: South Vul: Both HCP: 15	♠ QJ3 ♥ Q96 ♦ AQ95 ♣ A63	You bid first. East (RHO) bids 3♣ if possible.
Board: 170 Dealer: West Vul: None HCP: 13+2	♠ A3 ♥ J752 ♦ AKJ732 ♣ 9	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♥ if possible. West (LHO) Doubles 5♦ if possible.

Both hands (Answers Page)

Board: 166

Dealer: West
Vul: N-S
North HCP: 5+1
South HCP: 15+2
Contract: 3♣ South

North:

♠ J7532
♥ T94
♦ A5
♣ 752

South:

♠ K9
♥ A2
♦ Q97
♣ KQJT86

W N E S

1NT Pass 2♦ 3♣
All Pass

Board: 167

Dealer: East
Vul: E-W
North HCP: 13+2
South HCP: 4+1
Contract: 3♦ North

North:

♠ AQ
♥ 76
♦ AQJ852
♣ 974

South:

♠ T9653
♥ QJ54
♦ 4
♣ J83

W N E S

1NT Pass
2♦ 3♦ All Pass

Board: 168

Dealer: West
Vul: N-S
North HCP: 12
South HCP: 12+3
Contract: 4♥ South

North:

♠ AK53
♥ Q74
♦ KT4
♣ 742

South:

♠ 8
♥ AKJ9865
♦ A87
♣ 53

W N E S

1NT Pass 2♥ 3♥
Pass 3♠¹ Pass 4♥
All Pass
1. limit raise or better in !H

Board: 169

Dealer: South
Vul: Both
North HCP: 5+2
South HCP: 15
Contract: 3♥ North

North:

♠ 985
♥ AJT873
♦ 84
♣ 42

South:

♠ QJ3
♥ Q96
♦ AQ95
♣ A63

W N E S

1NT
Pass 2♦ 3♣ Pass
Pass 3♥ All Pass

Board: 170

Dealer: West
Vul: None
North HCP: 10+2
South HCP: 13+2
Contract: 5♦ X South

North:

♠ QJ92
♥ -
♦ 654
♣ AQJT42

South:

♠ A3
♥ J752
♦ AKJ732
♣ 9

W N E S

1NT Pass 2♥ 3♦
Pass 3♠¹ Pass 5♦
X All Pass
1. limit raise or better in !D

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 171	♠ T85	Partner bids first.
Dealer: South	♥ J98653	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ A63	
HCP: 5+2	♣ 3	
Board: 172	♠ K96	RHO opens the bidding 1NT.
Dealer: West	♥ 9862	You bid next.
Vul: E-W	♦ T	East (LHO) bids 2♥ if possible.
HCP: 6+1	♣ K6543	
Board: 173	♠ KQJT952	LHO opens the bidding 1NT.
Dealer: East	♥ K	Partner bids next.
Vul: None	♦ 9	West (RHO) bids 2♦ if possible.
HCP: 12+3	♣ QJ53	West (RHO) Doubles 3♠ if possible.
Board: 174	♠ T65	You bid first.
Dealer: North	♥ AJ5	West (RHO) bids 3♣ if possible.
Vul: N-S	♦ AKQ	
HCP: 15	♣ J853	
Board: 175	♠ T3	Partner bids first.
Dealer: South	♥ Q98753	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ 942	East (LHO) bids 3♠ if possible.
HCP: 3+2	♣ J9	East (LHO) Doubles 4♥ if possible.

Both hands (Answers Page)

Board: 171	North:	South:	W	N	E	S
Dealer: South	♠ T85	♠ AJ				1NT
Vul: N-S	♥ J98653	♥ AKT42	Pass	2♦	3♣	Pass
North HCP: 5+2	♦ A63	♦ J85	Pass	3♥	All Pass	
South HCP: 15+1	♣ 3	♣ Q98				
Contract: 3♥ North						

Board: 172	North:	South:	W	N	E	S
Dealer: West	♠ K96	♠ AQT	1NT	Pass	2♥	3♦
Vul: E-W	♥ 9862	♥ T4		All Pass		
North HCP: 6+1	♦ T	♦ KQJ8642				
South HCP: 12+3	♣ K6543	♣ 8				
Contract: 3♦ South						

Board: 173	North:	South:	W	N	E	S
Dealer: East	♠ KQJT952	♠ 643			1NT	Pass
Vul: None	♥ K	♥ 962	2♦	3♠	Pass	Pass
North HCP: 12+3	♦ 9	♦ A832	X	All Pass		
South HCP: 4	♣ QJ53	♣ T42				
Contract: 3♠ X North						

Board: 174	North:	South:	W	N	E	S
Dealer: North	♠ T65	♠ 972		1NT	Pass	2♦
Vul: N-S	♥ AJ5	♥ KT9763	3♣	Pass	Pass	3♥
North HCP: 15	♦ AKQ	♦ J82		All Pass		
South HCP: 4+2	♣ J853	♣ 9				
Contract: 3♥ South						

Board: 175	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ K852				1NT
Vul: E-W	♥ Q98753	♥ AK62	Pass	2♦	2♠	X
North HCP: 3+2	♦ 942	♦ KT	Pass	3♥	3♠	Pass
South HCP: 16	♣ J9	♣ KT7	Pass	4♥	X	All Pass
Contract: 4♥ X North						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 171 Dealer: South Vul: N-S HCP: 15+1	♠ AJ You bid first. ♥ AKT42 East (RHO) bids 3♣ if possible. ♦ J85 ♣ Q98
Board: 172 Dealer: West Vul: E-W HCP: 12+3	♠ AQT LHO opens the bidding 1NT. ♥ T4 Partner bids next. ♦ KQJ8642 East (RHO) bids 2♥ if possible. ♣ 8
Board: 173 Dealer: East Vul: None HCP: 4	♠ 643 RHO opens the bidding 1NT. ♥ 962 You bid next. ♦ A832 West (LHO) bids 2♦ if possible. ♣ T42 West (LHO) Doubles 3♠ if possible.
Board: 174 Dealer: North Vul: N-S HCP: 4+2	♠ 972 Partner bids first. ♥ KT9763 West (LHO) bids 3♣ if possible. ♦ J82 ♣ 9
Board: 175 Dealer: South Vul: E-W HCP: 16	♠ K852 You bid first. ♥ AK62 East (RHO) bids 2♠ if possible. ♦ KT East (RHO) bids 3♠ if possible. ♣ KT7 East (RHO) Doubles 4♥ if possible.

Both hands (Answers Page)

Board: 171	North:	South:	W	N	E	S
Dealer: South	♠ T85	♠ AJ				1NT
Vul: N-S	♥ J98653	♥ AKT42	Pass	2♦	3♣	Pass
North HCP: 5+2	♦ A63	♦ J85	Pass	3♥	All Pass	
South HCP: 15+1	♣ 3	♣ Q98				
Contract: 3♥ North						

Board: 172	North:	South:	W	N	E	S
Dealer: West	♠ K96	♠ AQT	1NT	Pass	2♥	3♦
Vul: E-W	♥ 9862	♥ T4		All Pass		
North HCP: 6+1	♦ T	♦ KQJ8642				
South HCP: 12+3	♣ K6543	♣ 8				
Contract: 3♦ South						

Board: 173	North:	South:	W	N	E	S
Dealer: East	♠ KQJT952	♠ 643			1NT	Pass
Vul: None	♥ K	♥ 962	2♦	3♠	Pass	Pass
North HCP: 12+3	♦ 9	♦ A832	X	All Pass		
South HCP: 4	♣ QJ53	♣ T42				
Contract: 3♠ X North						

Board: 174	North:	South:	W	N	E	S
Dealer: North	♠ T65	♠ 972		1NT	Pass	2♦
Vul: N-S	♥ AJ5	♥ KT9763	3♣	Pass	Pass	3♥
North HCP: 15	♦ AKQ	♦ J82		All Pass		
South HCP: 4+2	♣ J853	♣ 9				
Contract: 3♥ South						

Board: 175	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ K852				1NT
Vul: E-W	♥ Q98753	♥ AK62	Pass	2♦	2♠	X
North HCP: 3+2	♦ 942	♦ KT	Pass	3♥	3♠	Pass
South HCP: 16	♣ J9	♣ KT7	Pass	4♥	X	All Pass
Contract: 4♥ X North						

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 176	♠ KJ3	You bid first.
Dealer: North	♥ A3	West (RHO) bids 3♦ if possible.
Vul: Both	♦ Q532	
HCP: 16	♣ AQ94	
Board: 177	♠ AQ2	You bid first.
Dealer: North	♥ KQ76	West (RHO) bids 3♦ if possible.
Vul: N-S	♦ 9872	
HCP: 15	♣ A5	
Board: 178	♠ T9863	RHO opens the bidding 1NT.
Dealer: West	♥ QJT3	You bid next.
Vul: N-S	♦ KQ	East (LHO) bids 2♦ if possible.
HCP: 8+1	♣ 92	
Board: 179	♠ AJ5	You bid first.
Dealer: North	♥ T5	West (RHO) bids 3♥ if possible.
Vul: None	♦ AKT96	East (LHO) Doubles 3♠ if possible.
HCP: 15+1	♣ K32	
Board: 180	♠ Q863	Partner bids first.
Dealer: South	♥ QJ732	East (LHO) bids 3♦ if possible.
Vul: None	♦ T	
HCP: 6+1	♣ J82	

Both hands (Answers Page)

Board: 176	North:	South:	W	N	E	S
Dealer: North	♠ KJ3	♠ AQT852		1NT	Pass	2♥
Vul: Both	♥ A3	♥ 875	3♦	X	Pass	4♠
North HCP: 16	♦ Q532	♦ 87		All Pass		
South HCP: 6+2	♣ AQ94	♣ 62				
Contract: 4♠ South						

Board: 177	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ 9763		1NT	Pass	2♦
Vul: N-S	♥ KQ76	♥ AJ843	3♦	Pass	Pass	X
North HCP: 15	♦ 9872	♦ T	Pass	4♥	All Pass	
South HCP: 6+1	♣ A5	♣ JT4				
Contract: 4♥ North						

Board: 178	North:	South:	W	N	E	S
Dealer: West	♠ T9863	♠ J72	1NT	Pass	2♦	3♣
Vul: N-S	♥ QJT3	♥ 6		All Pass		
North HCP: 8+1	♦ KQ	♦ A42				
South HCP: 14+2	♣ 92	♣ AKQT54				
Contract: 3♣ South						

Board: 179	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ 97643		1NT	Pass	2♥
Vul: None	♥ T5	♥ 8	3♥	3♠	X	All Pass
North HCP: 15+1	♦ AKT96	♦ 7543				
South HCP: 2+1	♣ K32	♣ Q65				
Contract: 3♠X North						

Board: 180	North:	South:	W	N	E	S
Dealer: South	♠ Q863	♠ AJ7				1NT
Vul: None	♥ QJ732	♥ A8	Pass	2♦	3♦	Pass
North HCP: 6+1	♦ T	♦ 8762	Pass	X	Pass	3♥
South HCP: 16	♣ J82	♣ AKT4	All Pass			
Contract: 3♥ South						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 176 Dealer: North Vul: Both HCP: 6+2	♠ AQT852 ♥ 875 ♦ 87 ♣ 62
Board: 177 Dealer: North Vul: N-S HCP: 6+1	♠ 9763 ♥ AJ843 ♦ T ♣ JT4
Board: 178 Dealer: West Vul: N-S HCP: 14+2	♠ J72 ♥ 6 ♦ A42 ♣ AKQT54
Board: 179 Dealer: North Vul: None HCP: 2+1	♠ 97643 ♥ 8 ♦ 7543 ♣ Q65
Board: 180 Dealer: South Vul: None HCP: 16	♠ AJ7 ♥ A8 ♦ 8762 ♣ AKT4

Both hands (Answers Page)

Board: 176	North:	South:	W	N	E	S
Dealer: North	♠ KJ3	♠ AQT852		1NT	Pass	2♥
Vul: Both	♥ A3	♥ 875	3♦	X	Pass	4♠
North HCP: 16	♦ Q532	♦ 87		All Pass		
South HCP: 6+2	♣ AQ94	♣ 62				
Contract: 4♠ South						

Board: 177	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ 9763		1NT	Pass	2♦
Vul: N-S	♥ KQ76	♥ AJ843	3♦	Pass	Pass	X
North HCP: 15	♦ 9872	♦ T	Pass	4♥	All Pass	
South HCP: 6+1	♣ A5	♣ JT4				
Contract: 4♥ North						

Board: 178	North:	South:	W	N	E	S
Dealer: West	♠ T9863	♠ J72	1NT	Pass	2♦	3♣
Vul: N-S	♥ QJT3	♥ 6		All Pass		
North HCP: 8+1	♦ KQ	♦ A42				
South HCP: 14+2	♣ 92	♣ AKQT54				
Contract: 3♣ South						

Board: 179	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ 97643		1NT	Pass	2♥
Vul: None	♥ T5	♥ 8	3♥	3♠	X	All Pass
North HCP: 15+1	♦ AKT96	♦ 7543				
South HCP: 2+1	♣ K32	♣ Q65				
Contract: 3♠X North						

Board: 180	North:	South:	W	N	E	S
Dealer: South	♠ Q863	♠ AJ7				1NT
Vul: None	♥ QJ732	♥ A8	Pass	2♦	3♦	Pass
North HCP: 6+1	♦ T	♦ 8762	Pass	X	Pass	3♥
South HCP: 16	♣ J82	♣ AKT4		All Pass		
Contract: 3♥ South						

North hands**Opps_Overcall_Stayman_or_Jacoby****Board: 181**

♠ T9

LHO opens the bidding 1NT.

Dealer: East

♥ AKJT86

Partner bids next.

Vul: Both

♦ Q2

West (RHO) bids 2♥ if possible.

HCP: 13+2

♣ K72

Board: 182

♠ 986

RHO opens the bidding 1NT.

Dealer: West

♥ K3

You bid next.

Vul: None

♦ 93

East (LHO) bids 2♦ if possible.

HCP: 4+2

♣ JT7543

West (RHO) Doubles 2♠ if possible.

East (LHO) bids 3♥ if possible.

Board: 183

♠ A

LHO opens the bidding 1NT.

Dealer: East

♥ J942

Partner bids next.

Vul: E-W

♦ KQJT93

West (RHO) bids 2♦ if possible.

HCP: 11+2

♣ 42

East (LHO) Doubles 5♦ if possible.

Board: 184

♠ 8654

Partner bids first.

Dealer: South

♥ AJ987

East (LHO) bids 2♠ if possible.

Vul: None

♦ JT4

HCP: 6+1

♣ T

Board: 185

♠ K7

LHO opens the bidding 1NT.

Dealer: East

♥ 3

Partner bids next.

Vul: Both

♦ AQ94

West (RHO) bids 2♥ if possible.

HCP: 18+2

♣ AKQT63

Both hands (Answers Page)

Board: 181	North:	South:	W	N	E	S
Dealer: East	♠ T9	♠ KQ2			1NT	Pass
Vul: Both	♥ AKJT86	♥ 432	2♥	3♥	All Pass	
North HCP: 13+2	♦ Q2	♦ J4				
South HCP: 7+1	♣ K72	♣ J9863				
Contract: 3♥ North						

Board: 182	North:	South:	W	N	E	S
Dealer: West	♠ 986	♠ AQJT742	1NT	Pass	2♦	2♠
Vul: None	♥ K3	♥ 872	X	Pass	3♥	3♠
North HCP: 4+2	♦ 93	♦ AQ	All Pass			
South HCP: 13+3	♣ JT7543	♣ 8				
Contract: 3♠ South						

Board: 183	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ KT82			1NT	Pass
Vul: E-W	♥ J942	♥ -	2♦	3♦	Pass	3♥ ¹
North HCP: 11+2	♦ KQJT93	♦ 8642	Pass	5♦	X	All Pass
South HCP: 9+1	♣ 42	♣ KQJ96				1. limit raise or better in !D
Contract: 5♦ X North						

Board: 184	North:	South:	W	N	E	S
Dealer: South	♠ 8654	♠ J7				1NT
Vul: None	♥ AJ987	♥ KQ32	Pass	2♦	2♠	3♥
North HCP: 6+1	♦ JT4	♦ A92	All Pass			
South HCP: 15	♣ T	♣ AJ93				
Contract: 3♥ South						

Board: 185	North:	South:	W	N	E	S
Dealer: East	♠ K7	♠ 8			1NT	Pass
Vul: Both	♥ 3	♥ KQT987	2♥	3♣	All Pass	
North HCP: 18+2	♦ AQ94	♦ 87653				
South HCP: 5+3	♣ AKQT63	♣ 2				
Contract: 3♣ North						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 181 Dealer: East Vul: Both HCP: 7+1	♠ KQ2 ♥ 432 ♦ J4 ♣ J9863
	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♥ if possible.
Board: 182 Dealer: West Vul: None HCP: 13+3	♠ AQJT742 ♥ 872 ♦ AQ ♣ 8
	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♦ if possible. West (LHO) Doubles 2♠ if possible. East (RHO) bids 3♥ if possible.
Board: 183 Dealer: East Vul: E-W HCP: 9+1	♠ KT82 ♥ - ♦ 8642 ♣ KQJ96
	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♦ if possible. East (RHO) Doubles 5♦ if possible.
Board: 184 Dealer: South Vul: None HCP: 15	♠ J7 ♥ KQ32 ♦ A92 ♣ AJ93
	You bid first. East (RHO) bids 2♠ if possible.
Board: 185 Dealer: East Vul: Both HCP: 5+3	♠ 8 ♥ KQT987 ♦ 87653 ♣ 2
	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 181	North:	South:	W	N	E	S
Dealer: East	♠ T9	♠ KQ2			1NT	Pass
Vul: Both	♥ AKJT86	♥ 432	2♥	3♥	All Pass	
North HCP: 13+2	♦ Q2	♦ J4				
South HCP: 7+1	♣ K72	♣ J9863				
Contract: 3♥ North						

Board: 182	North:	South:	W	N	E	S
Dealer: West	♠ 986	♠ AQJT742	1NT	Pass	2♦	2♠
Vul: None	♥ K3	♥ 872	X	Pass	3♥	3♠
North HCP: 4+2	♦ 93	♦ AQ	All Pass			
South HCP: 13+3	♣ JT7543	♣ 8				
Contract: 3♠ South						

Board: 183	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ KT82			1NT	Pass
Vul: E-W	♥ J942	♥ -	2♦	3♦	Pass	3♥ ¹
North HCP: 11+2	♦ KQJT93	♦ 8642	Pass	5♦	X	All Pass
South HCP: 9+1	♣ 42	♣ KQJ96				1. limit raise or better in !D
Contract: 5♦ X North						

Board: 184	North:	South:	W	N	E	S
Dealer: South	♠ 8654	♠ J7				1NT
Vul: None	♥ AJ987	♥ KQ32	Pass	2♦	2♠	3♥
North HCP: 6+1	♦ JT4	♦ A92	All Pass			
South HCP: 15	♣ T	♣ AJ93				
Contract: 3♥ South						

Board: 185	North:	South:	W	N	E	S
Dealer: East	♠ K7	♠ 8			1NT	Pass
Vul: Both	♥ 3	♥ KQT987	2♥	3♣	All Pass	
North HCP: 18+2	♦ AQ94	♦ 87653				
South HCP: 5+3	♣ AKQT63	♣ 2				
Contract: 3♣ North						

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 186	♠ JT864	Partner bids first.
Dealer: South	♥ 7	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ KQJT72	
HCP: 8+3	♣ J	
Board: 187	♠ K2	LHO opens the bidding 1NT.
Dealer: East	♥ K6	Partner bids next.
Vul: Both	♦ J6	West (RHO) bids 2♥ if possible.
HCP: 15+3	♣ AKJT983	East (LHO) Doubles 3♣ if possible. West (RHO) bids 3♠ if possible. East (LHO) Doubles 4♣ if possible.
Board: 188	♠ AJ4	You bid first.
Dealer: North	♥ AJT7	West (RHO) bids 3♣ if possible.
Vul: None	♦ K85	
HCP: 17	♣ A87	
Board: 189	♠ AT74	You bid first.
Dealer: North	♥ 62	West (RHO) bids 3♥ if possible.
Vul: E-W	♦ AQT4	East (LHO) bids 4♥ if possible.
HCP: 15	♣ KQ7	

Both hands (Answers Page)

Board: 186	North:	South:	W	N	E	S
Dealer: South	♠ JT864	♠ AK92				1NT
Vul: N-S	♥ 7	♥ AT32	Pass	2♥	3♣	Pass
North HCP: 8+3	♦ KQJT72	♦ A8	Pass	5♦	Pass	5♠
South HCP: 15	♣ J	♣ 732	All Pass			
Contract:	5♠ South					

Board: 187	North:	South:	W	N	E	S
Dealer: East	♠ K2	♠ 854			1NT	Pass
Vul: Both	♥ K6	♥ AT84	2♥	3♣	X	Pass
North HCP: 15+3	♦ J6	♦ T973	3♠	4♣	X	All Pass
South HCP: 4	♣ AKJT983	♣ 42				
Contract:	4♣X North					

Board: 188	North:	South:	W	N	E	S
Dealer: North	♠ AJ4	♠ T9863		1NT	Pass	2♥
Vul: None	♥ AJT7	♥ 9	3♣	X	Pass	3♠
North HCP: 17	♦ K85	♦ AT932	All Pass			
South HCP: 4+2	♣ A87	♣ 93				
Contract:	3♠ South					

Board: 189	North:	South:	W	N	E	S
Dealer: North	♠ AT74	♠ Q9852		1NT	Pass	2♥
Vul: E-W	♥ 62	♥ 4	3♥	3♠	4♥	4♠
North HCP: 15	♦ AQT4	♦ 983	All Pass			
South HCP: 2+1	♣ KQ7	♣ T853				
Contract:	4♠ South					

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 186 Dealer: South Vul: N-S HCP: 15	♠ AK92 ♥ AT32 ♦ A8 ♣ 732
Board: 187 Dealer: East Vul: Both HCP: 4	♠ 854 ♥ AT84 ♦ T973 ♣ 42
Board: 188 Dealer: North Vul: None HCP: 4+2	♠ T9863 ♥ 9 ♦ AT932 ♣ 93
Board: 189 Dealer: North Vul: E-W HCP: 2+1	♠ Q9852 ♥ 4 ♦ 983 ♣ T853

Both hands (Answers Page)

Board: 186	North:	South:	W	N	E	S
Dealer: South	♠ JT864	♠ AK92				1NT
Vul: N-S	♥ 7	♥ AT32	Pass	2♥	3♣	Pass
North HCP: 8+3	♦ KQJT72	♦ A8	Pass	5♦	Pass	5♠
South HCP: 15	♣ J	♣ 732	All Pass			
Contract:	5♠ South					

Board: 187	North:	South:	W	N	E	S
Dealer: East	♠ K2	♠ 854			1NT	Pass
Vul: Both	♥ K6	♥ AT84	2♥	3♣	X	Pass
North HCP: 15+3	♦ J6	♦ T973	3♠	4♣	X	All Pass
South HCP: 4	♣ AKJT983	♣ 42				
Contract:	4♣X North					

Board: 188	North:	South:	W	N	E	S
Dealer: North	♠ AJ4	♠ T9863		1NT	Pass	2♥
Vul: None	♥ AJT7	♥ 9	3♣	X	Pass	3♠
North HCP: 17	♦ K85	♦ AT932	All Pass			
South HCP: 4+2	♣ A87	♣ 93				
Contract:	3♠ South					

Board: 189	North:	South:	W	N	E	S
Dealer: North	♠ AT74	♠ Q9852		1NT	Pass	2♥
Vul: E-W	♥ 62	♥ 4	3♥	3♠	4♥	4♠
North HCP: 15	♦ AQT4	♦ 983	All Pass			
South HCP: 2+1	♣ KQ7	♣ T853				
Contract:	4♠ South					

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 190	♠ 964	RHO opens the bidding 1NT.
Dealer: West	♥ 93	You bid next.
Vul: Both	♦ 98654	East (LHO) bids 2♥ if possible.
HCP: 0+1	♣ 874	

Board: 191	♠ Q98	You bid first.
Dealer: North	♥ AJ3	West (RHO) bids 3♠ if possible.
Vul: None	♦ AJ2	
HCP: 16	♣ KJT3	

Board: 192	♠ KT3	Partner bids first.
Dealer: South	♥ KT843	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ J92	
HCP: 9+1	♣ Q7	

Board: 193	♠ A953	Partner bids first.
Dealer: South	♥ Q8765	East (LHO) bids 3♦ if possible.
Vul: E-W	♦ 9	
HCP: 6+1	♣ T94	

Board: 194	♠ Q862	RHO opens the bidding 1NT.
Dealer: West	♥ 963	You bid next.
Vul: None	♦ J8	East (LHO) bids 2♥ if possible.
HCP: 5	♣ QT82	

Both hands (Answers Page)

Board: 190	North:	South:	W	N	E	S
Dealer: West	♠ 964	♠ QJ3	1NT	Pass	2♥	3♥
Vul: Both	♥ 93	♥ AKQ872	All Pass			
North HCP: 0+1	♦ 98654	♦ AJ2				
South HCP: 17+2	♣ 874	♣ 3				
Contract: 3♥ South						

Board: 191	North:	South:	W	N	E	S
Dealer: North	♠ Q98	♠ T6	1NT	Pass	2♦	
Vul: None	♥ AJ3	♥ K8742	3♠	Pass	Pass	4♦
North HCP: 16	♦ AJ2	♦ QT873	Pass	4♥	All Pass	
South HCP: 7+2	♣ KJT3	♣ Q				
Contract: 4♥ North						

Board: 192	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ AJQ64				1NT
Vul: N-S	♥ KT843	♥ A5	Pass	2♦	3♣	Pass
North HCP: 9+1	♦ J92	♦ KQ7	Pass	X	Pass	4♠
South HCP: 16+1	♣ Q7	♣ T83	All Pass			
Contract: 4♠ South						

Board: 193	North:	South:	W	N	E	S
Dealer: South	♠ A953	♠ T2				1NT
Vul: E-W	♥ Q8765	♥ AJT3	Pass	2♦	3♦	X
North HCP: 6+1	♦ 9	♦ AT42	Pass	3♥	All Pass	
South HCP: 16	♣ T94	♣ AK5				
Contract: 3♥ North						

Board: 194	North:	South:	W	N	E	S
Dealer: West	♠ Q862	♠ KJ	1NT	Pass	2♥	3♦
Vul: None	♥ 963	♥ K8	All Pass			
North HCP: 5	♦ J8	♦ AKQT653				
South HCP: 16+3	♣ QT82	♣ 65				
Contract: 3♦ South						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 190 Dealer: West Vul: Both HCP: 17+2	♠ QJ3 ♥ AKQ872 ♦ AJ2 ♣ 3
Board: 191 Dealer: North Vul: None HCP: 7+2	♠ T6 ♥ K8742 ♦ QT873 ♣ Q
Board: 192 Dealer: South Vul: N-S HCP: 16+1	♠ AQJ64 ♥ A5 ♦ KQ7 ♣ T83
Board: 193 Dealer: South Vul: E-W HCP: 16	♠ T2 ♥ AJT3 ♦ AT42 ♣ AK5
Board: 194 Dealer: West Vul: None HCP: 16+3	♠ KJ ♥ K8 ♦ AKQT653 ♣ 65

Both hands (Answers Page)

Board: 190	North:	South:	W	N	E	S
Dealer: West	♠ 964	♠ QJ3	1NT	Pass	2♥	3♥
Vul: Both	♥ 93	♥ AKQ872	All Pass			
North HCP: 0+1	♦ 98654	♦ AJ2				
South HCP: 17+2	♣ 874	♣ 3				
Contract: 3♥ South						

Board: 191	North:	South:	W	N	E	S
Dealer: North	♠ Q98	♠ T6	1NT	Pass	2♦	
Vul: None	♥ AJ3	♥ K8742	3♠	Pass	Pass	4♦
North HCP: 16	♦ AJ2	♦ QT873	Pass	4♥	All Pass	
South HCP: 7+2	♣ KJT3	♣ Q				
Contract: 4♥ North						

Board: 192	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ AJQ64				1NT
Vul: N-S	♥ KT843	♥ A5	Pass	2♦	3♣	Pass
North HCP: 9+1	♦ J92	♦ KQ7	Pass	X	Pass	4♠
South HCP: 16+1	♣ Q7	♣ T83	All Pass			
Contract: 4♠ South						

Board: 193	North:	South:	W	N	E	S
Dealer: South	♠ A953	♠ T2				1NT
Vul: E-W	♥ Q8765	♥ AJT3	Pass	2♦	3♦	X
North HCP: 6+1	♦ 9	♦ AT42	Pass	3♥	All Pass	
South HCP: 16	♣ T94	♣ AK5				
Contract: 3♥ North						

Board: 194	North:	South:	W	N	E	S
Dealer: West	♠ Q862	♠ KJ	1NT	Pass	2♥	3♦
Vul: None	♥ 963	♥ K8	All Pass			
North HCP: 5	♦ J8	♦ AKQT653				
South HCP: 16+3	♣ QT82	♣ 65				
Contract: 3♦ South						

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 195	♠ 743	You bid first.
Dealer: North	♥ AK	West (RHO) bids 2♠ if possible.
Vul: Both	♦ KQ43	
HCP: 15	♣ K642	
<hr/>		
Board: 196	♠ Q64	RHO opens the bidding 1NT.
Dealer: West	♥ QJT84	You bid next.
Vul: None	♦ 654	East (LHO) bids 2♥ if possible.
HCP: 7+1	♣ Q7	
<hr/>		
Board: 197	♠ 732	Partner bids first.
Dealer: South	♥ J8743	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ 953	
HCP: 5+1	♣ A3	
<hr/>		
Board: 198	♠ K862	RHO opens the bidding 1NT.
Dealer: West	♥ K976	You bid next.
Vul: Both	♦ 64	East (LHO) bids 2♥ if possible.
HCP: 6	♣ T76	
<hr/>		
Board: 199	♠ J5	Partner bids first.
Dealer: South	♥ 87542	East (LHO) bids 2♠ if possible.
Vul: None	♦ T7	
HCP: 6+1	♣ KQ98	

Both hands (Answers Page)

Board: 195

Dealer: North

North:

♠ 743

South:

♠ 8

W N E S

1NT Pass 2♦

Vul: Both

North:

♥ AK

South:

♥ JT973

2♠ Pass Pass 3NT

North HCP: 15

North:

♦ KQ43

South:

♦ A

All Pass

South HCP: 10+3

North:

♣ K642

South:

♣ AJ9853

Contract: 3NT South

Board: 196

Dealer: West

North:

♠ Q64

South:

♠ K2

W N E S

1NT Pass 2♥ 3♣

Vul: None

North:

♥ QJT84

South:

♥ K65

All Pass

North HCP: 7+1

North:

♦ 654

South:

♦ 82

South HCP: 14+2

North:

♣ Q7

South:

♣ AKJ985

Contract: 3♣ South

Board: 197

Dealer: South

North:

♠ 732

South:

♠ 654

W N E S

1NT

Vul: E-W

North:

♥ J8743

South:

♥ AKQ2

Pass 2♦ 2♠ X

North HCP: 5+1

North:

♦ 953

South:

♦ KQ6

Pass 3♥ All Pass

South HCP: 17

North:

♣ A3

South:

♣ QJ2

Contract: 3♥ North

Board: 198

Dealer: West

North:

♠ K862

South:

♠ 5

W N E S

1NT

Vul: Both

North:

♥ K976

South:

♥ AJ8

All Pass

North HCP: 6

North:

♦ 64

South:

♦ A98

South HCP: 17+2

North:

♣ T76

South:

♣ AKJ942

Contract: 3♣ South

Board: 199

Dealer: South

North:

♠ J5

South:

♠ 96

W N E S

1NT

Vul: None

North:

♥ 87542

South:

♥ AT6

Pass 2♦ 2♠ X

North HCP: 6+1

North:

♦ T7

South:

♦ AKJ94

Pass 3♥ All Pass

South HCP: 17+1

North:

♣ KQ98

South:

♣ AJ3

Contract: 3♥ North

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 195 Dealer: North Vul: Both HCP: 10+3	♠ 8 ♥ JT973 ♦ A ♣ AJ9853
Board: 196 Dealer: West Vul: None HCP: 14+2	♠ K2 ♥ K65 ♦ 82 ♣ AKJ985
Board: 197 Dealer: South Vul: E-W HCP: 17	♠ 654 ♥ AKQ2 ♦ KQ6 ♣ QJ2
Board: 198 Dealer: West Vul: Both HCP: 17+2	♠ 5 ♥ AJ8 ♦ A98 ♣ AKJ942
Board: 199 Dealer: South Vul: None HCP: 17+1	♠ 96 ♥ AT6 ♦ AKJ94 ♣ AJ3

Both hands (Answers Page)

Board: 195	North:	South:	W	N	E	S
Dealer: North	♠ 743	♠ 8		1NT	Pass	2♦
Vul: Both	♥ AK	♥ JT973	2♠	Pass	Pass	3NT
North HCP: 15	♦ KQ43	♦ A		All Pass		
South HCP: 10+3	♣ K642	♣ AJ9853				
Contract: 3NT South						

Board: 196	North:	South:	W	N	E	S
Dealer: West	♠ Q64	♠ K2	1NT	Pass	2♥	3♣
Vul: None	♥ QJT84	♥ K65		All Pass		
North HCP: 7+1	♦ 654	♦ 82				
South HCP: 14+2	♣ Q7	♣ AKJ985				
Contract: 3♣ South						

Board: 197	North:	South:	W	N	E	S
Dealer: South	♠ 732	♠ 654				1NT
Vul: E-W	♥ J8743	♥ AKQ2	Pass	2♦	2♠	X
North HCP: 5+1	♦ 953	♦ KQ6	Pass	3♥	All Pass	
South HCP: 17	♣ A3	♣ QJ2				
Contract: 3♥ North						

Board: 198	North:	South:	W	N	E	S
Dealer: West	♠ K862	♠ 5	1NT	Pass	2♥	3♣
Vul: Both	♥ K976	♥ AJ8		All Pass		
North HCP: 6	♦ 64	♦ A98				
South HCP: 17+2	♣ T76	♣ AKJ942				
Contract: 3♣ South						

Board: 199	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ 96				1NT
Vul: None	♥ 87542	♥ AT6	Pass	2♦	2♠	X
North HCP: 6+1	♦ T7	♦ AKJ94	Pass	3♥	All Pass	
South HCP: 17+1	♣ KQ98	♣ AJ3				
Contract: 3♥ North						

North hands**Opps_Overcall_Stayman_or_Jacoby****Board: 200**

♠ 6

RHO opens the bidding 1NT.

Dealer: West

♥ KT962

You bid next.

Vul: E-W

♦ J8654

East (LHO) bids 2♦ if possible.

HCP: 4+2

♣ 85

Board: 201

♠ T62

Partner bids first.

Dealer: South

♥ QJT973

East (LHO) bids 3♦ if possible.

Vul: Both

♦ 74

HCP: 3+2

♣ 54

Board: 202

♠ A642

RHO opens the bidding 1NT.

Dealer: West

♥ K8543

You bid next.

Vul: None

♦ 6

East (LHO) bids 2♥ if possible.

HCP: 7+1

♣ 982

Board: 203

♠ 74

LHO opens the bidding 1NT.

Dealer: East

♥ AQJT97

Partner bids next.

Vul: E-W

♦ 8

West (RHO) bids 2♥ if possible.

HCP: 11+2

♣ A843

Board: 204

♠ KT8

Partner bids first.

Dealer: South

♥ QJT53

East (LHO) bids 3♦ if possible.

Vul: N-S

♦ 6

HCP: 6+1

♣ 9863

Both hands (Answers Page)

Board: 200	North:	South:	W	N	E	S
Dealer: West	♠ 6	♠ AKQT53	1NT	Pass	2♦	2♠
Vul: E-W	♥ KT962	♥ -		All Pass		
North HCP: 4+2	♦ J8654	♦ K972				
South HCP: 16+2	♣ 85	♣ A32				
Contract: 2♠ South						

Board: 201	North:	South:	W	N	E	S
Dealer: South	♠ T62	♠ AK4				1NT
Vul: Both	♥ QJT973	♥ A54	Pass	2♦	3♦	X
North HCP: 3+2	♦ 74	♦ Q96	Pass	3♥	All Pass	
South HCP: 16	♣ 54	♣ QJ92				
Contract: 3♥ North						

Board: 202	North:	South:	W	N	E	S
Dealer: West	♠ A642	♠ 5	1NT	Pass	2♥	3♦
Vul: None	♥ K8543	♥ JT62		All Pass		
North HCP: 7+1	♦ 6	♦ AKQ542				
South HCP: 13+2	♣ 982	♣ K7				
Contract: 3♦ South						

Board: 203	North:	South:	W	N	E	S
Dealer: East	♠ 74	♠ KJ			1NT	Pass
Vul: E-W	♥ AQJT97	♥ 6	2♥	3♥	All Pass	
North HCP: 11+2	♦ 8	♦ KJT965				
South HCP: 9+2	♣ A843	♣ J752				
Contract: 3♥ North						

Board: 204	North:	South:	W	N	E	S
Dealer: South	♠ KT8	♠ QJ62				1NT
Vul: N-S	♥ QJT53	♥ A6	Pass	2♦	3♦	Pass
North HCP: 6+1	♦ 6	♦ K43	Pass	X	Pass	3♠
South HCP: 16	♣ 9863	♣ AQ42		All Pass		
Contract: 3♠ South						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 200 Dealer: West Vul: E-W HCP: 16+2	♠ AKQT53 ♥ - ♦ K972 ♣ A32
Board: 201 Dealer: South Vul: Both HCP: 16	♠ AK4 ♥ A54 ♦ Q96 ♣ QJ92
Board: 202 Dealer: West Vul: None HCP: 13+2	♠ 5 ♥ JT62 ♦ AKQ542 ♣ K7
Board: 203 Dealer: East Vul: E-W HCP: 9+2	♠ KJ ♥ 6 ♦ KJT965 ♣ J752
Board: 204 Dealer: South Vul: N-S HCP: 16	♠ QJ62 ♥ A6 ♦ K43 ♣ AQ42

Both hands (Answers Page)

Board: 200	North:	South:	W	N	E	S
Dealer: West	♠ 6	♠ AKQT53	1NT	Pass	2♦	2♠
Vul: E-W	♥ KT962	♥ -		All Pass		
North HCP: 4+2	♦ J8654	♦ K972				
South HCP: 16+2	♣ 85	♣ A32				
Contract: 2♠ South						

Board: 201	North:	South:	W	N	E	S
Dealer: South	♠ T62	♠ AK4				1NT
Vul: Both	♥ QJT973	♥ A54	Pass	2♦	3♦	X
North HCP: 3+2	♦ 74	♦ Q96	Pass	3♥	All Pass	
South HCP: 16	♣ 54	♣ QJ92				
Contract: 3♥ North						

Board: 202	North:	South:	W	N	E	S
Dealer: West	♠ A642	♠ 5	1NT	Pass	2♥	3♦
Vul: None	♥ K8543	♥ JT62		All Pass		
North HCP: 7+1	♦ 6	♦ AKQ542				
South HCP: 13+2	♣ 982	♣ K7				
Contract: 3♦ South						

Board: 203	North:	South:	W	N	E	S
Dealer: East	♠ 74	♠ KJ			1NT	Pass
Vul: E-W	♥ AQJT97	♥ 6	2♥	3♥	All Pass	
North HCP: 11+2	♦ 8	♦ KJT965				
South HCP: 9+2	♣ A843	♣ J752				
Contract: 3♥ North						

Board: 204	North:	South:	W	N	E	S
Dealer: South	♠ KT8	♠ QJ62				1NT
Vul: N-S	♥ QJT53	♥ A6	Pass	2♦	3♦	Pass
North HCP: 6+1	♦ 6	♦ K43	Pass	X	Pass	3♠
South HCP: 16	♣ 9863	♣ AQ42		All Pass		
Contract: 3♠ South						

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 205	♠ Q62	Partner bids first.
Dealer: South	♥ AK874	East (LHO) bids 3♣ if possible.
Vul: None	♦ 8765	
HCP: 9+1	♣ 4	
 Board: 206	 ♠ J86	 You bid first.
Dealer: North	♥ Q74	West (RHO) bids 3♣ if possible.
Vul: None	♦ AKQ76	
HCP: 16+1	♣ A6	
 Board: 207	 ♠ 43	 Partner bids first.
Dealer: South	♥ J8642	East (LHO) bids 3♦ if possible.
Vul: N-S	♦ 5	
HCP: 1+2	♣ T7653	
 Board: 208	 ♠ QT732	 Partner bids first.
Dealer: South	♥ 875	East (LHO) bids 3♣ if possible.
Vul: Both	♦ QJ8	
HCP: 7+1	♣ Q6	
 Board: 209	 ♠ QJ643	 Partner bids first.
Dealer: South	♥ -	East (LHO) bids 3♦ if possible.
Vul: None	♦ J74	
HCP: 9+2	♣ AJ954	

Both hands (Answers Page)

Board: 205	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ A8				1NT
Vul: None	♥ AK874	♥ Q95	Pass	2♦	3♣	X
North HCP: 9+1	♦ 8765	♦ AQ9	Pass	4♥	All Pass	
South HCP: 16+1	♣ 4	♣ A9752				
Contract: 4♥ North						

Board: 206	North:	South:	W	N	E	S
Dealer: North	♠ J86	♠ K9532		1NT	Pass	2♥
Vul: None	♥ Q74	♥ JT98	3♣	X	Pass	3♠
North HCP: 16+1	♦ AKQ76	♦ T2	All Pass			
South HCP: 4+1	♣ A6	♣ 98				
Contract: 3♠ South						

Board: 207	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ AQ62				1NT
Vul: N-S	♥ J8642	♥ AQT5	Pass	2♦	3♦	X
North HCP: 1+2	♦ 5	♦ 94	Pass	3♥	All Pass	
South HCP: 16	♣ T7653	♣ KJ2				
Contract: 3♥ North						

Board: 208	North:	South:	W	N	E	S
Dealer: South	♠ QT732	♠ AK84				1NT
Vul: Both	♥ 875	♥ A3	Pass	2♥	3♣	Pass
North HCP: 7+1	♦ QJ8	♦ A543	Pass	X	Pass	4♠
South HCP: 15	♣ Q6	♣ 872	All Pass			
Contract: 4♠ South						

Board: 209	North:	South:	W	N	E	S
Dealer: South	♠ QJ643	♠ AK7				1NT
Vul: None	♥ -	♥ AKJ3	Pass	2♥	3♦	X
North HCP: 9+2	♦ J74	♦ 65	Pass	4♠	All Pass	
South HCP: 17	♣ AJ954	♣ Q632				
Contract: 4♠ North						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 205 Dealer: South Vul: None HCP: 16+1	♠ A8 ♥ Q95 ♦ AQ9 ♣ A9752
Board: 206 Dealer: North Vul: None HCP: 4+1	♠ K9532 ♥ JT98 ♦ T2 ♣ 98
Board: 207 Dealer: South Vul: N-S HCP: 16	♠ AQ62 ♥ AQT5 ♦ 94 ♣ KJ2
Board: 208 Dealer: South Vul: Both HCP: 15	♠ AK84 ♥ A3 ♦ A543 ♣ 872
Board: 209 Dealer: South Vul: None HCP: 17	♠ AK7 ♥ AKJ3 ♦ 65 ♣ Q632

Both hands (Answers Page)

Board: 205	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ A8				1NT
Vul: None	♥ AK874	♥ Q95	Pass	2♦	3♣	X
North HCP: 9+1	♦ 8765	♦ AQ9	Pass	4♥	All Pass	
South HCP: 16+1	♣ 4	♣ A9752				
Contract: 4♥ North						

Board: 206	North:	South:	W	N	E	S
Dealer: North	♠ J86	♠ K9532		1NT	Pass	2♥
Vul: None	♥ Q74	♥ JT98	3♣	X	Pass	3♠
North HCP: 16+1	♦ AKQ76	♦ T2	All Pass			
South HCP: 4+1	♣ A6	♣ 98				
Contract: 3♠ South						

Board: 207	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ AQ62				1NT
Vul: N-S	♥ J8642	♥ AQT5	Pass	2♦	3♦	X
North HCP: 1+2	♦ 5	♦ 94	Pass	3♥	All Pass	
South HCP: 16	♣ T7653	♣ KJ2				
Contract: 3♥ North						

Board: 208	North:	South:	W	N	E	S
Dealer: South	♠ QT732	♠ AK84				1NT
Vul: Both	♥ 875	♥ A3	Pass	2♥	3♣	Pass
North HCP: 7+1	♦ QJ8	♦ A543	Pass	X	Pass	4♠
South HCP: 15	♣ Q6	♣ 872	All Pass			
Contract: 4♠ South						

Board: 209	North:	South:	W	N	E	S
Dealer: South	♠ QJ643	♠ AK7				1NT
Vul: None	♥ -	♥ AKJ3	Pass	2♥	3♦	X
North HCP: 9+2	♦ J74	♦ 65	Pass	4♠	All Pass	
South HCP: 17	♣ AJ954	♣ Q632				
Contract: 4♠ North						

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 210	♠ A98	You bid first.
Dealer: North	♥ AK4	West (RHO) bids 3♦ if possible.
Vul: N-S	♦ J86	
HCP: 15	♣ K984	
<hr/>		
Board: 211	♠ K952	RHO opens the bidding 1NT.
Dealer: West	♥ QT532	You bid next.
Vul: N-S	♦ QJ8	East (LHO) bids 2♦ if possible.
HCP: 8+1	♣ T	
<hr/>		
Board: 212	♠ KJ86	You bid first.
Dealer: North	♥ 985	West (RHO) bids 3♥ if possible.
Vul: None	♦ AK	West (RHO) bids 4♥ if possible.
HCP: 16	♣ KQ52	
<hr/>		
Board: 213	♠ T8	LHO opens the bidding 1NT.
Dealer: East	♥ K	Partner bids next.
Vul: E-W	♦ K84	West (RHO) bids 2♦ if possible.
HCP: 15+3	♣ AKQ6542	West (RHO) bids 3♥ if possible.
<hr/>		
Board: 214	♠ 653	RHO opens the bidding 1NT.
Dealer: West	♥ 765	You bid next.
Vul: None	♦ K62	East (LHO) bids 2♥ if possible.
HCP: 7	♣ A732	

Both hands (Answers Page)

Board: 210	North:	South:	W	N	E	S
Dealer: North	♠ A98	♠ T52		1NT	Pass	2♦
Vul: N-S	♥ AK4	♥ QJ7652	3♦	Pass	Pass	3♥
North HCP: 15	♦ J86	♦ T53		All Pass		
South HCP: 5+2	♣ K984	♣ Q				
Contract: 3♥ South						

Board: 211	North:	South:	W	N	E	S
Dealer: West	♠ K952	♠ AQJT83	1NT	Pass	2♦	2♥ ¹
Vul: N-S	♥ QT532	♥ -	Pass	3♠	Pass	4♠
North HCP: 8+1	♦ QJ8	♦ K3		All Pass		
South HCP: 13+3	♣ T	♣ QJ986				1. Michaels Cuebid
Contract: 4♠ South						

Board: 212	North:	South:	W	N	E	S
Dealer: North	♠ KJ86	♠ AT7542		1NT	Pass	2♥
Vul: None	♥ 985	♥ J	3♥	X	Pass	3♠
North HCP: 16	♦ AK	♦ 9865	4♥	4♠	All Pass	
South HCP: 5+2	♣ KQ52	♣ T8				
Contract: 4♠ North						

Board: 213	North:	South:	W	N	E	S
Dealer: East	♠ T8	♠ J652			1NT	Pass
Vul: E-W	♥ K	♥ T52	2♦	3♣	Pass	Pass
North HCP: 15+3	♦ K84	♦ A92	3♥	4♣	All Pass	
South HCP: 5	♣ AKQ6542	♣ 983				
Contract: 4♣ North						

Board: 214	North:	South:	W	N	E	S
Dealer: West	♠ 653	♠ Q7	1NT	Pass	2♥	3♥
Vul: None	♥ 765	♥ AQJ943		All Pass		
North HCP: 7	♦ K62	♦ AJ				
South HCP: 15+2	♣ A732	♣ J84				
Contract: 3♥ South						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 210 Dealer: North Vul: N-S HCP: 5+2	♠ T52 Partner bids first. ♥ QJ7652 West (LHO) bids 3♦ if possible. ♦ T53 ♣ Q
Board: 211 Dealer: West Vul: N-S HCP: 13+3	♠ AQJT83 LHO opens the bidding 1NT. ♥ - Partner bids next. ♦ K3 East (RHO) bids 2♦ if possible. ♣ QJ986
Board: 212 Dealer: North Vul: None HCP: 5+2	♠ AT7542 Partner bids first. ♥ J West (LHO) bids 3♥ if possible. ♦ 9865 West (LHO) bids 4♥ if possible. ♣ T8
Board: 213 Dealer: East Vul: E-W HCP: 5	♠ J652 RHO opens the bidding 1NT. ♥ T52 You bid next. ♦ A92 West (LHO) bids 2♦ if possible. ♣ 983 West (LHO) bids 3♥ if possible.
Board: 214 Dealer: West Vul: None HCP: 15+2	♠ Q7 LHO opens the bidding 1NT. ♥ AQJ943 Partner bids next. ♦ AJ East (RHO) bids 2♥ if possible. ♣ J84

Both hands (Answers Page)

Board: 210	North:	South:	W	N	E	S
Dealer: North	♠ A98	♠ T52		1NT	Pass	2♦
Vul: N-S	♥ AK4	♥ QJ7652	3♦	Pass	Pass	3♥
North HCP: 15	♦ J86	♦ T53		All Pass		
South HCP: 5+2	♣ K984	♣ Q				
Contract: 3♥ South						

Board: 211	North:	South:	W	N	E	S
Dealer: West	♠ K952	♠ AQJT83	1NT	Pass	2♦	2♥ ¹
Vul: N-S	♥ QT532	♥ -	Pass	3♠	Pass	4♠
North HCP: 8+1	♦ QJ8	♦ K3		All Pass		
South HCP: 13+3	♣ T	♣ QJ986				1. Michaels Cuebid
Contract: 4♠ South						

Board: 212	North:	South:	W	N	E	S
Dealer: North	♠ KJ86	♠ AT7542		1NT	Pass	2♥
Vul: None	♥ 985	♥ J	3♥	X	Pass	3♠
North HCP: 16	♦ AK	♦ 9865	4♥	4♠	All Pass	
South HCP: 5+2	♣ KQ52	♣ T8				
Contract: 4♠ North						

Board: 213	North:	South:	W	N	E	S
Dealer: East	♠ T8	♠ J652			1NT	Pass
Vul: E-W	♥ K	♥ T52	2♦	3♣	Pass	Pass
North HCP: 15+3	♦ K84	♦ A92	3♥	4♣	All Pass	
South HCP: 5	♣ AKQ6542	♣ 983				
Contract: 4♣ North						

Board: 214	North:	South:	W	N	E	S
Dealer: West	♠ 653	♠ Q7	1NT	Pass	2♥	3♥
Vul: None	♥ 765	♥ AQJ943		All Pass		
North HCP: 7	♦ K62	♦ AJ				
South HCP: 15+2	♣ A732	♣ J84				
Contract: 3♥ South						

North hands**Opps_Overcall_Stayman_or_Jacoby****Board: 215**

♠ 82

LHO opens the bidding 1NT.

Dealer: East

♥ KJ6

Partner bids next.

Vul: E-W

♦ AKJ965

West (RHO) bids 2♦ if possible.

HCP: 12+2

♣ 96

Board: 216

♠ KQ4

LHO opens the bidding 1NT.

Dealer: East

♥ KQJ852

Partner bids next.

Vul: Both

♦ QT5

West (RHO) bids 2♥ if possible.

HCP: 13+2

♣ T

East (LHO) Doubles 3♥ if possible.

West (RHO) bids 3♠ if possible.

Board: 217

♠ 3

LHO opens the bidding 1NT.

Dealer: East

♥ AKQ982

Partner bids next.

Vul: None

♦ T9

West (RHO) bids 2♥ if possible.

HCP: 13+2

♣ KJ94

East (LHO) bids 3♠ if possible.

Board: 218

♠ A97654

RHO opens the bidding 1NT.

Dealer: West

♥ 9762

You bid next.

Vul: E-W

♦ T5

East (LHO) bids 2♦ if possible.

HCP: 6+2

♣ Q

Both hands (Answers Page)

Board: 215

	North:	South:	W	N	E	S
Dealer: East	♠ 82	♠ KQJ643			1NT	Pass
Vul: E-W	♥ KJ6	♥ Q72	2♦	3♦	All Pass	
North HCP: 12+2	♦ AKJ965	♦ 3				
South HCP: 8+2	♣ 96	♣ T73				
Contract: 3♦ North						

Board: 216

	North:	South:	W	N	E	S
Dealer: East	♠ KQ4	♠ 95			1NT	Pass
Vul: Both	♥ KQJ852	♥ 9	2♥	3♥	X	Pass
North HCP: 13+2	♦ QT5	♦ K973	3♠	Pass	Pass	4♣
South HCP: 8+2	♣ T	♣ KQ9765	All Pass			
Contract: 4♣ South						

Board: 217

	North:	South:	W	N	E	S
Dealer: East	♠ 3	♠ K85			1NT	Pass
Vul: None	♥ AKQ982	♥ T653	2♥	3♥	3♠	4♥
North HCP: 13+2	♦ T9	♦ QJ85	All Pass			
South HCP: 8	♣ KJ94	♣ Q6				
Contract: 4♥ South						

Board: 218

	North:	South:	W	N	E	S
Dealer: West	♠ A97654	♠ T3	1NT	Pass	2♦	3♦
Vul: E-W	♥ 9762	♥ Q	All Pass			
North HCP: 6+2	♦ T5	♦ AKJ872				
South HCP: 15+2	♣ Q	♣ AJ75				
Contract: 3♦ South						

South hands	Opps_Overcall_Stayman_or_Jacoby	
Board: 215 Dealer: East Vul: E-W HCP: 8+2	♠ KQJ643 ♥ Q72 ♦ 3 ♣ T73	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♦ if possible.
Board: 216 Dealer: East Vul: Both HCP: 8+2	♠ 95 ♥ 9 ♦ K973 ♣ KQ9765	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♥ if possible. East (RHO) Doubles 3♥ if possible. West (LHO) bids 3♠ if possible.
Board: 217 Dealer: East Vul: None HCP: 8	♠ K85 ♥ T653 ♦ QJ85 ♣ Q6	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♥ if possible. East (RHO) bids 3♠ if possible.
Board: 218 Dealer: West Vul: E-W HCP: 15+2	♠ T3 ♥ Q ♦ AKJ872 ♣ AJ75	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♦ if possible.

Both hands (Answers Page)

Board: 215

	North:	South:	W	N	E	S
Dealer: East	♠ 82	♠ KQJ643			1NT	Pass
Vul: E-W	♥ KJ6	♥ Q72	2♦	3♦	All Pass	
North HCP: 12+2	♦ AKJ965	♦ 3				
South HCP: 8+2	♣ 96	♣ T73				
Contract: 3♦ North						

Board: 216

	North:	South:	W	N	E	S
Dealer: East	♠ KQ4	♠ 95			1NT	Pass
Vul: Both	♥ KQJ852	♥ 9	2♥	3♥	X	Pass
North HCP: 13+2	♦ QT5	♦ K973	3♠	Pass	Pass	4♣
South HCP: 8+2	♣ T	♣ KQ9765	All Pass			
Contract: 4♣ South						

Board: 217

	North:	South:	W	N	E	S
Dealer: East	♠ 3	♠ K85			1NT	Pass
Vul: None	♥ AKQ982	♥ T653	2♥	3♥	3♠	4♥
North HCP: 13+2	♦ T9	♦ QJ85	All Pass			
South HCP: 8	♣ KJ94	♣ Q6				
Contract: 4♥ South						

Board: 218

	North:	South:	W	N	E	S
Dealer: West	♠ A97654	♠ T3	1NT	Pass	2♦	3♦
Vul: E-W	♥ 9762	♥ Q	All Pass			
North HCP: 6+2	♦ T5	♦ AKJ872				
South HCP: 15+2	♣ Q	♣ AJ75				
Contract: 3♦ South						

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 219	♠ -	LHO opens the bidding 1NT.
Dealer: East	♥ Q	Partner bids next.
Vul: Both	♦ AJT9	West (RHO) bids 2♥ if possible.
HCP: 14+4	♣ AQJT8732	East (LHO) Doubles 3♣ if possible. West (RHO) bids 3♠ if possible. East (LHO) Doubles 4♣ if possible.

Board: 220	♠ AQJ732	LHO opens the bidding 1NT.
Dealer: East	♥ J3	Partner bids next.
Vul: None	♦ KJT52	West (RHO) bids 2♦ if possible.
HCP: 12+3	♣ -	East (LHO) Doubles 2♥ if possible.

Board: 221	♠ 53	LHO opens the bidding 1NT.
Dealer: East	♥ AT96	Partner bids next.
Vul: E-W	♦ AQJT54	West (RHO) bids 2♥ if possible.
HCP: 11+2	♣ 8	East (LHO) Doubles 3♦ if possible. West (RHO) bids 3♠ if possible.

Board: 222	♠ T4	RHO opens the bidding 1NT.
Dealer: West	♥ AQ8	You bid next.
Vul: N-S	♦ Q942	East (LHO) bids 2♦ if possible.
HCP: 8	♣ T632	West (RHO) Doubles 2♠ if possible. East (LHO) bids 3♥ if possible. West (RHO) bids 4♥ if possible. West (RHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 219

	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ QJ832			1NT	Pass
Vul: Both	♥ Q	♥ T9765	2♥	3♣	X	Pass
North HCP: 14+4	♦ AJT9	♦ Q8	3♠	4♣	X	All Pass
South HCP: 5+2	♣ AQJT8732	♣ 6				
Contract:	4♣X North					

Board: 220

	North:	South:	W	N	E	S
Dealer: East	♠ AQJ732	♠ KT965			1NT	Pass
Vul: None	♥ J3	♥ 87	2♦	2♥ ¹	X	4♠
North HCP: 12+3	♦ KJT52	♦ Q			All Pass	
South HCP: 9+2	♣ -	♣ AT843				1. Michaels Cuebid
Contract:	4♠ South					

Board: 221

	North:	South:	W	N	E	S
Dealer: East	♠ 53	♠ AJ			1NT	Pass
Vul: E-W	♥ AT96	♥ Q52	2♥	3♦	X	Pass
North HCP: 11+2	♦ AQJT54	♦ 9732	3♠	Pass	Pass	4♦
South HCP: 8	♣ 8	♣ J653			All Pass	
Contract:	4♦ South					

Board: 222

	North:	South:	W	N	E	S
Dealer: West	♠ T4	♠ AKQ932	1NT	Pass	2♦	2♠
Vul: N-S	♥ AQ8	♥ J3	X	Pass	3♥	3♠
North HCP: 8	♦ Q942	♦ KJ76	4♥	4♠	Pass	Pass
South HCP: 15+2	♣ T632	♣ J	X	All Pass		
Contract:	4♠X North					

South hands	Opps_Overcall_Stayman_or_Jacoby	
Board: 219 Dealer: East Vul: Both HCP: 5+2	♠ QJ832 ♥ T9765 ♦ Q8 ♣ 6	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♥ if possible. East (RHO) Doubles 3♣ if possible. West (LHO) bids 3♠ if possible. East (RHO) Doubles 4♣ if possible.
Board: 220 Dealer: East Vul: None HCP: 9+2	♠ KT965 ♥ 87 ♦ Q ♣ AT843	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♦ if possible. East (RHO) Doubles 2♥ if possible.
Board: 221 Dealer: East Vul: E-W HCP: 8	♠ AJ ♥ Q52 ♦ 9732 ♣ J653	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♥ if possible. East (RHO) Doubles 3♦ if possible. West (LHO) bids 3♠ if possible.
Board: 222 Dealer: West Vul: N-S HCP: 15+2	♠ AKQ932 ♥ J3 ♦ KJ76 ♣ J	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♦ if possible. West (LHO) Doubles 2♠ if possible. East (RHO) bids 3♥ if possible. West (LHO) bids 4♥ if possible. West (LHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 219

	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ QJ832			1NT	Pass
Vul: Both	♥ Q	♥ T9765	2♥	3♣	X	Pass
North HCP: 14+4	♦ AJT9	♦ Q8	3♠	4♣	X	All Pass
South HCP: 5+2	♣ AQJT8732	♣ 6				
Contract:	4♣X North					

Board: 220

	North:	South:	W	N	E	S
Dealer: East	♠ AQJ732	♠ KT965			1NT	Pass
Vul: None	♥ J3	♥ 87	2♦	2♥ ¹	X	4♠
North HCP: 12+3	♦ KJT52	♦ Q			All Pass	
South HCP: 9+2	♣ -	♣ AT843				1. Michaels Cuebid
Contract:	4♠ South					

Board: 221

	North:	South:	W	N	E	S
Dealer: East	♠ 53	♠ AJ			1NT	Pass
Vul: E-W	♥ AT96	♥ Q52	2♥	3♦	X	Pass
North HCP: 11+2	♦ AQJT54	♦ 9732	3♠	Pass	Pass	4♦
South HCP: 8	♣ 8	♣ J653			All Pass	
Contract:	4♦ South					

Board: 222

	North:	South:	W	N	E	S
Dealer: West	♠ T4	♠ AKQ932	1NT	Pass	2♦	2♠
Vul: N-S	♥ AQ8	♥ J3	X	Pass	3♥	3♠
North HCP: 8	♦ Q942	♦ KJ76	4♥	4♠	Pass	Pass
South HCP: 15+2	♣ T632	♣ J	X	All Pass		
Contract:	4♠X North					

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 223	♠ 76	Partner bids first.
Dealer: South	♥ AQ964	East (LHO) bids 3♦ if possible.
Vul: N-S	♦ -	
HCP: 7+3	♣ JT9752	

Board: 224	♠ 5	Partner bids first.
Dealer: South	♥ T9752	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ J543	
HCP: 1+1	♣ 963	

Board: 225	♠ QJT985	Partner bids first.
Dealer: South	♥ 532	East (LHO) bids 3♦ if possible.
Vul: E-W	♦ T	
HCP: 4+2	♣ JT4	

Board: 226	♠ AKQ	You bid first.
Dealer: North	♥ 987	West (RHO) bids 3♥ if possible.
Vul: None	♦ AT	
HCP: 15+1	♣ QT873	

Board: 227	♠ Q4	LHO opens the bidding 1NT.
Dealer: East	♥ AQJ542	Partner bids next.
Vul: E-W	♦ 62	West (RHO) bids 2♥ if possible.
HCP: 13+2	♣ A97	

Both hands (Answers Page)

Board: 223	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ AKQT9				1NT
Vul: N-S	♥ AQ964	♥ K75	Pass	2♦	3♦	X
North HCP: 7+3	♦ -	♦ JT	Pass	4♥	All Pass	
South HCP: 17+1	♣ JT9752	♣ A84				
Contract: 4♥ North						

Board: 224	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ 93				1NT
Vul: E-W	♥ T9752	♥ AK86	Pass	2♦	2♠	X
North HCP: 1+1	♦ J543	♦ AK98	Pass	3♦	Pass	4♥
South HCP: 16	♣ 963	♣ QT7	All Pass			
Contract: 4♥ South						

Board: 225	North:	South:	W	N	E	S
Dealer: South	♠ QJT985	♠ AK7				1NT
Vul: E-W	♥ 532	♥ KT6	Pass	2♥	3♦	X
North HCP: 4+2	♦ T	♦ K854	Pass	3♠	All Pass	
South HCP: 17	♣ JT4	♣ A85				
Contract: 3♠ North						

Board: 226	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ J98754		1NT	Pass	2♥
Vul: None	♥ 987	♥ 5	3♥	Pass	Pass	4♠
North HCP: 15+1	♦ AT	♦ KQ842	All Pass			
South HCP: 10+3	♣ QT873	♣ A				
Contract: 4♠ South						

Board: 227	North:	South:	W	N	E	S
Dealer: East	♠ Q4	♠ 9762			1NT	Pass
Vul: E-W	♥ AQJ542	♥ T96	2♥	3♥	All Pass	
North HCP: 13+2	♦ 62	♦ QT5				
South HCP: 6	♣ A97	♣ KJ2				
Contract: 3♥ North						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 223 Dealer: South Vul: N-S HCP: 17+1	♠ AKQT9 ♥ K75 ♦ JT ♣ A84
Board: 224 Dealer: South Vul: E-W HCP: 16	♠ 93 ♥ AK86 ♦ AK98 ♣ QT7
Board: 225 Dealer: South Vul: E-W HCP: 17	♠ AK7 ♥ KT6 ♦ K854 ♣ A85
Board: 226 Dealer: North Vul: None HCP: 10+3	♠ J98754 ♥ 5 ♦ KQ842 ♣ A
Board: 227 Dealer: East Vul: E-W HCP: 6	♠ 9762 ♥ T96 ♦ QT5 ♣ KJ2

Both hands (Answers Page)

Board: 223	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ AKQT9				1NT
Vul: N-S	♥ AQ964	♥ K75	Pass	2♦	3♦	X
North HCP: 7+3	♦ -	♦ JT	Pass	4♥	All Pass	
South HCP: 17+1	♣ JT9752	♣ A84				
Contract: 4♥ North						

Board: 224	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ 93				1NT
Vul: E-W	♥ T9752	♥ AK86	Pass	2♦	2♠	X
North HCP: 1+1	♦ J543	♦ AK98	Pass	3♦	Pass	4♥
South HCP: 16	♣ 963	♣ QT7	All Pass			
Contract: 4♥ South						

Board: 225	North:	South:	W	N	E	S
Dealer: South	♠ QJT985	♠ AK7				1NT
Vul: E-W	♥ 532	♥ KT6	Pass	2♥	3♦	X
North HCP: 4+2	♦ T	♦ K854	Pass	3♠	All Pass	
South HCP: 17	♣ JT4	♣ A85				
Contract: 3♠ North						

Board: 226	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ J98754		1NT	Pass	2♥
Vul: None	♥ 987	♥ 5	3♥	Pass	Pass	4♠
North HCP: 15+1	♦ AT	♦ KQ842	All Pass			
South HCP: 10+3	♣ QT873	♣ A				
Contract: 4♠ South						

Board: 227	North:	South:	W	N	E	S
Dealer: East	♠ Q4	♠ 9762			1NT	Pass
Vul: E-W	♥ AQJ542	♥ T96	2♥	3♥	All Pass	
North HCP: 13+2	♦ 62	♦ QT5				
South HCP: 6	♣ A97	♣ KJ2				
Contract: 3♥ North						

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 228	♠ 52	You bid first.
Dealer: North	♥ AK75	West (RHO) bids 2♠ if possible.
Vul: Both	♦ AKQ	
HCP: 16	♣ 9743	
Board: 229	♠ KQJT432	LHO opens the bidding 1NT.
Dealer: East	♥ Q7	Partner bids next.
Vul: E-W	♦ A74	West (RHO) bids 2♦ if possible.
HCP: 12+3	♣ 2	
Board: 230	♠ 92	RHO opens the bidding 1NT.
Dealer: West	♥ 753	You bid next.
Vul: N-S	♦ QJ32	East (LHO) bids 2♦ if possible.
HCP: 6	♣ KT75	East (LHO) bids 3♥ if possible.
		East (LHO) bids 4♥ if possible.
Board: 231	♠ K632	Partner bids first.
Dealer: South	♥ J8762	East (LHO) bids 3♣ if possible.
Vul: None	♦ Q7	
HCP: 6+1	♣ 87	
Board: 232	♠ 83	RHO opens the bidding 1NT.
Dealer: West	♥ 86	You bid next.
Vul: N-S	♦ AKQ75	East (LHO) bids 2♥ if possible.
HCP: 9+1	♣ 9872	

Both hands (Answers Page)

Board: 228	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ K		1NT	Pass	2♦
Vul: Both	♥ AK75	♥ JT982	2♠	X	Pass	4♥
North HCP: 16	♦ AKQ	♦ J764		All Pass		
South HCP: 8+1	♣ 9743	♣ K82				
Contract: 4♥ South						

Board: 229	North:	South:	W	N	E	S
Dealer: East	♠ KQJT432	♠ 98		1NT	Pass	
Vul: E-W	♥ Q7	♥ AKJ9	2♦	3♠	All Pass	
North HCP: 12+3	♦ A74	♦ 8652				
South HCP: 8	♣ 2	♣ T84				
Contract: 3♠ North						

Board: 230	North:	South:	W	N	E	S
Dealer: West	♠ 92	♠ AJ8765	1NT	Pass	2♦	2♠
Vul: N-S	♥ 753	♥ K	Pass	Pass	3♥	3♠
North HCP: 6	♦ QJ32	♦ K5	Pass	Pass	4♥	4♠
South HCP: 13+3	♣ KT75	♣ 842	All Pass			
Contract: 4♠ South						

Board: 231	North:	South:	W	N	E	S
Dealer: South	♠ K632	♠ AJT5			1NT	
Vul: None	♥ J8762	♥ AQ5	Pass	2♦	3♣	X
North HCP: 6+1	♦ Q7	♦ A92	Pass	3♥	All Pass	
South HCP: 17	♣ 87	♣ Q43				
Contract: 3♥ North						

Board: 232	North:	South:	W	N	E	S
Dealer: West	♠ 83	♠ 762	1NT	Pass	2♥	3♥
Vul: N-S	♥ 86	♥ KQJ432	All Pass			
North HCP: 9+1	♦ AKQ75	♦ 83				
South HCP: 13+2	♣ 9872	♣ AK				
Contract: 3♥ South						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 228 Dealer: North Vul: Both HCP: 8+1	♠ K Partner bids first. ♥ JT982 West (LHO) bids 2♠ if possible. ♦ J764 ♣ K82
Board: 229 Dealer: East Vul: E-W HCP: 8	♠ 98 RHO opens the bidding 1NT. ♥ AKJ9 You bid next. ♦ 8652 West (LHO) bids 2♦ if possible. ♣ T84
Board: 230 Dealer: West Vul: N-S HCP: 13+3	♠ AQJ8765 LHO opens the bidding 1NT. ♥ K Partner bids next. ♦ K5 East (RHO) bids 2♦ if possible. ♣ 842 East (RHO) bids 3♥ if possible. East (RHO) bids 4♥ if possible.
Board: 231 Dealer: South Vul: None HCP: 17	♠ AJT5 You bid first. ♥ AQ5 East (RHO) bids 3♣ if possible. ♦ A92 ♣ Q43
Board: 232 Dealer: West Vul: N-S HCP: 13+2	♠ 762 LHO opens the bidding 1NT. ♥ KQJ432 Partner bids next. ♦ 83 East (RHO) bids 2♥ if possible. ♣ AK

Both hands (Answers Page)

Board: 228	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ K		1NT	Pass	2♦
Vul: Both	♥ AK75	♥ JT982	2♠	X	Pass	4♥
North HCP: 16	♦ AKQ	♦ J764		All Pass		
South HCP: 8+1	♣ 9743	♣ K82				
Contract: 4♥ South						

Board: 229	North:	South:	W	N	E	S
Dealer: East	♠ KQJT432	♠ 98		1NT	Pass	
Vul: E-W	♥ Q7	♥ AKJ9	2♦	3♠	All Pass	
North HCP: 12+3	♦ A74	♦ 8652				
South HCP: 8	♣ 2	♣ T84				
Contract: 3♠ North						

Board: 230	North:	South:	W	N	E	S
Dealer: West	♠ 92	♠ AJ8765	1NT	Pass	2♦	2♠
Vul: N-S	♥ 753	♥ K	Pass	Pass	3♥	3♠
North HCP: 6	♦ QJ32	♦ K5	Pass	Pass	4♥	4♠
South HCP: 13+3	♣ KT75	♣ 842	All Pass			
Contract: 4♠ South						

Board: 231	North:	South:	W	N	E	S
Dealer: South	♠ K632	♠ AJT5			1NT	
Vul: None	♥ J8762	♥ AQ5	Pass	2♦	3♣	X
North HCP: 6+1	♦ Q7	♦ A92	Pass	3♥	All Pass	
South HCP: 17	♣ 87	♣ Q43				
Contract: 3♥ North						

Board: 232	North:	South:	W	N	E	S
Dealer: West	♠ 83	♠ 762	1NT	Pass	2♥	3♥
Vul: N-S	♥ 86	♥ KQJ432	All Pass			
North HCP: 9+1	♦ AKQ75	♦ 83				
South HCP: 13+2	♣ 9872	♣ AK				
Contract: 3♥ South						

North hands**Opps_Overcall_Stayman_or_Jacoby****Board: 233****♠ T2**

LHO opens the bidding 1NT.

Dealer: East

♥ AT

Partner bids next.

Vul: E-W

♦ KQJT43

West (RHO) bids 2♦ if possible.

HCP: 13+2

♣ K72**Board: 234****♠ 85**

RHO opens the bidding 1NT.

Dealer: West

♥ T3

You bid next.

Vul: Both

♦ J8432

East (LHO) bids 2♦ if possible.

HCP: 5+1

♣ A973

West (RHO) Doubles 2♠ if possible.

East (LHO) bids 3♥ if possible.

Board: 235**♠ T86432**

Partner bids first.

Dealer: South

♥ 987

East (LHO) bids 3♣ if possible.

Vul: E-W

♦ 82

West (RHO) bids 3NT if possible.

HCP: 0+2

♣ 93

West (RHO) Doubles 4♠ if possible.

Board: 236**♠ AJ965**

Partner bids first.

Dealer: South

♥ K

East (LHO) bids 3♣ if possible.

Vul: Both

♦ 987432

East (LHO) bids 5♣ if possible.

HCP: 8+3

♣ 6**Board: 237****♠ AKJ**

You bid first.

Dealer: North

♥ QT83

West (RHO) bids 3♦ if possible.

Vul: None

♦ 84

HCP: 15

♣ KQ93

Both hands (Answers Page)

Board: 233	North:	South:	W	N	E	S
Dealer: East	♠ T2	♠ 9763			1NT	Pass
Vul: E-W	♥ AT	♥ Q73	2♦	3♦	All Pass	
North HCP: 13+2	♦ KQJT43	♦ 7				
South HCP: 6+1	♣ K72	♣ AT543				
Contract: 3♦ North						

Board: 234	North:	South:	W	N	E	S
Dealer: West	♠ 85	♠ AQJT632	1NT	Pass	2♦	2♠
Vul: Both	♥ T3	♥ 64	X	Pass	3♥	3♠
North HCP: 5+1	♦ J8432	♦ A5	All Pass			
South HCP: 14+3	♣ A973	♣ K5				
Contract: 3♠ South						

Board: 235	North:	South:	W	N	E	S
Dealer: South	♠ T86432	♠ AQ			1NT	
Vul: E-W	♥ 987	♥ AJ2	Pass	2♥	3♣	Pass
North HCP: 0+2	♦ 82	♦ QJ964	3NT	4♠	Pass	Pass
South HCP: 17+1	♣ 93	♣ K84	X	All Pass		
Contract: 4♠ X North						

Board: 236	North:	South:	W	N	E	S
Dealer: South	♠ AJ965	♠ T74			1NT	
Vul: Both	♥ K	♥ AQ742	Pass	2♥	3♣	Pass
North HCP: 8+3	♦ 987432	♦ AKQ	Pass	3♦	Pass	3♠
South HCP: 16+1	♣ 6	♣ J2	Pass	4♦	Pass	4♠
Contract: 5♠ South			Pass	Pass	5♣	5♠

Board: 237	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ T9		1NT	Pass	2♦
Vul: None	♥ QT83	♥ AKJ754	3♦	3♥	Pass	4♥
North HCP: 15	♦ 84	♦ J7	All Pass			
South HCP: 10+2	♣ KQ93	♣ J62				
Contract: 4♥ South						

South hands	Opps_Overcall_Stayman_or_Jacoby
Board: 233 Dealer: East Vul: E-W HCP: 6+1	♠ 9763 ♥ Q73 ♦ 7 ♣ AT543
Board: 234 Dealer: West Vul: Both HCP: 14+3	♠ AQJT632 ♥ 64 ♦ A5 ♣ K5
Board: 235 Dealer: South Vul: E-W HCP: 17+1	♠ AQ ♥ AJ2 ♦ QJ964 ♣ K84
Board: 236 Dealer: South Vul: Both HCP: 16+1	♠ T74 ♥ AQ742 ♦ AKQ ♣ J2
Board: 237 Dealer: North Vul: None HCP: 10+2	♠ T9 ♥ AKJ754 ♦ J7 ♣ J62

Both hands (Answers Page)

Board: 233	North:	South:	W	N	E	S
Dealer: East	♠ T2	♠ 9763			1NT	Pass
Vul: E-W	♥ AT	♥ Q73	2♦	3♦	All Pass	
North HCP: 13+2	♦ KQJT43	♦ 7				
South HCP: 6+1	♣ K72	♣ AT543				
Contract: 3♦ North						

Board: 234	North:	South:	W	N	E	S
Dealer: West	♠ 85	♠ AQJT632	1NT	Pass	2♦	2♠
Vul: Both	♥ T3	♥ 64	X	Pass	3♥	3♠
North HCP: 5+1	♦ J8432	♦ A5	All Pass			
South HCP: 14+3	♣ A973	♣ K5				
Contract: 3♠ South						

Board: 235	North:	South:	W	N	E	S
Dealer: South	♠ T86432	♠ AQ			1NT	
Vul: E-W	♥ 987	♥ AJ2	Pass	2♥	3♣	Pass
North HCP: 0+2	♦ 82	♦ QJ964	3NT	4♠	Pass	Pass
South HCP: 17+1	♣ 93	♣ K84	X	All Pass		
Contract: 4♠ X North						

Board: 236	North:	South:	W	N	E	S
Dealer: South	♠ AJ965	♠ T74			1NT	
Vul: Both	♥ K	♥ AQ742	Pass	2♥	3♣	Pass
North HCP: 8+3	♦ 987432	♦ AKQ	Pass	3♦	Pass	3♠
South HCP: 16+1	♣ 6	♣ J2	Pass	4♦	Pass	4♠
Contract: 5♠ South			Pass	Pass	5♣	5♠

Board: 237	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ T9		1NT	Pass	2♦
Vul: None	♥ QT83	♥ AKJ754	3♦	3♥	Pass	4♥
North HCP: 15	♦ 84	♦ J7	All Pass			
South HCP: 10+2	♣ KQ93	♣ J62				
Contract: 4♥ South						

North hands**Opps_Overcall_Stayman_or_Jacoby****Board: 238**

♠ J9

RHO opens the bidding 1NT.

Dealer: West

♥ QJT96

You bid next.

Vul: E-W

♦ Q72

East (LHO) bids 2♦ if possible.

HCP: 7+1

♣ J83

East (LHO) Doubles 3♦ if possible.

Board: 239

♠ A9752

You bid first.

Dealer: North

♥ KJ

West (RHO) bids 2♥ if possible.

Vul: E-W

♦ A94

East (LHO) bids 2NT if possible.

HCP: 15+1

♣ KT6

Board: 240

♠ QT6

RHO opens the bidding 1NT.

Dealer: West

♥ 984

You bid next.

Vul: None

♦ KT65

East (LHO) bids 2♦ if possible.

HCP: 9

♣ AT2

Board: 241

♠ J93

Partner bids first.

Dealer: South

♥ QT8654

East (LHO) bids 3♦ if possible.

Vul: E-W

♦ 4

East (LHO) bids 4♦ if possible.

HCP: 3+2

♣ 965

Board: 242

♠ K762

RHO opens the bidding 1NT.

Dealer: West

♥ QT3

You bid next.

Vul: None

♦ T743

East (LHO) bids 2♥ if possible.

HCP: 7

♣ QT

Both hands (Answers Page)

Board: 238	North:	South:	W	N	E	S
Dealer: West	♠ J9	♠ K643	1NT	Pass	2♦	3♦
Vul: E-W	♥ QJT96	♥ -	Pass	Pass	X	All Pass
North HCP: 7+1	♦ Q72	♦ AKJ9865				
South HCP: 11+3	♣ J83	♣ 76				
Contract: 3♦ X South						

Board: 239	North:	South:	W	N	E	S
Dealer: North	♠ A9752	♠ T6	1NT	Pass	2♦	
Vul: E-W	♥ KJ	♥ AQT83	2♥ ¹	Pass	2NT ²	3♦
North HCP: 15+1	♦ A94	♦ J8732	Pass	3♥	All Pass	
South HCP: 7+2	♣ KT6	♣ 8				
Contract: 3♥ North			1. Michaels Cuebid			
			2. to the partner's longer			

Board: 240	North:	South:	W	N	E	S
Dealer: West	♠ QT6	♠ AKJ975	1NT	Pass	2♦	2♠
Vul: None	♥ 984	♥ QJ	All Pass			
North HCP: 9	♦ KT65	♦ QJ8				
South HCP: 16+2	♣ AT2	♣ Q3				
Contract: 2♠ South						

Board: 241	North:	South:	W	N	E	S
Dealer: South	♠ J93	♠ AK6				1NT
Vul: E-W	♥ QT8654	♥ KJ93	Pass	2♦	3♦	X
North HCP: 3+2	♦ 4	♦ Q95	Pass	3♥	4♦	Pass
South HCP: 17	♣ 965	♣ A84	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 242	North:	South:	W	N	E	S
Dealer: West	♠ K762	♠ A9	1NT	Pass	2♥	3♦
Vul: None	♥ QT3	♥ J	All Pass			
North HCP: 7	♦ T743	♦ AKJ952				
South HCP: 14+2	♣ QT	♣ J975				
Contract: 3♦ South						

South hands	Opps_Overcall_Stayman_or_Jacoby	
Board: 238 Dealer: West Vul: E-W HCP: 11+3	♠ K643 ♥ - ♦ AKJ9865 ♣ 76	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♦ if possible. East (RHO) Doubles 3♦ if possible.
Board: 239 Dealer: North Vul: E-W HCP: 7+2	♠ T6 ♥ AQT83 ♦ J8732 ♣ 8	Partner bids first. West (LHO) bids 2♥ if possible. East (RHO) bids 2NT if possible.
Board: 240 Dealer: West Vul: None HCP: 16+2	♠ AKJ975 ♥ QJ ♦ QJ8 ♣ Q3	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♦ if possible.
Board: 241 Dealer: South Vul: E-W HCP: 17	♠ AK6 ♥ KJ93 ♦ Q95 ♣ A84	You bid first. East (RHO) bids 3♦ if possible. East (RHO) bids 4♦ if possible.
Board: 242 Dealer: West Vul: None HCP: 14+2	♠ A9 ♥ J ♦ AKJ952 ♣ J975	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 238	North:	South:	W	N	E	S
Dealer: West	♠ J9	♠ K643	1NT	Pass	2♦	3♦
Vul: E-W	♥ QJT96	♥ -	Pass	Pass	X	All Pass
North HCP: 7+1	♦ Q72	♦ AKJ9865				
South HCP: 11+3	♣ J83	♣ 76				
Contract: 3♦ X South						

Board: 239	North:	South:	W	N	E	S
Dealer: North	♠ A9752	♠ T6	1NT	Pass	2♦	
Vul: E-W	♥ KJ	♥ AQT83	2♥ ¹	Pass	2NT ²	3♦
North HCP: 15+1	♦ A94	♦ J8732	Pass	3♥	All Pass	
South HCP: 7+2	♣ KT6	♣ 8				
Contract: 3♥ North			1. Michaels Cuebid			
			2. to the partner's longer			

Board: 240	North:	South:	W	N	E	S
Dealer: West	♠ QT6	♠ AKJ975	1NT	Pass	2♦	2♠
Vul: None	♥ 984	♥ QJ	All Pass			
North HCP: 9	♦ KT65	♦ QJ8				
South HCP: 16+2	♣ AT2	♣ Q3				
Contract: 2♠ South						

Board: 241	North:	South:	W	N	E	S
Dealer: South	♠ J93	♠ AK6				1NT
Vul: E-W	♥ QT8654	♥ KJ93	Pass	2♦	3♦	X
North HCP: 3+2	♦ 4	♦ Q95	Pass	3♥	4♦	Pass
South HCP: 17	♣ 965	♣ A84	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 242	North:	South:	W	N	E	S
Dealer: West	♠ K762	♠ A9	1NT	Pass	2♥	3♦
Vul: None	♥ QT3	♥ J	All Pass			
North HCP: 7	♦ T743	♦ AKJ952				
South HCP: 14+2	♣ QT	♣ J975				
Contract: 3♦ South						

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 243	♠ KQ	LHO opens the bidding 1NT.
Dealer: East	♥ 93	Partner bids next.
Vul: E-W	♦ T7	West (RHO) bids 2♦ if possible.
HCP: 14+3	♣ AKQT976	

Board: 244	♠ AJT865	RHO opens the bidding 1NT.
Dealer: West	♥ 95	You bid next.
Vul: Both	♦ 7	East (LHO) bids 2♦ if possible.
HCP: 6+2	♣ J973	

Board: 245	♠ J964	RHO opens the bidding 1NT.
Dealer: West	♥ 73	You bid next.
Vul: E-W	♦ AK6532	East (LHO) bids 2♥ if possible.
HCP: 8+2	♣ 5	

Board: 246	♠ J7	LHO opens the bidding 1NT.
Dealer: East	♥ Q9864	Partner bids next.
Vul: E-W	♦ AKJ876	West (RHO) bids 2♥ if possible.
HCP: 11+3	♣ -	

Board: 247	♠ Q97642	Partner bids first.
Dealer: South	♥ J3	East (LHO) bids 3♦ if possible.
Vul: E-W	♦ -	
HCP: 4+3	♣ J7654	

Both hands (Answers Page)

Board: 243	North:	South:	W	N	E	S
Dealer: East	♠ KQ	♠ T75432			1NT	Pass
Vul: E-W	♥ 93	♥ A84	2♦	3♣	All Pass	
North HCP: 14+3	♦ T7	♦ 5				
South HCP: 5+2	♣ AKQT976	♣ J83				
Contract: 3♣ North						

Board: 244	North:	South:	W	N	E	S
Dealer: West	♠ AJT865	♠ 3	1NT	Pass	2♦	3♦
Vul: Both	♥ 95	♥ KQ2	All Pass			
North HCP: 6+2	♦ 7	♦ AKQ982				
South HCP: 14+2	♣ J973	♣ T64				
Contract: 3♦ South						

Board: 245	North:	South:	W	N	E	S
Dealer: West	♠ J964	♠ T	1NT	Pass	2♥	2♠ ¹
Vul: E-W	♥ 73	♥ AQJT86	Pass	3♥	Pass	4♥
North HCP: 8+2	♦ AK6532	♦ 8	All Pass			
South HCP: 14+3	♣ 5	♣ AQJT7	1. Michaels Cuebid			
Contract: 4♥ South						

Board: 246	North:	South:	W	N	E	S
Dealer: East	♠ J7	♠ T53			1NT	Pass
Vul: E-W	♥ Q9864	♥ K73	2♥	2♠ ¹	Pass	3♥
North HCP: 11+3	♦ AKJ876	♦ QT2	All Pass			
South HCP: 10	♣ -	♣ KQ86	1. Michaels Cuebid			
Contract: 3♥ South						

Board: 247	North:	South:	W	N	E	S
Dealer: South	♠ Q97642	♠ K8			1NT	
Vul: E-W	♥ J3	♥ A72	Pass	2♥	3♦	Pass
North HCP: 4+3	♦ -	♦ AT732	Pass	3♠	All Pass	
South HCP: 15+1	♣ J7654	♣ AT3				
Contract: 3♠ North						

South hands	Opps_Overcall_Stayman_or_Jacoby	
Board: 243 Dealer: East Vul: E-W HCP: 5+2	♠ T75432 ♥ A84 ♦ 5 ♣ J83	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♦ if possible.
Board: 244 Dealer: West Vul: Both HCP: 14+2	♠ 3 ♥ KQ2 ♦ AKQ982 ♣ T64	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♦ if possible.
Board: 245 Dealer: West Vul: E-W HCP: 14+3	♠ T ♥ AQJT86 ♦ 8 ♣ AQJT7	LHO opens the bidding 1NT. Partner bids next. East (RHO) bids 2♥ if possible.
Board: 246 Dealer: East Vul: E-W HCP: 10	♠ T53 ♥ K73 ♦ QT2 ♣ KQ86	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♥ if possible.
Board: 247 Dealer: South Vul: E-W HCP: 15+1	♠ K8 ♥ A72 ♦ AT732 ♣ AT3	You bid first. East (RHO) bids 3♦ if possible.

Both hands (Answers Page)

Board: 243	North:	South:	W	N	E	S
Dealer: East	♠ KQ	♠ T75432			1NT	Pass
Vul: E-W	♥ 93	♥ A84	2♦	3♣	All Pass	
North HCP: 14+3	♦ T7	♦ 5				
South HCP: 5+2	♣ AKQT976	♣ J83				
Contract: 3♣ North						

Board: 244	North:	South:	W	N	E	S
Dealer: West	♠ AJT865	♠ 3	1NT	Pass	2♦	3♦
Vul: Both	♥ 95	♥ KQ2	All Pass			
North HCP: 6+2	♦ 7	♦ AKQ982				
South HCP: 14+2	♣ J973	♣ T64				
Contract: 3♦ South						

Board: 245	North:	South:	W	N	E	S
Dealer: West	♠ J964	♠ T	1NT	Pass	2♥	2♠ ¹
Vul: E-W	♥ 73	♥ AQJT86	Pass	3♥	Pass	4♥
North HCP: 8+2	♦ AK6532	♦ 8	All Pass			
South HCP: 14+3	♣ 5	♣ AQJT7	1. Michaels Cuebid			
Contract: 4♥ South						

Board: 246	North:	South:	W	N	E	S
Dealer: East	♠ J7	♠ T53			1NT	Pass
Vul: E-W	♥ Q9864	♥ K73	2♥	2♠ ¹	Pass	3♥
North HCP: 11+3	♦ AKJ876	♦ QT2	All Pass			
South HCP: 10	♣ -	♣ KQ86	1. Michaels Cuebid			
Contract: 3♥ South						

Board: 247	North:	South:	W	N	E	S
Dealer: South	♠ Q97642	♠ K8			1NT	
Vul: E-W	♥ J3	♥ A72	Pass	2♥	3♦	Pass
North HCP: 4+3	♦ -	♦ AT732	Pass	3♠	All Pass	
South HCP: 15+1	♣ J7654	♣ AT3				
Contract: 3♠ North						