

North hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 1	♠ J8753	Partner bids first.
Dealer: South	♥ K8742	East (LHO) bids 3♦ if possible.
Vul: None	♦ T	West (RHO) Doubles 3♠ if possible.
HCP: 4+2	♣ 52	
Board: 2	♠ AKJ2	RHO opens the bidding 1NT.
Dealer: West	♥ T53	You bid next.
Vul: E-W	♦ 84	East (LHO) bids 2♦ if possible.
HCP: 9	♣ J752	
Board: 3	♠ A64	You bid first.
Dealer: North	♥ KJT	West (RHO) bids 2♠ if possible.
Vul: E-W	♦ AQJ98	
HCP: 15+1	♣ 32	
Board: 4	♠ T92	RHO opens the bidding 1NT.
Dealer: West	♥ 96542	You bid next.
Vul: E-W	♦ 84	East (LHO) bids 2♥ if possible.
HCP: 0+1	♣ 964	
Board: 5	♠ A4	LHO opens the bidding 1NT.
Dealer: East	♥ AQJ954	Partner bids next.
Vul: None	♦ J8	West (RHO) bids 2♥ if possible.
HCP: 15+2	♣ 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	North:	South:	W	N	E	S
Dealer: West	♠ Q832	♠ AJ965	1NT	Pass	2♦	2♥ ¹
Vul: Both	♥ 652	♥ 3	X	3♠	All Pass	
North HCP: 6+1	♦ 8	♦ KQJ532				
South HCP: 11+3	♣ A9764	♣ 3				1. Michaels Cuebid
Contract: 3♠ North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ KT5	♠ 8	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	North:	South:	W	N	E	S
Dealer: East	♠ T732	♠ KJ8	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	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ QJ654	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	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ A874				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 LHO opens the bidding 1NT. ♥ 3 Partner bids next. ♦ KQJ532 East (RHO) bids 2♦ if possible. ♣ 3 West (LHO) Doubles 2♥ if possible.
Board: 12 Dealer: North Vul: None HCP: 8+2	♠ 8 Partner bids first. ♥ AJT43 West (LHO) bids 3♠ if possible. ♦ 98 ♣ QJ873
Board: 13 Dealer: East Vul: None HCP: 8+1	♠ KJ8 RHO opens the bidding 1NT. ♥ JT85 You bid next. ♦ 2 West (LHO) bids 2♦ if possible. ♣ K8754 West (LHO) bids 3♥ if possible. West (LHO) Doubles 4♦ if possible.
Board: 14 Dealer: North Vul: N-S HCP: 4+1	♠ QJ654 Partner bids first. ♥ 4 West (LHO) bids 3♦ if possible. ♦ JT94 ♣ T85
Board: 15 Dealer: South Vul: Both HCP: 16	♠ A874 You bid first. ♥ AJ2 East (RHO) bids 2♠ if possible. ♦ AT83 ♣ K7

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ Q832	♠ AJ965	1NT	Pass	2♦	2♥ ¹
Vul: Both	♥ 652	♥ 3	X	3♠	All Pass	
North HCP: 6+1	♦ 8	♦ KQJ532				
South HCP: 11+3	♣ A9764	♣ 3				1. Michaels Cuebid
Contract: 3♠ North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ KT5	♠ 8	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	North:	South:	W	N	E	S
Dealer: East	♠ T732	♠ KJ8	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	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ QJ654	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	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ A874				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 ♠ AK95
Dealer: North ♥ K643
Vul: None ♦ AQ7
HCP: 16 ♣ 84

You bid first.
West (RHO) bids 2♠ if possible.
East (LHO) bids 2NT if possible.

Board: 22 ♠ KQ92
Dealer: North ♥ AK2
Vul: N-S ♦ AJ83
HCP: 17 ♣ T3

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

Board: 23 ♠ J987
Dealer: East ♥ A
Vul: N-S ♦ 5
HCP: 12+3 ♣ AQJT642

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

Board: 24 ♠ 65
Dealer: South ♥ KT754
Vul: None ♦ K9
HCP: 10+1 ♣ AT84

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

Board: 25 ♠ K65
Dealer: East ♥ Q
Vul: E-W ♦ 82
HCP: 14+3 ♣ AKQ8762

LHO opens the bidding 1NT.
Partner bids next.
West (RHO) bids 2♥ if possible.

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	North:	South:	W	N	E	S
Dealer: North	♠ A98	♠ QJT7		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	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ KT6542		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	North:	South:	W	N	E	S
Dealer: South	♠ 543	♠ KT			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	North:	South:	W	N	E	S
Dealer: East	♠ Q93	♠ 854		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	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ QJ43		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	North:	South:	W	N	E	S
Dealer: North	♠ A98	♠ QJT7		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	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ KT6542		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	North:	South:	W	N	E	S
Dealer: South	♠ 543	♠ KT			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	North:	South:	W	N	E	S
Dealer: East	♠ Q93	♠ 854		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	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ QJ43		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	Partner bids first. West (LHO) bids 3♣ if possible.
Board: 32 Dealer: North Vul: None HCP: 4+1	♠ KJ653 ♥ 95 ♦ 973 ♣ 932	Partner bids first. West (LHO) bids 3♥ if possible.
Board: 33 Dealer: East Vul: E-W HCP: 3+2	♠ Q85 ♥ JT9432 ♦ T7 ♣ 92	RHO opens the bidding 1NT. You bid next. West (LHO) bids 2♥ if possible.
Board: 34 Dealer: South Vul: None HCP: 16	♠ A2 ♥ AT96 ♦ QJ72 ♣ AJ4	You bid first. East (RHO) bids 2♠ if possible. East (RHO) Doubles 3♠ if possible. West (LHO) bids 4♠ if possible.
Board: 35 Dealer: South Vul: None HCP: 16+1	♠ AKQJ3 ♥ J75 ♦ AJ ♣ 985	You bid first. East (RHO) bids 3♣ if possible.

Both hands (Answers Page)

Board: 31

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 7+1

Contract: 3♠ North

North:

♠ AK7

♥ QJ54

♦ KQ4

♣ 842

South:

♠ QJ832

♥ A32

♦ T862

♣ 5

W

N

E

S

1NT Pass 2♥

3♣ Pass Pass 3♦

Pass 3♠ All Pass

Board: 32

Dealer: North

Vul: None

North HCP: 16

South HCP: 4+1

Contract: 3♠ South

North:

♠ A97

♥ AT84

♦ 52

♣ AKJ5

South:

♠ KJ653

♥ 95

♦ 973

♣ 932

W

N

E

S

1NT Pass 2♥

3♥ X Pass 3♠

All Pass

Board: 33

Dealer: East

Vul: E-W

North HCP: 18+3

South HCP: 3+2

Contract: 3♦ North

North:

♠ 43

♥ -

♦ AKQ6432

♣ AKQT

South:

♠ Q85

♥ JT9432

♦ T7

♣ 92

W

N

E

S

1NT Pass

2♥ 3♦ All Pass

Board: 34

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 16

Contract: 5♥ North

North:

♠ T

♥ Q8543

♦ KT93

♣ KQ7

South:

♠ A2

♥ AT96

♦ QJ72

♣ AJ4

W

N

E

S

1NT

Pass 2♦ 2♠ X

Pass 3♠ X 4♥

4♠ 5♥ All Pass

Board: 35

Dealer: South

Vul: None

North HCP: 5+2

South HCP: 16+1

Contract: 4♥ North

North:

♠ 74

♥ KQ9832

♦ 9762

♣ 7

South:

♠ AKQJ3

♥ J75

♦ AJ

♣ 985

W

N

E

S

1NT

Pass 2♦ 3♣ X

Pass 4♥ All Pass

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**

♠ T4

Partner bids first.

Dealer: South

♥ 76542

East (LHO) bids 3♦ if possible.

Vul: N-S

♦ T98

HCP: 1+1

♣ J72

Board: 42

♠ T4

Partner bids first.

Dealer: South

♥ AT973

East (LHO) bids 2♥ if possible.

Vul: None

♦ AQ75

West (RHO) bids 2♠ if possible.

HCP: 10+1

♣ 62

East (LHO) bids 4♣ if possible.

Board: 43

♠ JT

LHO opens the bidding 1NT.

Dealer: East

♥ AT9

Partner bids next.

Vul: E-W

♦ AKQ762

West (RHO) bids 2♥ if possible.

HCP: 16+2

♣ Q3

Board: 44

♠ QJT

You bid first.

Dealer: North

♥ AKT

West (RHO) bids 3♣ if possible.

Vul: Both

♦ Q92

HCP: 15

♣ KT98

Board: 45

♠ 92

You bid first.

Dealer: North

♥ AKT

West (RHO) bids 2♠ if possible.

Vul: E-W

♦ J987

HCP: 15

♣ AKT9

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**

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.

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						

South hands**Opps_Overcall_Stayman_or_Jacoby****Board: 50**

♠ A

LHO opens the bidding 1NT.

Dealer: West

♥ 6

Partner bids next.

Vul: E-W

♦ AK32

East (RHO) bids 2♦ if possible.

HCP: 17+3

♣ KQJT763

West (LHO) Doubles 3♣ if possible.

East (RHO) bids 3♥ if possible.

East (RHO) Doubles 4♣ 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						