

North hands

We_Overcall_NT_then_Stayman

Board: 1	♠ A53	RHO opens the bidding 1♦.
Dealer: West	♥ AJ9	You bid next.
Vul: E-W	♦ AK84	
HCP: 16	♣ T95	

Board: 2	♠ J762	LHO opens the bidding 1♣.
Dealer: East	♥ T865	Partner bids next.
Vul: Both	♦ Q86	
HCP: 7	♣ A4	

Board: 3	♠ T92	RHO opens the bidding 1♦.
Dealer: West	♥ AQJ	You bid next.
Vul: None	♦ QJ5	
HCP: 16	♣ AQ98	

Board: 4	♠ T753	LHO opens the bidding 1♣.
Dealer: East	♥ AT9	Partner bids next.
Vul: Both	♦ KQ	
HCP: 10	♣ JT82	

Board: 5	♠ Q53	RHO opens the bidding 1♣.
Dealer: West	♥ KQ54	You bid next.
Vul: N-S	♦ KT3	
HCP: 15	♣ KQ8	

Both hands (Answers Page)

Board: 1

	North:	South:	W	N	E	S
Dealer: West	♠ A53	♠ JT84	1 ♦	1NT	Pass	2 ♣ ¹
Vul: E-W	♥ AJ9	♥ Q742	Pass	2 ♦	Pass	2NT
North HCP: 16	♦ AK84	♦ Q6	All Pass			
South HCP: 8	♣ T95	♣ QJ3				
Contract: 2NT South				1. Stayman		

Board: 2

	North:	South:	W	N	E	S
Dealer: East	♠ J762	♠ AK9			1 ♣	1NT
Vul: Both	♥ T865	♥ A7	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 7	♦ Q86	♦ 9543	Pass	2NT	All Pass	
South HCP: 16	♣ A4	♣ KQ86				
Contract: 2NT North				1. Stayman		

Board: 3

	North:	South:	W	N	E	S
Dealer: West	♠ T92	♠ AK54	1 ♦	1NT	Pass	2 ♣ ¹
Vul: None	♥ AQJ	♥ T765	Pass	2 ♦	Pass	2NT
North HCP: 16	♦ QJ5	♦ T3	All Pass			
South HCP: 8	♣ AQ98	♣ J74				
Contract: 2NT South				1. Stayman		

Board: 4

	North:	South:	W	N	E	S
Dealer: East	♠ T753	♠ K9			1 ♣	1NT
Vul: Both	♥ AT9	♥ KJ2	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10	♦ KQ	♦ A9752	Pass	3NT	All Pass	
South HCP: 15+1	♣ JT82	♣ A97				
Contract: 3NT North				1. Stayman		

Board: 5

	North:	South:	W	N	E	S
Dealer: West	♠ Q53	♠ A976	1 ♣	1NT	Pass	2 ♣ ¹
Vul: N-S	♥ KQ54	♥ JT76	Pass	2 ♥	Pass	3 ♥
North HCP: 15	♦ KT3	♦ Q72	All Pass			
South HCP: 8	♣ KQ8	♣ J7				
Contract: 3 ♥ South				1. Stayman		

South hands

We_Overcall_NT_then_Stayman

Board: 1	♠ JT84	LHO opens the bidding 1 ♦.
Dealer: West	♥ Q742	Partner bids next.
Vul: E-W	♦ Q6	
HCP: 8	♣ QJ3	

Board: 2	♠ AK9	RHO opens the bidding 1 ♣.
Dealer: East	♥ A7	You bid next.
Vul: Both	♦ 9543	
HCP: 16	♣ KQ86	

Board: 3	♠ AK54	LHO opens the bidding 1 ♦.
Dealer: West	♥ T765	Partner bids next.
Vul: None	♦ T3	
HCP: 8	♣ J74	

Board: 4	♠ K9	RHO opens the bidding 1 ♣.
Dealer: East	♥ KJ2	You bid next.
Vul: Both	♦ A9752	
HCP: 15+1	♣ A97	

Board: 5	♠ A976	LHO opens the bidding 1 ♣.
Dealer: West	♥ JT76	Partner bids next.
Vul: N-S	♦ Q72	
HCP: 8	♣ J7	

Both hands (Answers Page)

Board: 1

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8

Contract: 2NT South

North:

♠ A53

♥ AJ9

♦ AK84

♣ T95

South:

♠ JT84

♥ Q742

♦ Q6

♣ QJ3

W N E S

1 ♦ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 2NT

All Pass

1. Stayman

Board: 2

Dealer: East

Vul: Both

North HCP: 7

South HCP: 16

Contract: 2NT North

North:

♠ J762

♥ T865

♦ Q86

♣ A4

South:

♠ AK9

♥ A7

♦ 9543

♣ KQ86

W N E S

Pass 1 ♣ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 2NT All Pass

1. Stayman

Board: 3

Dealer: West

Vul: None

North HCP: 16

South HCP: 8

Contract: 2NT South

North:

♠ T92

♥ AQJ

♦ QJ5

♣ AQ98

South:

♠ AK54

♥ T765

♦ T3

♣ J74

W N E S

1 ♦ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 2NT

All Pass

1. Stayman

Board: 4

Dealer: East

Vul: Both

North HCP: 10

South HCP: 15+1

Contract: 3NT North

North:

♠ T753

♥ AT9

♦ KQ

♣ JT82

South:

♠ K9

♥ KJ2

♦ A9752

♣ A97

W N E S

Pass 1 ♣ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 3NT All Pass

1. Stayman

Board: 5

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 3♥ South

North:

♠ Q53

♥ KQ54

♦ KT3

♣ KQ8

South:

♠ A976

♥ JT76

♦ Q72

♣ J7

W N E S

1 ♣ 1NT Pass 2 ♣¹

Pass 2 ♥ Pass 3 ♥

All Pass

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 6	♠ JT4	LHO opens the bidding 1 ♦.
Dealer: East	♥ AKJ9	Partner bids next.
Vul: E-W	♦ 752	
HCP: 9	♣ T53	

Board: 7	♠ Q32	RHO opens the bidding 1 ♦.
Dealer: West	♥ A83	You bid next.
Vul: N-S	♦ K954	
HCP: 15	♣ AQ4	

Board: 8	♠ K942	LHO opens the bidding 1 ♣.
Dealer: East	♥ A32	Partner bids next.
Vul: E-W	♦ KJ42	
HCP: 11	♣ 86	

Board: 9	♠ 863	RHO opens the bidding 1 ♥.
Dealer: West	♥ AK8	You bid next.
Vul: Both	♦ KQ3	
HCP: 17	♣ KQT4	

Board: 10	♠ AKQ8	LHO opens the bidding 1 ♦.
Dealer: East	♥ T542	Partner bids next.
Vul: None	♦ T62	
HCP: 9	♣ 64	

Both hands (Answers Page)

Board: 6

Dealer: East

Vul: E-W

North HCP: 9

South HCP: 17

Contract: 4♥ South

North:

♠ JT4

♥ AKJ9

♦ 752

♣ T53

South:

♠ A6

♥ QT76

♦ AJ3

♣ AQ72

W	N	E	S
		1♦	1NT
Pass	2♣ ¹	Pass	2♥
Pass	3♥	Pass	4♥
All Pass			

1. Stayman

Board: 7

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ Q32

♥ A83

♦ K954

♣ AQ4

South:

♠ AT8

♥ 9542

♦ AJ7

♣ 986

W	N	E	S
1♦	1NT	Pass	2♣ ¹
Pass	2♦	Pass	3NT
All Pass			

1. Stayman

Board: 8

Dealer: East

Vul: E-W

North HCP: 11

South HCP: 15

Contract: 3NT South

North:

♠ K942

♥ A32

♦ KJ42

♣ 86

South:

♠ QJ86

♥ KQ7

♦ Q73

♣ AJ3

W	N	E	S
		1♣	1NT
Pass	2♣ ¹	Pass	2♠
Pass	3♣ ²	Pass	3NT
All Pass			

1. Stayman

2. limit raise or better in !S

Board: 9

Dealer: West

Vul: Both

North HCP: 17

South HCP: 8

Contract: 3NT North

North:

♠ 863

♥ AK8

♦ KQ3

♣ KQT4

South:

♠ AQ97

♥ JT

♦ 9852

♣ J76

W	N	E	S
1♥	1NT	Pass	2♣ ¹
Pass	2♦	Pass	2NT
Pass	3NT	All Pass	

1. Stayman

Board: 10

Dealer: East

Vul: None

North HCP: 9

South HCP: 15

Contract: 4♥ North

North:

♠ AKQ8

♥ T542

♦ T62

♣ 64

South:

♠ J76

♥ K963

♦ KQ8

♣ AQ2

W	N	E	S
		1♦	1NT
Pass	2♣ ¹	Pass	2♥
Pass	4♥	All Pass	

1. Stayman

South hands**We_Overcall_NT_then_Stayman**

Board: 6	♠ A6	RHO opens the bidding 1 ♦.
Dealer: East	♥ QT76	You bid next.
Vul: E-W	♦ AJ3	
HCP: 17	♣ AQ72	

Board: 7	♠ AT8	LHO opens the bidding 1 ♦.
Dealer: West	♥ 9542	Partner bids next.
Vul: N-S	♦ AJ7	
HCP: 9	♣ 986	

Board: 8	♠ QJ86	RHO opens the bidding 1 ♣.
Dealer: East	♥ KQ7	You bid next.
Vul: E-W	♦ Q73	
HCP: 15	♣ AJ3	

Board: 9	♠ AQ97	LHO opens the bidding 1 ♥.
Dealer: West	♥ JT	Partner bids next.
Vul: Both	♦ 9852	
HCP: 8	♣ J76	

Board: 10	♠ J76	RHO opens the bidding 1 ♦.
Dealer: East	♥ K963	You bid next.
Vul: None	♦ KQ8	
HCP: 15	♣ AQ2	

Both hands (Answers Page)

Board: 6

Dealer: East

Vul: E-W

North HCP: 9

South HCP: 17

Contract: 4♥ South

North:

♠ JT4

♥ AKJ9

♦ 752

♣ T53

South:

♠ A6

♥ QT76

♦ AJ3

♣ AQ72

W	N	E	S
		1♦	1NT
Pass	2♣ ¹	Pass	2♥
Pass	3♥	Pass	4♥
All Pass			

1. Stayman

Board: 7

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ Q32

♥ A83

♦ K954

♣ AQ4

South:

♠ AT8

♥ 9542

♦ AJ7

♣ 986

W	N	E	S
1♦	1NT	Pass	2♣ ¹
Pass	2♦	Pass	3NT
All Pass			

1. Stayman

Board: 8

Dealer: East

Vul: E-W

North HCP: 11

South HCP: 15

Contract: 3NT South

North:

♠ K942

♥ A32

♦ KJ42

♣ 86

South:

♠ QJ86

♥ KQ7

♦ Q73

♣ AJ3

W	N	E	S
		1♣	1NT
Pass	2♣ ¹	Pass	2♠
Pass	3♣ ²	Pass	3NT
All Pass			

1. Stayman

2. limit raise or better in !S

Board: 9

Dealer: West

Vul: Both

North HCP: 17

South HCP: 8

Contract: 3NT North

North:

♠ 863

♥ AK8

♦ KQ3

♣ KQT4

South:

♠ AQ97

♥ JT

♦ 9852

♣ J76

W	N	E	S
1♥	1NT	Pass	2♣ ¹
Pass	2♦	Pass	2NT
Pass	3NT	All Pass	

1. Stayman

Board: 10

Dealer: East

Vul: None

North HCP: 9

South HCP: 15

Contract: 4♥ North

North:

♠ AKQ8

♥ T542

♦ T62

♣ 64

South:

♠ J76

♥ K963

♦ KQ8

♣ AQ2

W	N	E	S
		1♦	1NT
Pass	2♣ ¹	Pass	2♥
Pass	4♥	All Pass	

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 11	♠ 87	RHO opens the bidding 1♦.
Dealer: West	♥ AJ8	You bid next.
Vul: Both	♦ AQ72	
HCP: 15	♣ KJT4	
Board: 12	♠ T76	Partner bids first.
Dealer: South	♥ JT8742	West (RHO) bids 1NT if possible.
Vul: Both	♦ T85	East (LHO) bids 2♣ if possible.
HCP: 1+2	♣ 8	East (LHO) Doubles 3♣ if possible.
Board: 13	♠ AK	RHO opens the bidding 1♦.
Dealer: West	♥ J52	You bid next.
Vul: N-S	♦ A95	
HCP: 15+1	♣ KT652	
Board: 14	♠ AKT3	LHO opens the bidding 1♦.
Dealer: East	♥ J95	Partner bids next.
Vul: None	♦ QJ	
HCP: 11	♣ 8763	
Board: 15	♠ KT4	RHO opens the bidding 1♦.
Dealer: West	♥ 65	You bid next.
Vul: N-S	♦ AK54	
HCP: 15	♣ AJ74	

Both hands (Answers Page)

Board: 11

	North:	South:	W	N	E	S
Dealer: West	♠ 87	♠ A653	1 ♦	1NT	Pass	2 ♣ ¹
Vul: Both	♥ AJ8	♥ 642	Pass	2 ♦	Pass	3NT
North HCP: 15	♦ AQ72	♦ KJ	All Pass			
South HCP: 12	♣ KJT4	♣ A765	1. Stayman			
Contract: 3NT South						

Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ T76	♠ A954				1 ♣
Vul: Both	♥ JT8742	♥ -	1NT	Pass	2 ♣ ¹	3 ♣
North HCP: 1+2	♦ T85	♦ KJ2	Pass	Pass	X	All Pass
South HCP: 14+2	♣ 8	♣ AQT532	1. Stayman			
Contract: 3 ♣ X South						

Board: 13

	North:	South:	W	N	E	S
Dealer: West	♠ AK	♠ JT64	1 ♦	1NT	Pass	2 ♣ ¹
Vul: N-S	♥ J52	♥ AT6	Pass	2 ♦	Pass	3NT
North HCP: 15+1	♦ A95	♦ T862	All Pass			
South HCP: 9	♣ KT652	♣ A9	1. Stayman			
Contract: 3NT South						

Board: 14

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ AKT3	♠ 98			1 ♦	1NT
Vul: None	♥ J95	♥ KT6	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 11	♦ QJ	♦ AK54	Pass	3NT	All Pass	
South HCP: 16	♣ 8763	♣ AQT2	1. Stayman			
Contract: 3NT North						

Board: 15

	North:	South:	W	N	E	S
Dealer: West	♠ KT4	♠ A965	1 ♦	1NT	Pass	2 ♣ ¹
Vul: N-S	♥ 65	♥ J84	Pass	2 ♦	Pass	2NT
North HCP: 15	♦ AK54	♦ QJ6	All Pass			
South HCP: 8	♣ AJ74	♣ 963	1. Stayman			
Contract: 2NT South						

South hands**We_Overcall_NT_then_Stayman**

Board: 11	♠ A653	LHO opens the bidding 1 ♦.
Dealer: West	♥ 642	Partner bids next.
Vul: Both	♦ KJ	
HCP: 12	♣ A765	
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Board: 12	♠ A954	You bid first.
Dealer: South	♥ -	West (LHO) bids 1NT if possible.
Vul: Both	♦ KJ2	East (RHO) bids 2 ♣ if possible.
HCP: 14+2	♣ AQT532	East (RHO) Doubles 3 ♣ if possible.
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Board: 13	♠ JT64	LHO opens the bidding 1 ♦.
Dealer: West	♥ AT6	Partner bids next.
Vul: N-S	♦ T862	
HCP: 9	♣ A9	
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Board: 14	♠ 98	RHO opens the bidding 1 ♦.
Dealer: East	♥ KT6	You bid next.
Vul: None	♦ AK54	
HCP: 16	♣ AQT2	
<hr/>		
Board: 15	♠ A965	LHO opens the bidding 1 ♦.
Dealer: West	♥ J84	Partner bids next.
Vul: N-S	♦ QJ6	
HCP: 8	♣ 963	

Both hands (Answers Page)

Board: 11

	North:	South:	W	N	E	S
Dealer: West	♠ 87	♠ A653	1 ♦	1NT	Pass	2 ♣ ¹
Vul: Both	♥ AJ8	♥ 642	Pass	2 ♦	Pass	3NT
North HCP: 15	♦ AQ72	♦ KJ	All Pass			
South HCP: 12	♣ KJT4	♣ A765	1. Stayman			
Contract: 3NT South						

Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ T76	♠ A954				1 ♣
Vul: Both	♥ JT8742	♥ -	1NT	Pass	2 ♣ ¹	3 ♣
North HCP: 1+2	♦ T85	♦ KJ2	Pass	Pass	X	All Pass
South HCP: 14+2	♣ 8	♣ AQT532	1. Stayman			
Contract: 3 ♣X South						

Board: 13

	North:	South:	W	N	E	S
Dealer: West	♠ AK	♠ JT64	1 ♦	1NT	Pass	2 ♣ ¹
Vul: N-S	♥ J52	♥ AT6	Pass	2 ♦	Pass	3NT
North HCP: 15+1	♦ A95	♦ T862	All Pass			
South HCP: 9	♣ KT652	♣ A9	1. Stayman			
Contract: 3NT South						

Board: 14

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ AKT3	♠ 98			1 ♦	1NT
Vul: None	♥ J95	♥ KT6	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 11	♦ QJ	♦ AK54	Pass	3NT	All Pass	
South HCP: 16	♣ 8763	♣ AQT2	1. Stayman			
Contract: 3NT North						

Board: 15

	North:	South:	W	N	E	S
Dealer: West	♠ KT4	♠ A965	1 ♦	1NT	Pass	2 ♣ ¹
Vul: N-S	♥ 65	♥ J84	Pass	2 ♦	Pass	2NT
North HCP: 15	♦ AK54	♦ QJ6	All Pass			
South HCP: 8	♣ AJ74	♣ 963	1. Stayman			
Contract: 2NT South						

North hands

We_Overcall_NT_then_Stayman

Board: 16	♠ A987	LHO opens the bidding 1 ♣.
Dealer: East	♥ 96	Partner bids next.
Vul: Both	♦ AT76	
HCP: 8	♣ 732	
Board: 17	♠ AJ8	RHO opens the bidding 1 ♣.
Dealer: West	♥ J54	You bid next.
Vul: Both	♦ AQ75	West (RHO) Doubles 2 ♣ if possible.
HCP: 15	♣ QJ8	
Board: 18	♠ KJ97	LHO opens the bidding 1 ♦.
Dealer: East	♥ QJ	Partner bids next.
Vul: N-S	♦ T65	
HCP: 8	♣ J853	
Board: 19	♠ A72	RHO opens the bidding 1 ♠.
Dealer: West	♥ K92	You bid next.
Vul: None	♦ QJ98	
HCP: 15	♣ KQ4	
Board: 20	♠ 65	LHO opens the bidding 1 ♦.
Dealer: East	♥ KJ94	Partner bids next.
Vul: N-S	♦ Q52	
HCP: 8	♣ Q962	

Both hands (Answers Page)

Board: 16

Dealer: East

Vul: Both

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ A987

♥ 96

♦ AT76

♣ 732

South:

♠ Q52

♥ KJ53

♦ KJ2

♣ AQ9

W N E S

1 ♣ 1NT

Pass 2 ♣¹ Pass 2 ♥

Pass 2NT All Pass

1. Stayman

Board: 17

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ AJ8

♥ J54

♦ AQ75

♣ QJ8

South:

♠ KQT5

♥ KT3

♦ 643

♣ 532

W N E S

1 ♣ 1NT Pass 2 ♣¹

X 2 ♦ Pass 2NT

All Pass

1. Stayman

Board: 18

Dealer: East

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ KJ97

♥ QJ

♦ T65

♣ J853

South:

♠ A43

♥ 9832

♦ AJ7

♣ AQ4

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♥

Pass 2NT All Pass

1. Stayman

Board: 19

Dealer: West

Vul: None

North HCP: 15

South HCP: 11

Contract: 3NT South

North:

♠ A72

♥ K92

♦ QJ98

♣ KQ4

South:

♠ J6

♥ JT76

♦ AT2

♣ AJ75

W N E S

1 ♠ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

Board: 20

Dealer: East

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 3 ♥ North

North:

♠ 65

♥ KJ94

♦ Q52

♣ Q962

South:

♠ 983

♥ AT65

♦ AT8

♣ AKT

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♥

Pass 3 ♥ All Pass

1. Stayman

South hands**We_Overcall_NT_then_Stayman**

Board: 16	♠ Q52	RHO opens the bidding 1 ♣.
Dealer: East	♥ KJ53	You bid next.
Vul: Both	♦ KJ2	
HCP: 16	♣ AQ9	
<hr/>		
Board: 17	♠ KQT5	LHO opens the bidding 1 ♣.
Dealer: West	♥ KT3	Partner bids next.
Vul: Both	♦ 643	West (LHO) Doubles 2 ♣ if possible.
HCP: 8	♣ 532	
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Board: 18	♠ A43	RHO opens the bidding 1 ♦.
Dealer: East	♥ 9832	You bid next.
Vul: N-S	♦ AJ7	
HCP: 15	♣ AQ4	
<hr/>		
Board: 19	♠ J6	LHO opens the bidding 1 ♠.
Dealer: West	♥ JT76	Partner bids next.
Vul: None	♦ AT2	
HCP: 11	♣ AJ75	
<hr/>		
Board: 20	♠ 983	RHO opens the bidding 1 ♦.
Dealer: East	♥ AT65	You bid next.
Vul: N-S	♦ AT8	
HCP: 15	♣ AKT	

Both hands (Answers Page)

Board: 16

Dealer: East

Vul: Both

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ A987

♥ 96

♦ AT76

♣ 732

South:

♠ Q52

♥ KJ53

♦ KJ2

♣ AQ9

W N E S

1 ♣ 1NT

Pass 2 ♣¹ Pass 2 ♥

Pass 2NT All Pass

1. Stayman

Board: 17

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ AJ8

♥ J54

♦ AQ75

♣ QJ8

South:

♠ KQT5

♥ KT3

♦ 643

♣ 532

W N E S

1 ♣ 1NT Pass 2 ♣¹

X 2 ♦ Pass 2NT

All Pass

1. Stayman

Board: 18

Dealer: East

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ KJ97

♥ QJ

♦ T65

♣ J853

South:

♠ A43

♥ 9832

♦ AJ7

♣ AQ4

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♥

Pass 2NT All Pass

1. Stayman

Board: 19

Dealer: West

Vul: None

North HCP: 15

South HCP: 11

Contract: 3NT South

North:

♠ A72

♥ K92

♦ QJ98

♣ KQ4

South:

♠ J6

♥ JT76

♦ AT2

♣ AJ75

W N E S

1 ♠ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

Board: 20

Dealer: East

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 3 ♥ North

North:

♠ 65

♥ KJ94

♦ Q52

♣ Q962

South:

♠ 983

♥ AT65

♦ AT8

♣ AKT

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♥

Pass 3 ♥ All Pass

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 21 ♠ K982 RHO opens the bidding 1 ♦ .
 Dealer: West ♥ J3 You bid next.
 Vul: Both ♦ AJ4
 HCP: 15 ♣ KQJ4

Board: 22 ♠ K74 LHO opens the bidding 1 ♣ .
 Dealer: East ♥ J762 Partner bids next.
 Vul: N-S ♦ KQ83
 HCP: 9 ♣ 82

Board: 23 ♠ A94 RHO opens the bidding 1 ♠ .
 Dealer: West ♥ A532 You bid next.
 Vul: None ♦ KJ West (RHO) bids 2 ♠ if possible.
 HCP: 16 ♣ A863

Board: 24 ♠ QJ2 LHO opens the bidding 1 ♣ .
 Dealer: East ♥ T986 Partner bids next.
 Vul: E-W ♦ Q7
 HCP: 8 ♣ K953

Board: 25 ♠ K2 RHO opens the bidding 1 ♥ .
 Dealer: West ♥ A754 You bid next.
 Vul: None ♦ K93
 HCP: 17 ♣ AQJ3

Both hands (Answers Page)

Board: 21

	North:	South:	W	N	E	S
Dealer: West	♠ K982	♠ 73	1 ♦	1NT	Pass	2 ♣ ¹
Vul: Both	♥ J3	♥ KQT9	Pass	2 ♠	Pass	3NT
North HCP: 15	♦ AJ4	♦ KT6	All Pass			
South HCP: 8	♣ KQJ4	♣ 8632	1. Stayman			
Contract: 3NT South						

Board: 22

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ K74	♠ A5			1 ♣	1NT
Vul: N-S	♥ J762	♥ AQ43	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 9	♦ KQ83	♦ J97	Pass	3 ♥	All Pass	
South HCP: 15	♣ 82	♣ AT76	1. Stayman			
Contract: 3 ♥ North						

Board: 23

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ A94	♠ J6	1 ♠	1NT	Pass	2 ♣ ¹
Vul: None	♥ A532	♥ J974	2 ♠	2NT	All Pass	
North HCP: 16	♦ KJ	♦ Q74	1. Stayman			
South HCP: 9	♣ A863	♣ KQ92				
Contract: 2NT North						

Board: 24

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ QJ2	♠ AK6			1 ♣	1NT
Vul: E-W	♥ T986	♥ Q75	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 8	♦ Q7	♦ 964	Pass	2NT	All Pass	
South HCP: 15	♣ K953	♣ AQT4	1. Stayman			
Contract: 2NT North						

Board: 25

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ K2	♠ JT76	1 ♥	1NT	Pass	2 ♣ ¹
Vul: None	♥ A754	♥ K963	Pass	2 ♦	Pass	2NT
North HCP: 17	♦ K93	♦ A852	Pass	3NT	All Pass	
South HCP: 8	♣ AQJ3	♣ 8	1. Stayman			
Contract: 3NT North						

South hands

We_Overcall_NT_then_Stayman

Board: 21	♠ 73	LHO opens the bidding 1 ♦.
Dealer: West	♥ KQT9	Partner bids next.
Vul: Both	♦ KT6	
HCP: 8	♣ 8632	
Board: 22	♠ A5	RHO opens the bidding 1 ♣.
Dealer: East	♥ AQ43	You bid next.
Vul: N-S	♦ J97	
HCP: 15	♣ AT76	
Board: 23	♠ J6	LHO opens the bidding 1 ♠.
Dealer: West	♥ J974	Partner bids next.
Vul: None	♦ Q74	West (LHO) bids 2 ♠ if possible.
HCP: 9	♣ KQ92	
Board: 24	♠ AK6	RHO opens the bidding 1 ♣.
Dealer: East	♥ Q75	You bid next.
Vul: E-W	♦ 964	
HCP: 15	♣ AQT4	
Board: 25	♠ JT76	LHO opens the bidding 1 ♥.
Dealer: West	♥ K963	Partner bids next.
Vul: None	♦ A852	
HCP: 8	♣ 8	

Both hands (Answers Page)

Board: 21

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3NT South

North:

♠ K982

♥ J3

♦ AJ4

♣ KQJ4

South:

♠ 73

♥ KQT9

♦ KT6

♣ 8632

W N E S

1 ♦ 1NT Pass 2 ♣¹

Pass 2 ♠ Pass 3NT

All Pass

1. Stayman

Board: 22

Dealer: East

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3 ♥ North

North:

♠ K74

♥ J762

♦ KQ83

♣ 82

South:

♠ A5

♥ AQ43

♦ J97

♣ AT76

W N E S

1 ♣ 1NT

Pass 2 ♣¹ Pass 2 ♥

Pass 3 ♥ All Pass

1. Stayman

Board: 23

Dealer: West

Vul: None

North HCP: 16

South HCP: 9

Contract: 2NT North

North:

♠ A94

♥ A532

♦ KJ

♣ A863

South:

♠ J6

♥ J974

♦ Q74

♣ KQ92

W N E S

1 ♠ 1NT Pass 2 ♣¹

2 ♠ 2NT All Pass

1. Stayman

Board: 24

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ QJ2

♥ T986

♦ Q7

♣ K953

South:

♠ AK6

♥ Q75

♦ 964

♣ AQT4

W N E S

1 ♣ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 2NT All Pass

1. Stayman

Board: 25

Dealer: West

Vul: None

North HCP: 17

South HCP: 8

Contract: 3NT North

North:

♠ K2

♥ A754

♦ K93

♣ AQJ3

South:

♠ JT76

♥ K963

♦ A852

♣ 8

W N E S

1 ♥ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 2NT

Pass 3NT All Pass

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 26	♠ 9643	LHO opens the bidding 1 ♦.
Dealer: East	♥ QJ	Partner bids next.
Vul: Both	♦ T64	
HCP: 9	♣ KQJ5	

Board: 27	♠ K85	RHO opens the bidding 1 ♣.
Dealer: West	♥ A98	You bid next.
Vul: None	♦ J43	
HCP: 15	♣ AK82	

Board: 28	♠ T543	LHO opens the bidding 1 ♦.
Dealer: East	♥ AK75	Partner bids next.
Vul: E-W	♦ 862	
HCP: 8	♣ J6	

Board: 29	♠ A64	RHO opens the bidding 1 ♣.
Dealer: West	♥ 54	You bid next.
Vul: Both	♦ A864	
HCP: 15	♣ AK63	

Board: 30	♠ Q3	LHO opens the bidding 1 ♠.
Dealer: East	♥ QJ74	Partner bids next.
Vul: None	♦ JT95	
HCP: 9	♣ K94	

Both hands (Answers Page)

Board: 26

Dealer: East

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ 9643

♥ QJ

♦ T64

♣ KQJ5

South:

♠ KJT

♥ A73

♦ K98

♣ A962

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 2NT All Pass

1. Stayman

Board: 27

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ K85

♥ A98

♦ J43

♣ AK82

South:

♠ JT92

♥ KQ43

♦ K9872

♣ -

W N E S

1 ♣ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

Board: 28

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 3 ♥ North

North:

♠ T543

♥ AK75

♦ 862

♣ J6

South:

♠ 96

♥ QJ86

♦ AK5

♣ KQ83

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♥

Pass 3 ♥ All Pass

1. Stayman

Board: 29

Dealer: West

Vul: Both

North HCP: 15

South HCP: 7

Contract: 2NT South

North:

♠ A64

♥ 54

♦ A864

♣ AK63

South:

♠ KJ82

♥ QT86

♦ T75

♣ J9

W N E S

1 ♣ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 2NT

All Pass

1. Stayman

Board: 30

Dealer: East

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ Q3

♥ QJ74

♦ JT95

♣ K94

South:

♠ K85

♥ K53

♦ Q76

♣ AQJT

W N E S

1 ♠ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 3NT All Pass

1. Stayman

South hands

We_Overcall_NT_then_Stayman

Board: 26 ♠ KJT RHO opens the bidding 1 ♦ .
 Dealer: East ♥ A73 You bid next.
 Vul: Both ♦ K98
 HCP: 15 ♣ A962

Board: 27 ♠ JT92 LHO opens the bidding 1 ♣ .
 Dealer: West ♥ KQ43 Partner bids next.
 Vul: None ♦ K9872
 HCP: 9+1 ♣ -

Board: 28 ♠ 96 RHO opens the bidding 1 ♦ .
 Dealer: East ♥ QJ86 You bid next.
 Vul: E-W ♦ AK5
 HCP: 15 ♣ KQ83

Board: 29 ♠ KJ82 LHO opens the bidding 1 ♣ .
 Dealer: West ♥ QT86 Partner bids next.
 Vul: Both ♦ T75
 HCP: 7 ♣ J9

Board: 30 ♠ K85 RHO opens the bidding 1 ♠ .
 Dealer: East ♥ K53 You bid next.
 Vul: None ♦ Q76
 HCP: 15 ♣ AQJT

Both hands (Answers Page)

Board: 26

Dealer: East

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ 9643

♥ QJ

♦ T64

♣ KQJ5

South:

♠ KJT

♥ A73

♦ K98

♣ A962

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 2NT All Pass

1. Stayman

Board: 27

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ K85

♥ A98

♦ J43

♣ AK82

South:

♠ JT92

♥ KQ43

♦ K9872

♣ -

W N E S

1 ♣ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

Board: 28

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 3 ♥ North

North:

♠ T543

♥ AK75

♦ 862

♣ J6

South:

♠ 96

♥ QJ86

♦ AK5

♣ KQ83

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♥

Pass 3 ♥ All Pass

1. Stayman

Board: 29

Dealer: West

Vul: Both

North HCP: 15

South HCP: 7

Contract: 2NT South

North:

♠ A64

♥ 54

♦ A864

♣ AK63

South:

♠ KJ82

♥ QT86

♦ T75

♣ J9

W N E S

1 ♣ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 2NT

All Pass

1. Stayman

Board: 30

Dealer: East

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ Q3

♥ QJ74

♦ JT95

♣ K94

South:

♠ K85

♥ K53

♦ Q76

♣ AQJT

W N E S

1 ♠ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 3NT All Pass

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 31	♠ 84	RHO opens the bidding 1 ♣.
Dealer: West	♥ KQ96	You bid next.
Vul: E-W	♦ KJ6	
HCP: 15	♣ AQT3	
Board: 32	♠ AT64	LHO opens the bidding 1 ♣.
Dealer: East	♥ K432	Partner bids next.
Vul: None	♦ J76	
HCP: 8	♣ 96	
Board: 33	♠ AKJ	RHO opens the bidding 1 ♣.
Dealer: West	♥ QT76	You bid next.
Vul: E-W	♦ 432	
HCP: 17	♣ AK6	
Board: 34	♠ KJ64	LHO opens the bidding 1 ♣.
Dealer: East	♥ K953	Partner bids next.
Vul: E-W	♦ 9754	East (LHO) Doubles 2 ♣ if possible.
HCP: 7	♣ 9	
Board: 35	♠ A6	RHO opens the bidding 1 ♣.
Dealer: West	♥ J75	You bid next.
Vul: Both	♦ AJ873	
HCP: 15+1	♣ KQ9	

Both hands (Answers Page)

Board: 31

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2♥ North

North:

♠ 84

♥ KQ96

♦ KJ6

♣ AQT3

South:

♠ AT2

♥ A842

♦ T74

♣ 762

W N E S

1♣ 1NT Pass 2♣¹

Pass 2♥ All Pass

1. Stayman

Board: 32

Dealer: East

Vul: None

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ AT64

♥ K432

♦ J76

♣ 96

South:

♠ KJ

♥ 965

♦ AT983

♣ AKT

W N E S

1♣ 1NT

Pass 2♣¹ Pass 2♦

Pass 2NT All Pass

1. Stayman

Board: 33

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 9

Contract: 4♥ South

North:

♠ AKJ

♥ QT76

♦ 432

♣ AK6

South:

♠ 8743

♥ A852

♦ K85

♣ Q3

W N E S

1♣ 1NT Pass 2♣¹

Pass 2♥ Pass 4♥

All Pass

1. Stayman

Board: 34

Dealer: East

Vul: E-W

North HCP: 7

South HCP: 17+1

Contract: 3NT South

North:

♠ KJ64

♥ K953

♦ 9754

♣ 9

South:

♠ Q82

♥ Q8

♦ AKQT3

♣ AT8

W N E S

1♣ 1NT

Pass 2♣¹ X 2♦

Pass 3♦ Pass 3NT

All Pass

1. Stayman

Board: 35

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ A6

♥ J75

♦ AJ873

♣ KQ9

South:

♠ K53

♥ A984

♦ Q64

♣ 762

W N E S

1♣ 1NT Pass 2♣¹

Pass 2♦ Pass 3NT

All Pass

1. Stayman

South hands

We_Overcall_NT_then_Stayman

Board: 31 ♠ AT2 LHO opens the bidding 1 ♣.
 Dealer: West ♥ A842 Partner bids next.
 Vul: E-W ♦ T74
 HCP: 8 ♣ 762

Board: 32 ♠ KJ RHO opens the bidding 1 ♣.
 Dealer: East ♥ 965 You bid next.
 Vul: None ♦ AT983
 HCP: 15+1 ♣ AKT

Board: 33 ♠ 8743 LHO opens the bidding 1 ♣.
 Dealer: West ♥ A852 Partner bids next.
 Vul: E-W ♦ K85
 HCP: 9 ♣ Q3

Board: 34 ♠ Q82 RHO opens the bidding 1 ♣.
 Dealer: East ♥ Q8 You bid next.
 Vul: E-W ♦ AKQT3 East (RHO) Doubles 2 ♣ if possible.
 HCP: 17+1 ♣ AT8

Board: 35 ♠ K53 LHO opens the bidding 1 ♣.
 Dealer: West ♥ A984 Partner bids next.
 Vul: Both ♦ Q64
 HCP: 9 ♣ 762

Both hands (Answers Page)

Board: 31

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2♥ North

North:

♠ 84

♥ KQ96

♦ KJ6

♣ AQT3

South:

♠ AT2

♥ A842

♦ T74

♣ 762

W N E S

1♣ 1NT Pass 2♣¹

Pass 2♥ All Pass

1. Stayman

Board: 32

Dealer: East

Vul: None

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ AT64

♥ K432

♦ J76

♣ 96

South:

♠ KJ

♥ 965

♦ AT983

♣ AKT

W N E S

Pass 1♣ 1NT

Pass 2♣¹ Pass 2♦

Pass 2NT All Pass

1. Stayman

Board: 33

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 9

Contract: 4♥ South

North:

♠ AKJ

♥ QT76

♦ 432

♣ AK6

South:

♠ 8743

♥ A852

♦ K85

♣ Q3

W N E S

1♣ 1NT Pass 2♣¹

Pass 2♥ Pass 4♥

All Pass

1. Stayman

Board: 34

Dealer: East

Vul: E-W

North HCP: 7

South HCP: 17+1

Contract: 3NT South

North:

♠ KJ64

♥ K953

♦ 9754

♣ 9

South:

♠ Q82

♥ Q8

♦ AKQT3

♣ AT8

W N E S

Pass 1♣ 1NT

Pass 2♣¹ X 2♦

Pass 3♦ Pass 3NT

All Pass

1. Stayman

Board: 35

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ A6

♥ J75

♦ AJ873

♣ KQ9

South:

♠ K53

♥ A984

♦ Q64

♣ 762

W N E S

1♣ 1NT Pass 2♣¹

Pass 2♦ Pass 3NT

All Pass

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 36	♠ J62	LHO opens the bidding 1 ♦.
Dealer: East	♥ T987	Partner bids next.
Vul: Both	♦ Q7	
HCP: 8	♣ KQ95	

Board: 37	♠ Q93	RHO opens the bidding 1 ♣.
Dealer: West	♥ A85	You bid next.
Vul: Both	♦ 943	
HCP: 15	♣ AKQT	

Board: 38	♠ KJ63	LHO opens the bidding 1 ♣.
Dealer: East	♥ KJ83	Partner bids next.
Vul: None	♦ Q432	
HCP: 10	♣ 5	

Board: 39	♠ KQT6	RHO opens the bidding 1 ♣.
Dealer: West	♥ Q95	You bid next.
Vul: None	♦ QT2	
HCP: 15	♣ KQJ	

Board: 40	♠ KQJ4	LHO opens the bidding 1 ♣.
Dealer: East	♥ QJT8	Partner bids next.
Vul: Both	♦ 983	
HCP: 9	♣ 96	

Both hands (Answers Page)

Board: 36

Dealer: East

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2 ♠ South

North:

♠ J62

♥ T987

♦ Q7

♣ KQ95

South:

♠ AQ94

♥ J2

♦ AKT5

♣ J43

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ ¹	Pass	2 ♠
------	------------------	------	-----

All Pass

1. Stayman

Board: 37

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ Q93

♥ A85

♦ 943

♣ AKQT

South:

♠ K742

♥ KQT

♦ 52

♣ 7643

W	N	E	S
1 ♣	1NT	Pass	2 ♣ ¹

Pass	2 ♦	Pass	2NT
------	-----	------	-----

All Pass

1. Stayman

Board: 38

Dealer: East

Vul: None

North HCP: 10

South HCP: 15

Contract: 4 ♥ South

North:

♠ KJ63

♥ KJ83

♦ Q432

♣ 5

South:

♠ AT

♥ Q742

♦ KT8

♣ AQ62

W	N	E	S
		1 ♣	1NT

Pass	2 ♣ ¹	Pass	2 ♥
------	------------------	------	-----

Pass	3 ♣ ²	Pass	4 ♥
------	------------------	------	-----

All Pass

1. Stayman

2. limit raise or better in !H

Board: 39

Dealer: West

Vul: None

North HCP: 15

South HCP: 8

Contract: 3NT South

North:

♠ KQT6

♥ Q95

♦ QT2

♣ KQJ

South:

♠ 97

♥ AKT8

♦ J865

♣ T42

W	N	E	S
1 ♣	1NT	Pass	2 ♣ ¹

Pass	2 ♠	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

Board: 40

Dealer: East

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3 ♥ North

North:

♠ KQJ4

♥ QJT8

♦ 983

♣ 96

South:

♠ T93

♥ A765

♦ Q42

♣ AKQ

W	N	E	S
		1 ♣	1NT

Pass	2 ♣ ¹	Pass	2 ♥
------	------------------	------	-----

Pass	3 ♥	All Pass	
------	-----	----------	--

1. Stayman

South hands

We_Overcall_NT_then_Stayman

Board: 36 ♠ AQ94 RHO opens the bidding 1 ♦ .
 Dealer: East ♥ J2 You bid next.
 Vul: Both ♦ AKT5
 HCP: 15 ♣ J43

Board: 37 ♠ K742 LHO opens the bidding 1 ♣ .
 Dealer: West ♥ KQT Partner bids next.
 Vul: Both ♦ 52
 HCP: 8 ♣ 7643

Board: 38 ♠ AT RHO opens the bidding 1 ♣ .
 Dealer: East ♥ Q742 You bid next.
 Vul: None ♦ KT8
 HCP: 15 ♣ AQ62

Board: 39 ♠ 97 LHO opens the bidding 1 ♣ .
 Dealer: West ♥ AKT8 Partner bids next.
 Vul: None ♦ J865
 HCP: 8 ♣ T42

Board: 40 ♠ T93 RHO opens the bidding 1 ♣ .
 Dealer: East ♥ A765 You bid next.
 Vul: Both ♦ Q42
 HCP: 15 ♣ AKQ

Both hands (Answers Page)

Board: 36

Dealer: East

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2 ♠ South

North:

♠ J62

♥ T987

♦ Q7

♣ KQ95

South:

♠ AQ94

♥ J2

♦ AKT5

♣ J43

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ ¹	Pass	2 ♠
------	------------------	------	-----

All Pass

1. Stayman

Board: 37

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ Q93

♥ A85

♦ 943

♣ AKQT

South:

♠ K742

♥ KQT

♦ 52

♣ 7643

W	N	E	S
1 ♣	1NT	Pass	2 ♣ ¹

Pass	2 ♦	Pass	2NT
------	-----	------	-----

All Pass

1. Stayman

Board: 38

Dealer: East

Vul: None

North HCP: 10

South HCP: 15

Contract: 4 ♥ South

North:

♠ KJ63

♥ KJ83

♦ Q432

♣ 5

South:

♠ AT

♥ Q742

♦ KT8

♣ AQ62

W	N	E	S
		1 ♣	1NT

Pass	2 ♣ ¹	Pass	2 ♥
------	------------------	------	-----

Pass	3 ♣ ²	Pass	4 ♥
------	------------------	------	-----

All Pass

1. Stayman

2. limit raise or better in !H

Board: 39

Dealer: West

Vul: None

North HCP: 15

South HCP: 8

Contract: 3NT South

North:

♠ KQT6

♥ Q95

♦ QT2

♣ KQJ

South:

♠ 97

♥ AKT8

♦ J865

♣ T42

W	N	E	S
1 ♣	1NT	Pass	2 ♣ ¹

Pass	2 ♠	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

Board: 40

Dealer: East

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3 ♥ North

North:

♠ KQJ4

♥ QJT8

♦ 983

♣ 96

South:

♠ T93

♥ A765

♦ Q42

♣ AKQ

W	N	E	S
		1 ♣	1NT

Pass	2 ♣ ¹	Pass	2 ♥
------	------------------	------	-----

Pass	3 ♥	All Pass	
------	-----	----------	--

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 41	♠ AQ94	RHO opens the bidding 1 ♦.
Dealer: West	♥ A754	You bid next.
Vul: Both	♦ A92	
HCP: 16	♣ Q8	
Board: 42	♠ KT72	LHO opens the bidding 1 ♣.
Dealer: East	♥ QT5	Partner bids next.
Vul: N-S	♦ AT53	East (LHO) Doubles 2 ♣ if possible.
HCP: 9	♣ 93	
Board: 43	♠ KQ52	RHO opens the bidding 1 ♣.
Dealer: West	♥ QJT8	You bid next.
Vul: E-W	♦ Q7	West (RHO) Doubles 2 ♣ if possible.
HCP: 15	♣ KQ7	
Board: 44	♠ AQ9	RHO opens the bidding 1 ♦.
Dealer: West	♥ T5	You bid next.
Vul: E-W	♦ K73	
HCP: 16+1	♣ AKT94	
Board: 45	♠ AQT2	RHO opens the bidding 1 ♦.
Dealer: West	♥ QT4	You bid next.
Vul: Both	♦ KQJ6	
HCP: 16	♣ Q6	

Both hands (Answers Page)

Board: 41

Dealer: West

Vul: Both

North HCP: 16

South HCP: 11

Contract: 4♥ North

North:

♠ AQ94

♥ A754

♦ A92

♣ Q8

South:

♠ KJ7

♥ 9863

♦ KT

♣ A754

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

1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

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

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

1. Stayman

2. limit raise or better in !H

Board: 42

Dealer: East

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ KT72

♥ QT5

♦ AT53

♣ 93

South:

♠ AJ6

♥ KJ2

♦ J642

♣ KQ5

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

		1♣	1NT
--	--	----	-----

Pass	2♣ ¹	X	2♦
------	-----------------	---	----

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

1. Stayman

Board: 43

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 4♥ South

North:

♠ KQ52

♥ QJT8

♦ Q7

♣ KQ7

South:

♠ J964

♥ A765

♦ A98

♣ 63

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

1♣	1NT	Pass	2♣ ¹
----	-----	------	-----------------

X	2♥	Pass	4♥
---	----	------	----

All Pass

1. Stayman

Board: 44

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 10

Contract: 3♣ South

North:

♠ AQ9

♥ T5

♦ K73

♣ AKT94

South:

♠ 85

♥ AQ98

♦ QJ2

♣ J852

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

1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3♣
------	----	------	----

All Pass

1. Stayman

Board: 45

Dealer: West

Vul: Both

North HCP: 16

South HCP: 11

Contract: 4♠ North

North:

♠ AQT2

♥ QT4

♦ KQJ6

♣ Q6

South:

♠ K743

♥ K72

♦ 985

♣ AJ5

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

1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

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

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

1. Stayman

2. limit raise or better in !S

South hands**We_Overcall_NT_then_Stayman**

Board: 41	♠ KJ7	LHO opens the bidding 1 ♦.
Dealer: West	♥ 9863	Partner bids next.
Vul: Both	♦ KT	
HCP: 11	♣ A754	
<hr/>		
Board: 42	♠ AJ6	RHO opens the bidding 1 ♣.
Dealer: East	♥ KJ2	You bid next.
Vul: N-S	♦ J642	East (RHO) Doubles 2 ♣ if possible.
HCP: 15	♣ KQ5	
<hr/>		
Board: 43	♠ J964	LHO opens the bidding 1 ♣.
Dealer: West	♥ A765	Partner bids next.
Vul: E-W	♦ A98	West (LHO) Doubles 2 ♣ if possible.
HCP: 9	♣ 63	
<hr/>		
Board: 44	♠ 85	LHO opens the bidding 1 ♦.
Dealer: West	♥ AQ98	Partner bids next.
Vul: E-W	♦ QJ2	
HCP: 10	♣ J852	
<hr/>		
Board: 45	♠ K743	LHO opens the bidding 1 ♦.
Dealer: West	♥ K72	Partner bids next.
Vul: Both	♦ 985	
HCP: 11	♣ AJ5	

Both hands (Answers Page)

Board: 41

Dealer: West

Vul: Both

North HCP: 16

South HCP: 11

Contract: 4♥ North

North:

♠ AQ94

♥ A754

♦ A92

♣ Q8

South:

♠ KJ7

♥ 9863

♦ KT

♣ A754

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

1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

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

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

1. Stayman

2. limit raise or better in !H

Board: 42

Dealer: East

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ KT72

♥ QT5

♦ AT53

♣ 93

South:

♠ AJ6

♥ KJ2

♦ J642

♣ KQ5

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

		1♣	1NT
--	--	----	-----

Pass	2♣ ¹	X	2♦
------	-----------------	---	----

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

1. Stayman

Board: 43

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 4♥ South

North:

♠ KQ52

♥ QJT8

♦ Q7

♣ KQ7

South:

♠ J964

♥ A765

♦ A98

♣ 63

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

1♣	1NT	Pass	2♣ ¹
----	-----	------	-----------------

X	2♥	Pass	4♥
---	----	------	----

All Pass

1. Stayman

Board: 44

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 10

Contract: 3♣ South

North:

♠ AQ9

♥ T5

♦ K73

♣ AKT94

South:

♠ 85

♥ AQ98

♦ QJ2

♣ J852

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

1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3♣
------	----	------	----

All Pass

1. Stayman

Board: 45

Dealer: West

Vul: Both

North HCP: 16

South HCP: 11

Contract: 4♠ North

North:

♠ AQT2

♥ QT4

♦ KQJ6

♣ Q6

South:

♠ K743

♥ K72

♦ 985

♣ AJ5

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

1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

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

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

1. Stayman

2. limit raise or better in !S

North hands

We_Overcall_NT_then_Stayman

Board: 46	♠ KQJT	LHO opens the bidding 1 ♦.
Dealer: East	♥ T932	Partner bids next.
Vul: None	♦ 97	
HCP: 8	♣ Q62	

Board: 47	♠ QT8	RHO opens the bidding 1 ♣.
Dealer: West	♥ A32	You bid next.
Vul: Both	♦ AJ97	
HCP: 15	♣ A96	

Board: 48	♠ 843	RHO opens the bidding 1 ♥.
Dealer: West	♥ KJ8	You bid next.
Vul: Both	♦ KQ75	
HCP: 15	♣ AQ6	

Board: 49	♠ J7	RHO opens the bidding 1 ♦.
Dealer: West	♥ AJ93	You bid next.
Vul: None	♦ KQ8	
HCP: 15	♣ AT94	

Board: 50	♠ AT75	LHO opens the bidding 1 ♣.
Dealer: East	♥ A65	Partner bids next.
Vul: N-S	♦ 865	
HCP: 8	♣ 832	

Both hands (Answers Page)

Board: 46

Dealer: East

Vul: None

North HCP: 8

South HCP: 16

Contract: 3♥ North

North:

♠ KQJT

♥ T932

♦ 97

♣ Q62

South:

♠ 872

♥ AQ76

♦ AQT6

♣ KJ

W N E S

1♦ 1NT

Pass 2♣¹ Pass 2♥

Pass 3♥ All Pass

1. Stayman

Board: 47

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ QT8

♥ A32

♦ AJ97

♣ A96

South:

♠ KJ52

♥ QT5

♦ Q86

♣ Q87

W N E S

1♣ 1NT Pass 2♣¹

Pass 2♦ Pass 3NT

All Pass

1. Stayman

Board: 48

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3♣ South

North:

♠ 843

♥ KJ8

♦ KQ75

♣ AQ6

South:

♠ AKT7

♥ 54

♦ T96

♣ JT82

W N E S

1♥ 1NT Pass 2♣¹

Pass 2♦ Pass 3♣

All Pass

1. Stayman

Board: 49

Dealer: West

Vul: None

North HCP: 15

South HCP: 7

Contract: 2♥ North

North:

♠ J7

♥ AJ93

♦ KQ8

♣ AT94

South:

♠ A543

♥ QT84

♦ T74

♣ J2

W N E S

1♦ 1NT Pass 2♣¹

Pass 2♥ All Pass

1. Stayman

Board: 50

Dealer: East

Vul: N-S

North HCP: 8

South HCP: 17

Contract: 3NT South

North:

♠ AT75

♥ A65

♦ 865

♣ 832

South:

♠ Q4

♥ QJ84

♦ AJT

♣ AQJT

W N E S

1♣ 1NT

Pass 2♣¹ Pass 2♥

Pass 2NT Pass 3NT

All Pass

1. Stayman

South hands

We_Overcall_NT_then_Stayman

Board: 46	♠ 872	RHO opens the bidding 1 ♦.
Dealer: East	♥ AQ76	You bid next.
Vul: None	♦ AQT6	
HCP: 16	♣ KJ	

Board: 47	♠ KJ52	LHO opens the bidding 1 ♣.
Dealer: West	♥ QT5	Partner bids next.
Vul: Both	♦ Q86	
HCP: 10	♣ Q87	

Board: 48	♠ AKT7	LHO opens the bidding 1 ♥.
Dealer: West	♥ 54	Partner bids next.
Vul: Both	♦ T96	
HCP: 8	♣ JT82	

Board: 49	♠ A543	LHO opens the bidding 1 ♦.
Dealer: West	♥ QT84	Partner bids next.
Vul: None	♦ T74	
HCP: 7	♣ J2	

Board: 50	♠ Q4	RHO opens the bidding 1 ♣.
Dealer: East	♥ QJ84	You bid next.
Vul: N-S	♦ AJT	
HCP: 17	♣ AQJT	

Both hands (Answers Page)

Board: 46

Dealer: East

Vul: None

North HCP: 8

South HCP: 16

Contract: 3♥ North

North:

♠ KQJT

♥ T932

♦ 97

♣ Q62

South:

♠ 872

♥ AQ76

♦ AQT6

♣ KJ

W N E S

1♦ 1NT

Pass 2♣¹ Pass 2♥

Pass 3♥ All Pass

1. Stayman

Board: 47

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ QT8

♥ A32

♦ AJ97

♣ A96

South:

♠ KJ52

♥ QT5

♦ Q86

♣ Q87

W N E S

1♣ 1NT Pass 2♣¹

Pass 2♦ Pass 3NT

All Pass

1. Stayman

Board: 48

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3♣ South

North:

♠ 843

♥ KJ8

♦ KQ75

♣ AQ6

South:

♠ AKT7

♥ 54

♦ T96

♣ JT82

W N E S

1♥ 1NT Pass 2♣¹

Pass 2♦ Pass 3♣

All Pass

1. Stayman

Board: 49

Dealer: West

Vul: None

North HCP: 15

South HCP: 7

Contract: 2♥ North

North:

♠ J7

♥ AJ93

♦ KQ8

♣ AT94

South:

♠ A543

♥ QT84

♦ T74

♣ J2

W N E S

1♦ 1NT Pass 2♣¹

Pass 2♥ All Pass

1. Stayman

Board: 50

Dealer: East

Vul: N-S

North HCP: 8

South HCP: 17

Contract: 3NT South

North:

♠ AT75

♥ A65

♦ 865

♣ 832

South:

♠ Q4

♥ QJ84

♦ AJT

♣ AQJT

W N E S

1♣ 1NT

Pass 2♣¹ Pass 2♥

Pass 2NT Pass 3NT

All Pass

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 51

Dealer: West

Vul: E-W

HCP: 15

♠ J82

♥ 42

♦ AK64

♣ AQJ8

RHO opens the bidding 1♦.

You bid next.

Board: 52

Dealer: East

Vul: N-S

HCP: 9

♠ J652

♥ Q54

♦ AJ74

♣ J4

LHO opens the bidding 1♣.

Partner bids next.

East (LHO) Doubles 2♣ if possible.

Board: 53

Dealer: West

Vul: E-W

HCP: 15

♠ T9

♥ AQT3

♦ A63

♣ KQ72

RHO opens the bidding 1♦.

You bid next.

Board: 54

Dealer: East

Vul: E-W

HCP: 8

♠ 8764

♥ A73

♦ 742

♣ A95

LHO opens the bidding 1♦.

Partner bids next.

Board: 55

Dealer: West

Vul: Both

HCP: 17+1

♠ K73

♥ KQJ

♦ KQJT8

♣ Q4

RHO opens the bidding 1♠.

You bid next.

West (RHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 51

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ J82

♥ 42

♦ AK64

♣ AQJ8

South:

♠ Q953

♥ KQJ

♦ J98

♣ 964

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

1 ♦	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

Pass	2 ♦	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

Board: 52

Dealer: East

Vul: N-S

North HCP: 9

South HCP: 17

Contract: 3 ♠ South

North:

♠ J652

♥ Q54

♦ AJ74

♣ J4

South:

♠ KQT8

♥ AKT3

♦ Q5

♣ K32

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

		1 ♣	1NT
--	--	-----	-----

Pass	2 ♣ ¹	X	2 ♥
------	------------------	---	-----

Pass	2NT	Pass	3 ♠
------	-----	------	-----

All Pass

1. Stayman

Board: 53

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 3 ♥ South

North:

♠ T9

♥ AQT3

♦ A63

♣ KQ72

South:

♠ A653

♥ K976

♦ JT9

♣ 86

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

1 ♦	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

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

All Pass

1. Stayman

Board: 54

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ 8764

♥ A73

♦ 742

♣ A95

South:

♠ KQ9

♥ KT8

♦ AQ3

♣ JT42

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

		1 ♦	1NT
--	--	-----	-----

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

Board: 55

Dealer: West

Vul: Both

North HCP: 17+1

South HCP: 8

Contract: 2NT North

North:

♠ K73

♥ KQJ

♦ KQJT8

♣ Q4

South:

♠ 854

♥ 9652

♦ 73

♣ AKJT

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

1 ♠	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

2 ♥	2NT	All Pass	
-----	-----	----------	--

1. Stayman

South hands

We_Overcall_NT_then_Stayman

Board: 51	♠ Q953	LHO opens the bidding 1 ♦.
Dealer: West	♥ KQJ	Partner bids next.
Vul: E-W	♦ J98	
HCP: 9	♣ 964	
Board: 52	♠ KQT8	RHO opens the bidding 1 ♣.
Dealer: East	♥ AKT3	You bid next.
Vul: N-S	♦ Q5	East (RHO) Doubles 2 ♣ if possible.
HCP: 17	♣ K32	
Board: 53	♠ A653	LHO opens the bidding 1 ♦.
Dealer: West	♥ K976	Partner bids next.
Vul: E-W	♦ JT9	
HCP: 8	♣ 86	
Board: 54	♠ KQ9	RHO opens the bidding 1 ♦.
Dealer: East	♥ KT8	You bid next.
Vul: E-W	♦ AQ3	
HCP: 15	♣ JT42	
Board: 55	♠ 854	LHO opens the bidding 1 ♠.
Dealer: West	♥ 9652	Partner bids next.
Vul: Both	♦ 73	West (LHO) bids 2 ♥ if possible.
HCP: 8	♣ AKJT	

Both hands (Answers Page)

Board: 51

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ J82

♥ 42

♦ AK64

♣ AQJ8

South:

♠ Q953

♥ KQJ

♦ J98

♣ 964

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

1 ♦	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

Pass	2 ♦	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

Board: 52

Dealer: East

Vul: N-S

North HCP: 9

South HCP: 17

Contract: 3 ♠ South

North:

♠ J652

♥ Q54

♦ AJ74

♣ J4

South:

♠ KQT8

♥ AKT3

♦ Q5

♣ K32

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

		1 ♣	1NT
--	--	-----	-----

Pass	2 ♣ ¹	X	2 ♥
------	------------------	---	-----

Pass	2NT	Pass	3 ♠
------	-----	------	-----

All Pass

1. Stayman

Board: 53

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 3 ♥ South

North:

♠ T9

♥ AQT3

♦ A63

♣ KQ72

South:

♠ A653

♥ K976

♦ JT9

♣ 86

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

1 ♦	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

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

All Pass

1. Stayman

Board: 54

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ 8764

♥ A73

♦ 742

♣ A95

South:

♠ KQ9

♥ KT8

♦ AQ3

♣ JT42

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

		1 ♦	1NT
--	--	-----	-----

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

Board: 55

Dealer: West

Vul: Both

North HCP: 17+1

South HCP: 8

Contract: 2NT North

North:

♠ K73

♥ KQJ

♦ KQJT8

♣ Q4

South:

♠ 854

♥ 9652

♦ 73

♣ AKJT

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

1 ♠	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

2 ♥	2NT	All Pass	
-----	-----	----------	--

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 56	♠ T5	RHO opens the bidding 1 ♦ .
Dealer: West	♥ A96	You bid next.
Vul: None	♦ A742	
HCP: 15	♣ AK53	

Board: 57	♠ AJ98	RHO opens the bidding 1 ♦ .
Dealer: West	♥ KJ7	You bid next.
Vul: N-S	♦ KT3	
HCP: 17	♣ KQ9	

Board: 58	♠ AT63	LHO opens the bidding 1 ♥ .
Dealer: East	♥ T72	Partner bids next.
Vul: E-W	♦ 765	
HCP: 10	♣ KQJ	

Board: 59	♠ J97	RHO opens the bidding 1 ♥ .
Dealer: West	♥ K62	You bid next.
Vul: None	♦ AK6	
HCP: 15	♣ KJT5	

Board: 60	♠ AT54	LHO opens the bidding 1 ♦ .
Dealer: East	♥ JT42	Partner bids next.
Vul: E-W	♦ K5	
HCP: 8	♣ T73	

Both hands (Answers Page)

Board: 56

Dealer: West

Vul: None

North HCP: 15

South HCP: 7

Contract: 3♥ North

North:

♠ T5

♥ A96

♦ A742

♣ AK53

South:

♠ QJ94

♥ K873

♦ J98

♣ T7

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

1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

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

Pass	3♥	All Pass	
------	----	----------	--

1. Stayman

Board: 57

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 10

Contract: 3NT South

North:

♠ AJ98

♥ KJ7

♦ KT3

♣ KQ9

South:

♠ K75

♥ Q962

♦ AJ97

♣ 42

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

1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♠	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

Board: 58

Dealer: East

Vul: E-W

North HCP: 10

South HCP: 15

Contract: 3NT North

North:

♠ AT63

♥ T72

♦ 765

♣ KQJ

South:

♠ KQJ

♥ AJ54

♦ A92

♣ T87

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

		1♥	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

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

1. Stayman

Board: 59

Dealer: West

Vul: None

North HCP: 15

South HCP: 11

Contract: 3NT South

North:

♠ J97

♥ K62

♦ AK6

♣ KJT5

South:

♠ AQT2

♥ 983

♦ J53

♣ A74

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

1♥	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

Board: 60

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 3NT North

North:

♠ AT54

♥ JT42

♦ K5

♣ T73

South:

♠ K9

♥ AK3

♦ A872

♣ J864

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

		1♦	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

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

1. Stayman

South hands**We_Overcall_NT_then_Stayman**

Board: 56	♠ QJ94	LHO opens the bidding 1 ♦.
Dealer: West	♥ K873	Partner bids next.
Vul: None	♦ J98	
HCP: 7	♣ T7	

Board: 57	♠ K75	LHO opens the bidding 1 ♦.
Dealer: West	♥ Q962	Partner bids next.
Vul: N-S	♦ AJ97	
HCP: 10	♣ 42	

Board: 58	♠ KQJ	RHO opens the bidding 1 ♥.
Dealer: East	♥ AJ54	You bid next.
Vul: E-W	♦ A92	
HCP: 15	♣ T87	

Board: 59	♠ AQT2	LHO opens the bidding 1 ♥.
Dealer: West	♥ 983	Partner bids next.
Vul: None	♦ J53	
HCP: 11	♣ A74	

Board: 60	♠ K9	RHO opens the bidding 1 ♦.
Dealer: East	♥ AK3	You bid next.
Vul: E-W	♦ A872	
HCP: 15	♣ J864	

Both hands (Answers Page)

Board: 56

Dealer: West

Vul: None

North HCP: 15

South HCP: 7

Contract: 3♥ North

North:

♠ T5

♥ A96

♦ A742

♣ AK53

South:

♠ QJ94

♥ K873

♦ J98

♣ T7

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

1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

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

Pass	3♥	All Pass	
------	----	----------	--

1. Stayman

Board: 57

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 10

Contract: 3NT South

North:

♠ AJ98

♥ KJ7

♦ KT3

♣ KQ9

South:

♠ K75

♥ Q962

♦ AJ97

♣ 42

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

1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♠	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

Board: 58

Dealer: East

Vul: E-W

North HCP: 10

South HCP: 15

Contract: 3NT North

North:

♠ AT63

♥ T72

♦ 765

♣ KQJ

South:

♠ KQJ

♥ AJ54

♦ A92

♣ T87

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

		1♥	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

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

1. Stayman

Board: 59

Dealer: West

Vul: None

North HCP: 15

South HCP: 11

Contract: 3NT South

North:

♠ J97

♥ K62

♦ AK6

♣ KJT5

South:

♠ AQT2

♥ 983

♦ J53

♣ A74

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

1♥	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

Board: 60

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 3NT North

North:

♠ AT54

♥ JT42

♦ K5

♣ T73

South:

♠ K9

♥ AK3

♦ A872

♣ J864

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

		1♦	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

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

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 61	♠ AT95	RHO opens the bidding 1 ♣.
Dealer: West	♥ K9	You bid next.
Vul: Both	♦ AJ82	West (RHO) Doubles 2 ♣ if possible.
HCP: 15	♣ QJ4	

Board: 62	♠ Q952	LHO opens the bidding 1 ♦.
Dealer: East	♥ T6	Partner bids next.
Vul: None	♦ AT6	
HCP: 8	♣ Q643	

Board: 63	♠ Q87	RHO opens the bidding 1 ♦.
Dealer: West	♥ AKT7	You bid next.
Vul: E-W	♦ A83	
HCP: 15	♣ Q42	

Board: 64	♠ JT2	LHO opens the bidding 1 ♦.
Dealer: East	♥ AT97	Partner bids next.
Vul: None	♦ QJT8	
HCP: 8	♣ 95	

Board: 65	♠ KJ3	RHO opens the bidding 1 ♣.
Dealer: West	♥ AQ86	You bid next.
Vul: None	♦ 874	
HCP: 15	♣ AJ7	

Both hands (Answers Page)

Board: 61

	North:	South:	W	N	E	S
Dealer: West	♠ AT95	♠ K632	1 ♣	1NT	Pass	2 ♣ ¹
Vul: Both	♥ K9	♥ A7	X	2 ♥	Pass	4 ♠
North HCP: 15	♦ AJ82	♦ Q65	All Pass			
South HCP: 9	♣ QJ4	♣ 9862	1. Stayman			
Contract: 4 ♠ South						

Board: 62

Board: 62	North:	South:	W	N	E	S
Dealer: East	♠ Q952	♠ AKJ6			1 ♦	1NT
Vul: None	♥ T6	♥ K74	Pass	2 ♣ ¹	Pass	2 ♠
North HCP: 8	♦ AT6	♦ KQ98	Pass	3 ♠	All Pass	
South HCP: 16	♣ Q643	♣ 92	1. Stayman			
Contract: 3 ♠ North						

Board: 63

	North:	South:	W	N	E	S
Dealer: West	♠ Q87	♠ KJT4	1 ♦	1NT	Pass	2 ♣ ¹
Vul: E-W	♥ AKT7	♥ Q8	Pass	2 ♥	Pass	2NT
North HCP: 15	♦ A83	♦ QT9	All Pass			
South HCP: 11	♣ Q42	♣ K653	1. Stayman			
Contract: 2NT South						

Board: 64

	North:	South:	W	N	E	S
Dealer: East	♠ JT2	♠ AK4			1 ♦	1NT
Vul: None	♥ AT97	♥ Q3	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 8	♦ QJT8	♦ K652	Pass	2NT	Pass	3NT
South HCP: 17	♣ 95	♣ KQT3	All Pass			
Contract: 3NT South			1. Stayman			

Board: 65

	North:	South:	W	N	E	S
Dealer: West	♠ KJ3	♠ 654	1 ♣	1NT	Pass	2 ♣ ¹
Vul: None	♥ AQ86	♥ K975	Pass	2 ♥	Pass	4 ♥
North HCP: 15	♦ 874	♦ KQ63	All Pass			
South HCP: 8	♣ AJ7	♣ T2	1. Stayman			
Contract: 4 ♥ South						

South hands

We_Overcall_NT_then_Stayman

Board: 61	♠ K632	LHO opens the bidding 1 ♣.
Dealer: West	♥ A7	Partner bids next.
Vul: Both	♦ Q65	West (LHO) Doubles 2 ♣ if possible.
HCP: 9	♣ 9862	

Board: 62	♠ AKJ6	RHO opens the bidding 1 ♦.
Dealer: East	♥ K74	You bid next.
Vul: None	♦ KQ98	
HCP: 16	♣ 92	

Board: 63	♠ KJT4	LHO opens the bidding 1 ♦.
Dealer: West	♥ Q8	Partner bids next.
Vul: E-W	♦ QT9	
HCP: 11	♣ K653	

Board: 64	♠ AK4	RHO opens the bidding 1 ♦.
Dealer: East	♥ Q3	You bid next.
Vul: None	♦ K652	
HCP: 17	♣ KQT3	

Board: 65	♠ 654	LHO opens the bidding 1 ♣.
Dealer: West	♥ K975	Partner bids next.
Vul: None	♦ KQ63	
HCP: 8	♣ T2	

Both hands (Answers Page)

Board: 61

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9

Contract: 4 ♠ South

North:

♠ AT95

♥ K9

♦ AJ82

♣ QJ4

South:

♠ K632

♥ A7

♦ Q65

♣ 9862

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

1 ♣	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

X	2 ♠	Pass	4 ♠
---	-----	------	-----

All Pass

1. Stayman

Board: 62

Dealer: East

Vul: None

North HCP: 8

South HCP: 16

Contract: 3 ♠ North

North:

♠ Q952

♥ T6

♦ AT6

♣ Q643

South:

♠ AKJ6

♥ K74

♦ KQ98

♣ 92

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

		1 ♦	1NT
--	--	-----	-----

Pass	2 ♣ ¹	Pass	2 ♠
------	------------------	------	-----

Pass	3 ♠	All Pass	
------	-----	----------	--

1. Stayman

Board: 63

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 11

Contract: 2NT South

North:

♠ Q87

♥ AKT7

♦ A83

♣ Q42

South:

♠ KJT4

♥ Q8

♦ QT9

♣ K653

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

1 ♦	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

Pass	2 ♥	Pass	2NT
------	-----	------	-----

All Pass

1. Stayman

Board: 64

Dealer: East

Vul: None

North HCP: 8

South HCP: 17

Contract: 3NT South

North:

♠ JT2

♥ AT97

♦ QJT8

♣ 95

South:

♠ AK4

♥ Q3

♦ K652

♣ KQT3

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

		1 ♦	1NT
--	--	-----	-----

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

Pass	2NT	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

Board: 65

Dealer: West

Vul: None

North HCP: 15

South HCP: 8

Contract: 4 ♥ South

North:

♠ KJ3

♥ AQ86

♦ 874

♣ AJ7

South:

♠ 654

♥ K975

♦ KQ63

♣ T2

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

1 ♣	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

Pass	2 ♥	Pass	4 ♥
------	-----	------	-----

All Pass

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 66	♠ JT64	LHO opens the bidding 1 ♦.
Dealer: East	♥ Q6	Partner bids next.
Vul: N-S	♦ T93	
HCP: 10	♣ AQJ3	

Board: 67	♠ J632	RHO opens the bidding 1 ♣.
Dealer: West	♥ T8	You bid next.
Vul: E-W	♦ AKQ3	
HCP: 16	♣ AQ9	

Board: 68	♠ A973	LHO opens the bidding 1 ♦.
Dealer: East	♥ JT72	Partner bids next.
Vul: Both	♦ A8	
HCP: 9	♣ 754	

Board: 69	♠ A54	RHO opens the bidding 1 ♥.
Dealer: West	♥ AQJT	You bid next.
Vul: None	♦ T4	
HCP: 16	♣ KQ52	

Board: 70	♠ QJ95	LHO opens the bidding 1 ♣.
Dealer: East	♥ Q98	Partner bids next.
Vul: N-S	♦ KJT5	
HCP: 9	♣ 64	

Both hands (Answers Page)

Board: 66

Dealer: East

Vul: N-S

North HCP: 10

South HCP: 16

Contract: 4 ♠ North

North:

♠ JT64

♥ Q6

♦ T93

♣ AQJ3

South:

♠ AQ73

♥ J9

♦ AQ5

♣ KT65

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ ¹	Pass	2 ♠
------	------------------	------	-----

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

1. Stayman

Board: 67

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8

Contract: 2NT South

North:

♠ J632

♥ T8

♦ AKQ3

♣ AQ9

South:

♠ AQT

♥ Q543

♦ 8764

♣ 63

W	N	E	S
1 ♣	1NT	Pass	2 ♣ ¹

Pass	2 ♠	Pass	2NT
------	-----	------	-----

All Pass

1. Stayman

Board: 68

Dealer: East

Vul: Both

North HCP: 9

South HCP: 15

Contract: 4 ♠ North

North:

♠ A973

♥ JT72

♦ A8

♣ 754

South:

♠ KQ82

♥ 93

♦ KQ65

♣ AJ8

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ ¹	Pass	2 ♠
------	------------------	------	-----

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

1. Stayman

Board: 69

Dealer: West

Vul: None

North HCP: 16

South HCP: 9

Contract: 3NT South

North:

♠ A54

♥ AQJT

♦ T4

♣ KQ52

South:

♠ K976

♥ 762

♦ Q53

♣ AT8

W	N	E	S
1 ♥	1NT	Pass	2 ♣ ¹

Pass	2 ♦	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

Board: 70

Dealer: East

Vul: N-S

North HCP: 9

South HCP: 16

Contract: 3NT North

North:

♠ QJ95

♥ Q98

♦ KJT5

♣ 64

South:

♠ A43

♥ A42

♦ A84

♣ AT83

W	N	E	S
		1 ♣	1NT

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

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

1. Stayman

South hands

We_Overcall_NT_then_Stayman

Board: 66	♠ AQ73	RHO opens the bidding 1 ♦.
Dealer: East	♥ J9	You bid next.
Vul: N-S	♦ AQ5	
HCP: 16	♣ KT65	

Board: 67	♠ AQT	LHO opens the bidding 1 ♣.
Dealer: West	♥ Q543	Partner bids next.
Vul: E-W	♦ 8764	
HCP: 8	♣ 63	

Board: 68	♠ KQ82	RHO opens the bidding 1 ♦.
Dealer: East	♥ 93	You bid next.
Vul: Both	♦ KQ65	
HCP: 15	♣ AJ8	

Board: 69	♠ K976	LHO opens the bidding 1 ♥.
Dealer: West	♥ 762	Partner bids next.
Vul: None	♦ Q53	
HCP: 9	♣ AT8	

Board: 70	♠ A43	RHO opens the bidding 1 ♣.
Dealer: East	♥ A42	You bid next.
Vul: N-S	♦ A84	
HCP: 16	♣ AT83	

Both hands (Answers Page)

Board: 66

Dealer: East

Vul: N-S

North HCP: 10

South HCP: 16

Contract: 4 ♠ North

North:

♠ JT64

♥ Q6

♦ T93

♣ AQJ3

South:

♠ AQ73

♥ J9

♦ AQ5

♣ KT65

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ ¹	Pass	2 ♠
------	------------------	------	-----

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

1. Stayman

Board: 67

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8

Contract: 2NT South

North:

♠ J632

♥ T8

♦ AKQ3

♣ AQ9

South:

♠ AQT

♥ Q543

♦ 8764

♣ 63

W	N	E	S
1 ♣	1NT	Pass	2 ♣ ¹

Pass	2 ♠	Pass	2NT
------	-----	------	-----

All Pass

1. Stayman

Board: 68

Dealer: East

Vul: Both

North HCP: 9

South HCP: 15

Contract: 4 ♠ North

North:

♠ A973

♥ JT72

♦ A8

♣ 754

South:

♠ KQ82

♥ 93

♦ KQ65

♣ AJ8

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ ¹	Pass	2 ♠
------	------------------	------	-----

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

1. Stayman

Board: 69

Dealer: West

Vul: None

North HCP: 16

South HCP: 9

Contract: 3NT South

North:

♠ A54

♥ AQJT

♦ T4

♣ KQ52

South:

♠ K976

♥ 762

♦ Q53

♣ AT8

W	N	E	S
1 ♥	1NT	Pass	2 ♣ ¹

Pass	2 ♦	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

Board: 70

Dealer: East

Vul: N-S

North HCP: 9

South HCP: 16

Contract: 3NT North

North:

♠ QJ95

♥ Q98

♦ KJT5

♣ 64

South:

♠ A43

♥ A42

♦ A84

♣ AT83

W	N	E	S
		1 ♣	1NT

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

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

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 71 ♠ T852 RHO opens the bidding 1 ♣.
 Dealer: West ♥ K3 You bid next.
 Vul: E-W ♦ KQ9
 HCP: 15 ♣ AQJ6

Board: 72 ♠ JT93 LHO opens the bidding 1 ♦.
 Dealer: East ♥ QT9 Partner bids next.
 Vul: Both ♦ KT87
 HCP: 9 ♣ K7

Board: 73 ♠ 973 RHO opens the bidding 1 ♦.
 Dealer: West ♥ AKJ8 You bid next.
 Vul: Both ♦ A97
 HCP: 15 ♣ K95

Board: 74 ♠ JT72 LHO opens the bidding 1 ♦.
 Dealer: East ♥ Q8 Partner bids next.
 Vul: None ♦ J642
 HCP: 8 ♣ AT3

Board: 75 ♠ KQT RHO opens the bidding 1 ♥.
 Dealer: West ♥ K72 You bid next.
 Vul: E-W ♦ 652 West (RHO) bids 2 ♥ if possible.
 HCP: 15 ♣ AK96

Both hands (Answers Page)

Board: 71

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ T852

♥ K3

♦ KQ9

♣ AQJ6

South:

♠ AQ7

♥ A852

♦ T32

♣ T95

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

1 ♣	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

Pass	2 ♠	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

Board: 72

Dealer: East

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3 ♠ South

North:

♠ JT93

♥ QT9

♦ KT87

♣ K7

South:

♠ AQ72

♥ K873

♦ A93

♣ Q5

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

		1 ♦	1NT
--	--	-----	-----

Pass	2 ♣ ¹	Pass	2 ♥
------	------------------	------	-----

Pass	2NT	Pass	3 ♠
------	-----	------	-----

All Pass

1. Stayman

Board: 73

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10

Contract: 2NT South

North:

♠ 973

♥ AKJ8

♦ A97

♣ K95

South:

♠ KQT4

♥ Q42

♦ 53

♣ QJ86

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

1 ♦	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

Pass	2 ♥	Pass	2NT
------	-----	------	-----

All Pass

1. Stayman

Board: 74

Dealer: East

Vul: None

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ JT72

♥ Q8

♦ J642

♣ AT3

South:

♠ AK4

♥ 642

♦ AT5

♣ KQ87

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

		1 ♦	1NT
--	--	-----	-----

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

Board: 75

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ KQT

♥ K72

♦ 652

♣ AK96

South:

♠ A642

♥ 98

♦ KQ7

♣ J432

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

1 ♥	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

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

All Pass

1. Stayman

South hands

We_Overcall_NT_then_Stayman

Board: 71 ♠ AQ7 LHO opens the bidding 1 ♣.
 Dealer: West ♥ A852 Partner bids next.
 Vul: E-W ♦ T32
 HCP: 10 ♣ T95

Board: 72 ♠ AQ72 RHO opens the bidding 1 ♦.
 Dealer: East ♥ K873 You bid next.
 Vul: Both ♦ A93
 HCP: 15 ♣ Q5

Board: 73 ♠ KQT4 LHO opens the bidding 1 ♦.
 Dealer: West ♥ Q42 Partner bids next.
 Vul: Both ♦ 53
 HCP: 10 ♣ QJ86

Board: 74 ♠ AK4 RHO opens the bidding 1 ♦.
 Dealer: East ♥ 642 You bid next.
 Vul: None ♦ AT5
 HCP: 16 ♣ KQ87

Board: 75 ♠ A642 LHO opens the bidding 1 ♥.
 Dealer: West ♥ 98 Partner bids next.
 Vul: E-W ♦ KQ7 West (LHO) bids 2 ♥ if possible.
 HCP: 10 ♣ J432

Both hands (Answers Page)

Board: 71

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ T852

♥ K3

♦ KQ9

♣ AQJ6

South:

♠ AQ7

♥ A852

♦ T32

♣ T95

W N E S

1 ♣ 1NT Pass 2 ♣¹

Pass 2 ♠ Pass 3NT

All Pass

1. Stayman

Board: 72

Dealer: East

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3 ♠ South

North:

♠ JT93

♥ QT9

♦ KT87

♣ K7

South:

♠ AQ72

♥ K873

♦ A93

♣ Q5

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♥

Pass 2NT Pass 3 ♠

All Pass

1. Stayman

Board: 73

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10

Contract: 2NT South

North:

♠ 973

♥ AKJ8

♦ A97

♣ K95

South:

♠ KQT4

♥ Q42

♦ 53

♣ QJ86

W N E S

1 ♦ 1NT Pass 2 ♣¹

Pass 2 ♥ Pass 2NT

All Pass

1. Stayman

Board: 74

Dealer: East

Vul: None

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ JT72

♥ Q8

♦ J642

♣ AT3

South:

♠ AK4

♥ 642

♦ AT5

♣ KQ87

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 2NT All Pass

1. Stayman

Board: 75

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ KQT

♥ K72

♦ 652

♣ AK96

South:

♠ A642

♥ 98

♦ KQ7

♣ J432

W N E S

1 ♥ 1NT Pass 2 ♣¹

2 ♥ Pass Pass 3NT

All Pass

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 76	♠ A85	LHO opens the bidding 1 ♠.
Dealer: East	♥ JT83	Partner bids next.
Vul: E-W	♦ AJ85	
HCP: 10	♣ 98	

Board: 77	♠ T6	LHO opens the bidding 1 ♠.
Dealer: East	♥ AJ62	Partner bids next.
Vul: E-W	♦ T63	
HCP: 8	♣ QJ94	

Board: 78	♠ 9732	LHO opens the bidding 1 ♣.
Dealer: East	♥ AJ7	Partner bids next.
Vul: Both	♦ Q42	
HCP: 8	♣ JT3	

Board: 79	♠ KT87	LHO opens the bidding 1 ♥.
Dealer: East	♥ J8	Partner bids next.
Vul: None	♦ T94	
HCP: 9	♣ AJ53	

Board: 80	♠ KT4	LHO opens the bidding 1 ♦.
Dealer: East	♥ QJ87	Partner bids next.
Vul: Both	♦ K32	
HCP: 9	♣ T73	

Both hands (Answers Page)

Board: 76

Dealer: East

Vul: E-W

North HCP: 10

South HCP: 16

Contract: 3NT North

North:

♠ A85

♥ JT83

♦ AJ85

♣ 98

South:

♠ QJ7

♥ KQ7

♦ KT2

♣ KQ54

W	N	E	S
		1 ♠	1NT

Pass	2 ♣ ¹	Pass	2 ♦
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Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

Board: 77

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 16

Contract: 3 ♣ North

North:

♠ T6

♥ AJ62

♦ T63

♣ QJ94

South:

♠ AQ2

♥ Q98

♦ KJ5

♣ AT75

W	N	E	S
		1 ♠	1NT

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

Pass	3 ♣	All Pass	
------	-----	----------	--

1. Stayman

Board: 78

Dealer: East

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ 9732

♥ AJ7

♦ Q42

♣ JT3

South:

♠ K5

♥ QT85

♦ A76

♣ AQ84

W	N	E	S
		1 ♣	1NT

Pass	2 ♣ ¹	Pass	2 ♥
------	------------------	------	-----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

Board: 79

Dealer: East

Vul: None

North HCP: 9

South HCP: 16

Contract: 3 ♣ North

North:

♠ KT87

♥ J8

♦ T94

♣ AJ53

South:

♠ J43

♥ KQ9

♦ AJ5

♣ KQT9

W	N	E	S
		1 ♥	1NT

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

Pass	3 ♣	All Pass	
------	-----	----------	--

1. Stayman

Board: 80

Dealer: East

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ KT4

♥ QJ87

♦ K32

♣ T73

South:

♠ AQ85

♥ K65

♦ AQ96

♣ 94

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ ¹	Pass	2 ♠
------	------------------	------	-----

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

1. Stayman

South hands**We_Overcall_NT_then_Stayman**

Board: 76	♠ QJ7	RHO opens the bidding 1 ♠.
Dealer: East	♥ KQ7	You bid next.
Vul: E-W	♦ KT2	
HCP: 16	♣ KQ54	

Board: 77	♠ AQ2	RHO opens the bidding 1 ♠.
Dealer: East	♥ Q98	You bid next.
Vul: E-W	♦ KJ5	
HCP: 16	♣ AT75	

Board: 78	♠ K5	RHO opens the bidding 1 ♣.
Dealer: East	♥ QT85	You bid next.
Vul: Both	♦ A76	
HCP: 15	♣ AQ84	

Board: 79	♠ J43	RHO opens the bidding 1 ♥.
Dealer: East	♥ KQ9	You bid next.
Vul: None	♦ AJ5	
HCP: 16	♣ KQT9	

Board: 80	♠ AQ85	RHO opens the bidding 1 ♦.
Dealer: East	♥ K65	You bid next.
Vul: Both	♦ AQ96	
HCP: 15	♣ 94	

Both hands (Answers Page)

Board: 76

Dealer: East

Vul: E-W

North HCP: 10

South HCP: 16

Contract: 3NT North

North:

♠ A85

♥ JT83

♦ AJ85

♣ 98

South:

♠ QJ7

♥ KQ7

♦ KT2

♣ KQ54

W	N	E	S
		1 ♠	1NT

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

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

1. Stayman

Board: 77

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 16

Contract: 3 ♣ North

North:

♠ T6

♥ AJ62

♦ T63

♣ QJ94

South:

♠ AQ2

♥ Q98

♦ KJ5

♣ AT75

W	N	E	S
		1 ♠	1NT

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

Pass	3 ♣	All Pass	
------	-----	----------	--

1. Stayman

Board: 78

Dealer: East

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ 9732

♥ AJ7

♦ Q42

♣ JT3

South:

♠ K5

♥ QT85

♦ A76

♣ AQ84

W	N	E	S
		1 ♣	1NT

Pass	2 ♣ ¹	Pass	2 ♥
------	------------------	------	-----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

Board: 79

Dealer: East

Vul: None

North HCP: 9

South HCP: 16

Contract: 3 ♣ North

North:

♠ KT87

♥ J8

♦ T94

♣ AJ53

South:

♠ J43

♥ KQ9

♦ AJ5

♣ KQT9

W	N	E	S
		1 ♥	1NT

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

Pass	3 ♣	All Pass	
------	-----	----------	--

1. Stayman

Board: 80

Dealer: East

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ KT4

♥ QJ87

♦ K32

♣ T73

South:

♠ AQ85

♥ K65

♦ AQ96

♣ 94

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ ¹	Pass	2 ♠
------	------------------	------	-----

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

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 81	♠ KQ	RHO opens the bidding 1 ♦.
Dealer: West	♥ KJ87	You bid next.
Vul: None	♦ QJ5	
HCP: 16	♣ A963	
Board: 82	♠ KJT5	LHO opens the bidding 1 ♣.
Dealer: East	♥ JT9	Partner bids next.
Vul: N-S	♦ KT74	
HCP: 8	♣ 53	
Board: 83	♠ AK9	RHO opens the bidding 1 ♣.
Dealer: West	♥ QJ83	You bid next.
Vul: E-W	♦ QJ8	West (RHO) Doubles 2 ♣ if possible.
HCP: 16	♣ K96	
Board: 84	♠ QT4	LHO opens the bidding 1 ♣.
Dealer: East	♥ T987	Partner bids next.
Vul: None	♦ AQJT	East (LHO) Doubles 2 ♣ if possible.
HCP: 9	♣ 62	
Board: 85	♠ 863	RHO opens the bidding 1 ♣.
Dealer: West	♥ AJ2	You bid next.
Vul: N-S	♦ KT2	
HCP: 15	♣ AK83	

Both hands (Answers Page)

Board: 81

Dealer: West

Vul: None

North HCP: 16

South HCP: 8

Contract: 3♥ South

North:

♠ KQ

♥ KJ87

♦ QJ5

♣ A963

South:

♠ T842

♥ AQ54

♦ 42

♣ Q74

W N E S

1♦ 1NT Pass 2♣¹

Pass 2♥ Pass 3♥

All Pass

1. Stayman

Board: 82

Dealer: East

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ KJT5

♥ JT9

♦ KT74

♣ 53

South:

♠ 732

♥ A72

♦ AQ52

♣ AJ2

W N E S

1♣ 1NT

Pass 2♣¹ Pass 2♦

Pass 2NT All Pass

1. Stayman

Board: 83

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 10

Contract: 3NT North

North:

♠ AK9

♥ QJ83

♦ QJ8

♣ K96

South:

♠ J543

♥ AT72

♦ K5

♣ Q84

W N E S

1♣ 1NT Pass 2♣¹

X 2♥ Pass 3♣²

Pass 3NT All Pass

1. Stayman

2. limit raise or better in !H

Board: 84

Dealer: East

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ QT4

♥ T987

♦ AQJT

♣ 62

South:

♠ A532

♥ KQ5

♦ 853

♣ AQ8

W N E S

1♣ 1NT

Pass 2♣¹ X 2♠

Pass 3NT All Pass

1. Stayman

Board: 85

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ 863

♥ AJ2

♦ KT2

♣ AK83

South:

♠ KT94

♥ Q94

♦ A963

♣ 95

W N E S

1♣ 1NT Pass 2♣¹

Pass 2♦ Pass 3NT

All Pass

1. Stayman

South hands**We_Overcall_NT_then_Stayman**

Board: 81	♠ T842	LHO opens the bidding 1 ♦.
Dealer: West	♥ AQ54	Partner bids next.
Vul: None	♦ 42	
HCP: 8	♣ Q74	
<hr/>		
Board: 82	♠ 732	RHO opens the bidding 1 ♣.
Dealer: East	♥ A72	You bid next.
Vul: N-S	♦ AQ52	
HCP: 15	♣ AJ2	
<hr/>		
Board: 83	♠ J543	LHO opens the bidding 1 ♣.
Dealer: West	♥ AT72	Partner bids next.
Vul: E-W	♦ K5	West (LHO) Doubles 2 ♣ if possible.
HCP: 10	♣ Q84	
<hr/>		
Board: 84	♠ A532	RHO opens the bidding 1 ♣.
Dealer: East	♥ KQ5	You bid next.
Vul: None	♦ 853	East (RHO) Doubles 2 ♣ if possible.
HCP: 15	♣ AQ8	
<hr/>		
Board: 85	♠ KT94	LHO opens the bidding 1 ♣.
Dealer: West	♥ Q94	Partner bids next.
Vul: N-S	♦ A963	
HCP: 9	♣ 95	

Both hands (Answers Page)

Board: 81

Dealer: West

Vul: None

North HCP: 16

South HCP: 8

Contract: 3♥ South

North:

♠ KQ

♥ KJ87

♦ QJ5

♣ A963

South:

♠ T842

♥ AQ54

♦ 42

♣ Q74

W N E S

1♦ 1NT Pass 2♣¹

Pass 2♥ Pass 3♥

All Pass

1. Stayman

Board: 82

Dealer: East

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ KJT5

♥ JT9

♦ KT74

♣ 53

South:

♠ 732

♥ A72

♦ AQ52

♣ AJ2

W N E S

1♣ 1NT

Pass 2♣¹ Pass 2♦

Pass 2NT All Pass

1. Stayman

Board: 83

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 10

Contract: 3NT North

North:

♠ AK9

♥ QJ83

♦ QJ8

♣ K96

South:

♠ J543

♥ AT72

♦ K5

♣ Q84

W N E S

1♣ 1NT Pass 2♣¹

X 2♥ Pass 3♣²

Pass 3NT All Pass

1. Stayman

2. limit raise or better in !H

Board: 84

Dealer: East

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ QT4

♥ T987

♦ AQJT

♣ 62

South:

♠ A532

♥ KQ5

♦ 853

♣ AQ8

W N E S

1♣ 1NT

Pass 2♣¹ X 2♠

Pass 3NT All Pass

1. Stayman

Board: 85

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ 863

♥ AJ2

♦ KT2

♣ AK83

South:

♠ KT94

♥ Q94

♦ A963

♣ 95

W N E S

1♣ 1NT Pass 2♣¹

Pass 2♦ Pass 3NT

All Pass

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 86	♠ Q532	LHO opens the bidding 1 ♣.
Dealer: East	♥ A2	Partner bids next.
Vul: E-W	♦ QT65	
HCP: 8	♣ 654	

Board: 87	♠ A64	RHO opens the bidding 1 ♠.
Dealer: West	♥ AK92	You bid next.
Vul: Both	♦ 32	
HCP: 15	♣ KJT2	

Board: 88	♠ A82	LHO opens the bidding 1 ♦.
Dealer: East	♥ Q965	Partner bids next.
Vul: N-S	♦ QJ6	
HCP: 9	♣ 743	

Board: 89	♠ KQ9	RHO opens the bidding 1 ♣.
Dealer: West	♥ T753	You bid next.
Vul: E-W	♦ A62	
HCP: 16	♣ AQJ	

Board: 90	♠ J764	LHO opens the bidding 1 ♦.
Dealer: East	♥ A82	Partner bids next.
Vul: Both	♦ A76	
HCP: 9	♣ T74	

Both hands (Answers Page)

Board: 86

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ Q532

♥ A2

♦ QT65

♣ 654

South:

♠ J8

♥ T974

♦ AKJ7

♣ AK9

W	N	E	S
		1 ♣	1NT

Pass	2 ♣ ¹	Pass	2 ♥
------	------------------	------	-----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

Board: 87

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9

Contract: 4 ♥ South

North:

♠ A64

♥ AK92

♦ 32

♣ KJT2

South:

♠ K93

♥ 8743

♦ Q754

♣ A6

W	N	E	S
1 ♠	1NT	Pass	2 ♣ ¹

Pass	2 ♥	Pass	4 ♥
------	-----	------	-----

All Pass

1. Stayman

Board: 88

Dealer: East

Vul: N-S

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ A82

♥ Q965

♦ QJ6

♣ 743

South:

♠ T4

♥ AK8

♦ K72

♣ AJ852

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

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

1. Stayman

Board: 89

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 9

Contract: 4 ♥ South

North:

♠ KQ9

♥ T753

♦ A62

♣ AQJ

South:

♠ AJT7

♥ KJ86

♦ 85

♣ 932

W	N	E	S
1 ♣	1NT	Pass	2 ♣ ¹

Pass	2 ♥	Pass	4 ♥
------	-----	------	-----

All Pass

1. Stayman

Board: 90

Dealer: East

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ J764

♥ A82

♦ A76

♣ T74

South:

♠ A83

♥ KQT7

♦ KJ8

♣ Q86

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ ¹	Pass	2 ♥
------	------------------	------	-----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

South hands

We_Overcall_NT_then_Stayman

Board: 86	♠ J8	RHO opens the bidding 1 ♣.
Dealer: East	♥ T974	You bid next.
Vul: E-W	♦ AKJ7	
HCP: 16	♣ AK9	

Board: 87	♠ K93	LHO opens the bidding 1 ♠.
Dealer: West	♥ 8743	Partner bids next.
Vul: Both	♦ Q754	
HCP: 9	♣ A6	

Board: 88	♠ T4	RHO opens the bidding 1 ♦.
Dealer: East	♥ AK8	You bid next.
Vul: N-S	♦ K72	
HCP: 15+1	♣ AJ852	

Board: 89	♠ AJT7	LHO opens the bidding 1 ♣.
Dealer: West	♥ KJ86	Partner bids next.
Vul: E-W	♦ 85	
HCP: 9	♣ 932	

Board: 90	♠ A83	RHO opens the bidding 1 ♦.
Dealer: East	♥ KQT7	You bid next.
Vul: Both	♦ KJ8	
HCP: 15	♣ Q86	

Both hands (Answers Page)

Board: 86

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ Q532

♥ A2

♦ QT65

♣ 654

South:

♠ J8

♥ T974

♦ AKJ7

♣ AK9

W	N	E	S
		1 ♣	1NT

Pass	2 ♣ ¹	Pass	2 ♥
------	------------------	------	-----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

Board: 87

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9

Contract: 4 ♥ South

North:

♠ A64

♥ AK92

♦ 32

♣ KJT2

South:

♠ K93

♥ 8743

♦ Q754

♣ A6

W	N	E	S
1 ♠	1NT	Pass	2 ♣ ¹

Pass	2 ♥	Pass	4 ♥
------	-----	------	-----

All Pass

1. Stayman

Board: 88

Dealer: East

Vul: N-S

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ A82

♥ Q965

♦ QJ6

♣ 743

South:

♠ T4

♥ AK8

♦ K72

♣ AJ852

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

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

1. Stayman

Board: 89

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 9

Contract: 4 ♥ South

North:

♠ KQ9

♥ T753

♦ A62

♣ AQJ

South:

♠ AJT7

♥ KJ86

♦ 85

♣ 932

W	N	E	S
1 ♣	1NT	Pass	2 ♣ ¹

Pass	2 ♥	Pass	4 ♥
------	-----	------	-----

All Pass

1. Stayman

Board: 90

Dealer: East

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ J764

♥ A82

♦ A76

♣ T74

South:

♠ A83

♥ KQT7

♦ KJ8

♣ Q86

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ ¹	Pass	2 ♥
------	------------------	------	-----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 91	♠ J8	RHO opens the bidding 1 ♣.
Dealer: West	♥ AQ73	You bid next.
Vul: Both	♦ A942	
HCP: 15	♣ KJ5	

Board: 92	♠ Q976	LHO opens the bidding 1 ♦.
Dealer: East	♥ KT74	Partner bids next.
Vul: None	♦ Q98	
HCP: 7	♣ T6	

Board: 93	♠ KJ8	RHO opens the bidding 1 ♦.
Dealer: West	♥ AJ92	You bid next.
Vul: N-S	♦ KT83	
HCP: 15	♣ K2	

Board: 94	♠ T97	LHO opens the bidding 1 ♠.
Dealer: East	♥ AQ76	Partner bids next.
Vul: Both	♦ J85	
HCP: 9	♣ Q65	

Board: 95	♠ A2	RHO opens the bidding 1 ♣.
Dealer: West	♥ Q873	You bid next.
Vul: Both	♦ AJ42	
HCP: 17	♣ KQJ	

Both hands (Answers Page)

Board: 91

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ J8

♥ AQ73

♦ A942

♣ KJ5

South:

♠ K653

♥ K4

♦ KT87

♣ 983

W N E S

1 ♣ 1NT Pass 2 ♣¹

Pass 2 ♥ Pass 2NT

All Pass

1. Stayman

Board: 92

Dealer: East

Vul: None

North HCP: 7

South HCP: 15+1

Contract: 2NT North

North:

♠ Q976

♥ KT74

♦ Q98

♣ T6

South:

♠ K5

♥ J86

♦ AJ4

♣ AQ754

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 2NT All Pass

1. Stayman

Board: 93

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 12

Contract: 2NT South

North:

♠ KJ8

♥ AJ92

♦ KT83

♣ K2

South:

♠ Q932

♥ K87

♦ J5

♣ AQ87

W N E S

1 ♦ 1NT Pass 2 ♣¹

Pass 2 ♥ Pass 2NT

All Pass

1. Stayman

Board: 94

Dealer: East

Vul: Both

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ T97

♥ AQ76

♦ J85

♣ Q65

South:

♠ AQJ

♥ 84

♦ A62

♣ A9842

W N E S

1 ♠ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 3NT All Pass

1. Stayman

Board: 95

Dealer: West

Vul: Both

North HCP: 17

South HCP: 8

Contract: 2 ♥ North

North:

♠ A2

♥ Q873

♦ AJ42

♣ KQJ

South:

♠ 753

♥ AJT9

♦ K75

♣ T73

W N E S

1 ♣ 1NT Pass 2 ♣¹

Pass 2 ♥ All Pass

1. Stayman

South hands

We_Overcall_NT_then_Stayman

Board: 91	♠ K653	LHO opens the bidding 1 ♣.
Dealer: West	♥ K4	Partner bids next.
Vul: Both	♦ KT87	
HCP: 9	♣ 983	

Board: 92	♠ K5	RHO opens the bidding 1 ♦.
Dealer: East	♥ J86	You bid next.
Vul: None	♦ AJ4	
HCP: 15+1	♣ AQ754	

Board: 93	♠ Q932	LHO opens the bidding 1 ♦.
Dealer: West	♥ K87	Partner bids next.
Vul: N-S	♦ J5	
HCP: 12	♣ AQ87	

Board: 94	♠ AQJ	RHO opens the bidding 1 ♠.
Dealer: East	♥ 84	You bid next.
Vul: Both	♦ A62	
HCP: 15+1	♣ A9842	

Board: 95	♠ 753	LHO opens the bidding 1 ♣.
Dealer: West	♥ AJT9	Partner bids next.
Vul: Both	♦ K75	
HCP: 8	♣ T73	

Both hands (Answers Page)

Board: 91

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ J8

♥ AQ73

♦ A942

♣ KJ5

South:

♠ K653

♥ K4

♦ KT87

♣ 983

W N E S

1 ♣ 1NT Pass 2 ♣¹

Pass 2 ♥ Pass 2NT

All Pass

1. Stayman

Board: 92

Dealer: East

Vul: None

North HCP: 7

South HCP: 15+1

Contract: 2NT North

North:

♠ Q976

♥ KT74

♦ Q98

♣ T6

South:

♠ K5

♥ J86

♦ AJ4

♣ AQ754

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 2NT All Pass

1. Stayman

Board: 93

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 12

Contract: 2NT South

North:

♠ KJ8

♥ AJ92

♦ KT83

♣ K2

South:

♠ Q932

♥ K87

♦ J5

♣ AQ87

W N E S

1 ♦ 1NT Pass 2 ♣¹

Pass 2 ♥ Pass 2NT

All Pass

1. Stayman

Board: 94

Dealer: East

Vul: Both

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ T97

♥ AQ76

♦ J85

♣ Q65

South:

♠ AQJ

♥ 84

♦ A62

♣ A9842

W N E S

1 ♠ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 3NT All Pass

1. Stayman

Board: 95

Dealer: West

Vul: Both

North HCP: 17

South HCP: 8

Contract: 2 ♥ North

North:

♠ A2

♥ Q873

♦ AJ42

♣ KQJ

South:

♠ 753

♥ AJT9

♦ K75

♣ T73

W N E S

1 ♣ 1NT Pass 2 ♣¹

Pass 2 ♥ All Pass

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 96	♠ T962	LHO opens the bidding 1 ♣.
Dealer: East	♥ 965	Partner bids next.
Vul: E-W	♦ A93	
HCP: 8	♣ AT6	

Board: 97	♠ QT2	RHO opens the bidding 1 ♥.
Dealer: West	♥ KQ84	You bid next.
Vul: Both	♦ AJ87	
HCP: 15	♣ K8	

Board: 98	♠ 743	LHO opens the bidding 1 ♦.
Dealer: East	♥ KJ86	Partner bids next.
Vul: Both	♦ T2	
HCP: 9	♣ KQ84	

Board: 99	♠ T42	RHO opens the bidding 1 ♦.
Dealer: West	♥ A87	You bid next.
Vul: N-S	♦ AT6	
HCP: 15	♣ AK65	

Board: 100	♠ Q763	LHO opens the bidding 1 ♦.
Dealer: East	♥ Q64	Partner bids next.
Vul: E-W	♦ Q76	
HCP: 8	♣ Q74	

Both hands (Answers Page)

Board: 96

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ T962

♥ 965

♦ A93

♣ AT6

South:

♠ A43

♥ KQJ

♦ J64

♣ KJ72

W	N	E	S
		1 ♣	1NT

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

Board: 97

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ QT2

♥ KQ84

♦ AJ87

♣ K8

South:

♠ 9654

♥ 65

♦ Q432

♣ AQ5

W	N	E	S
1 ♥	1NT	Pass	2 ♣ ¹

Pass	2 ♦	Pass	2NT
------	-----	------	-----

All Pass

1. Stayman

Board: 98

Dealer: East

Vul: Both

North HCP: 9

South HCP: 16

Contract: 3NT North

North:

♠ 743

♥ KJ86

♦ T2

♣ KQ84

South:

♠ KJ92

♥ A2

♦ AK7

♣ J762

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ ¹	Pass	2 ♠
------	------------------	------	-----

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

1. Stayman

Board: 99

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 11

Contract: 3NT South

North:

♠ T42

♥ A87

♦ AT6

♣ AK65

South:

♠ Q965

♥ KT6

♦ K53

♣ QJ9

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹

Pass	2 ♦	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

Board: 100

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ Q763

♥ Q64

♦ Q76

♣ Q74

South:

♠ A82

♥ J75

♦ KJ4

♣ AK65

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

South hands**We_Overcall_NT_then_Stayman**

Board: 96	♠ A43	RHO opens the bidding 1 ♣.
Dealer: East	♥ KQJ	You bid next.
Vul: E-W	♦ J64	
HCP: 15	♣ KJ72	

Board: 97	♠ 9654	LHO opens the bidding 1 ♥.
Dealer: West	♥ 65	Partner bids next.
Vul: Both	♦ Q432	
HCP: 8	♣ AQ5	

Board: 98	♠ KJ92	RHO opens the bidding 1 ♦.
Dealer: East	♥ A2	You bid next.
Vul: Both	♦ AK7	
HCP: 16	♣ J762	

Board: 99	♠ Q965	LHO opens the bidding 1 ♦.
Dealer: West	♥ KT6	Partner bids next.
Vul: N-S	♦ K53	
HCP: 11	♣ QJ9	

Board: 100	♠ A82	RHO opens the bidding 1 ♦.
Dealer: East	♥ J75	You bid next.
Vul: E-W	♦ KJ4	
HCP: 16	♣ AK65	

Both hands (Answers Page)

Board: 96

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ T962

♥ 965

♦ A93

♣ AT6

South:

♠ A43

♥ KQJ

♦ J64

♣ KJ72

W	N	E	S
		1 ♣	1NT

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

Board: 97

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ QT2

♥ KQ84

♦ AJ87

♣ K8

South:

♠ 9654

♥ 65

♦ Q432

♣ AQ5

W	N	E	S
1 ♥	1NT	Pass	2 ♣ ¹

Pass	2 ♦	Pass	2NT
------	-----	------	-----

All Pass

1. Stayman

Board: 98

Dealer: East

Vul: Both

North HCP: 9

South HCP: 16

Contract: 3NT North

North:

♠ 743

♥ KJ86

♦ T2

♣ KQ84

South:

♠ KJ92

♥ A2

♦ AK7

♣ J762

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ ¹	Pass	2 ♠
------	------------------	------	-----

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

1. Stayman

Board: 99

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 11

Contract: 3NT South

North:

♠ T42

♥ A87

♦ AT6

♣ AK65

South:

♠ Q965

♥ KT6

♦ K53

♣ QJ9

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹

Pass	2 ♦	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

Board: 100

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ Q763

♥ Q64

♦ Q76

♣ Q74

South:

♠ A82

♥ J75

♦ KJ4

♣ AK65

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 101	♠ KQ72	RHO opens the bidding 1♦.
Dealer: West	♥ A95	You bid next.
Vul: N-S	♦ AQ9	
HCP: 15	♣ 985	
Board: 102	♠ J973	LHO opens the bidding 1♣.
Dealer: East	♥ J9	Partner bids next.
Vul: Both	♦ KT5	
HCP: 8	♣ K875	
Board: 103	♠ KJT	RHO opens the bidding 1♠.
Dealer: West	♥ AT94	You bid next.
Vul: E-W	♦ AT8	West (RHO) Doubles 2♠ if possible.
HCP: 16	♣ A95	
Board: 104	♠ QT62	LHO opens the bidding 1♦.
Dealer: East	♥ KQJ9	Partner bids next.
Vul: Both	♦ 7632	
HCP: 8	♣ 7	
Board: 105	♠ J63	RHO opens the bidding 1♣.
Dealer: West	♥ AQJ5	You bid next.
Vul: N-S	♦ K42	
HCP: 15	♣ A32	

Both hands (Answers Page)

Board: 101

	North:	South:	W	N	E	S
Dealer: West	♠ KQ72	♠ JT3	1 ♦	1NT	Pass	2 ♣ ¹
Vul: N-S	♥ A95	♥ KQ42	Pass	2 ♠	Pass	3NT
North HCP: 15	♦ AQ9	♦ KT7	All Pass			
South HCP: 10	♣ 985	♣ JT3				
Contract: 3NT South			1. Stayman			

Board: 102

Board: 102	North:	South:	W	N	E	S
Dealer: East	♠ J973	♠ K6			1 ♣	1NT
Vul: Both	♥ J9	♥ Q52	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 8	♦ KT5	♦ AQJ84	Pass	2NT	All Pass	
South HCP: 16+1	♣ K875	♣ A43				
Contract: 2NT North			1. Stayman			

Board: 103

	North:	South:	W	N	E	S
Dealer: West	♠ KJT	♠ 87	1 ♠	1NT	Pass	2 ♣ ¹
Vul: E-W	♥ AT94	♥ KQ83	Pass	2 ♥	Pass	2 ♠ ²
North HCP: 16	♦ AT8	♦ Q64	X	3NT	Pass	4 ♥
South HCP: 10	♣ A95	♣ KT87	All Pass			
Contract: 4 ♥ South			1. Stayman			
			2. limit raise or better in !H			

Board: 104

Board: 104	North:	South:	W	N	E	S
Dealer: East	♠ QT62	♠ A73			1 ♦	1NT
Vul: Both	♥ KQJ9	♥ A54	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 8	♦ 7632	♦ AT8	Pass	2NT	All Pass	
South HCP: 15	♣ 7	♣ QJ64				
Contract: 2NT North			1. Stayman			

Board: 105

Board: 105	North:	South:	W	N	E	S
Dealer: West	♠ J63	♠ AQ	1 ♣	1NT	Pass	2 ♣ ¹
Vul: N-S	♥ AQJ5	♥ T862	Pass	2 ♥	Pass	3 ♣ ²
North HCP: 15	♦ K42	♦ JT7	Pass	3NT	All Pass	
South HCP: 10	♣ A32	♣ K986				
Contract: 3NT North			1. Stayman			
			2. limit raise or better in !H			

South hands

We_Overcall_NT_then_Stayman

Board: 101	♠ JT3	LHO opens the bidding 1 ♦.
Dealer: West	♥ KQ42	Partner bids next.
Vul: N-S	♦ KT7	
HCP: 10	♣ JT3	
Board: 102	♠ K6	RHO opens the bidding 1 ♣.
Dealer: East	♥ Q52	You bid next.
Vul: Both	♦ AQJ84	
HCP: 16+1	♣ A43	
Board: 103	♠ 87	LHO opens the bidding 1 ♠.
Dealer: West	♥ KQ83	Partner bids next.
Vul: E-W	♦ Q64	West (LHO) Doubles 2 ♠ if possible.
HCP: 10	♣ KT87	
Board: 104	♠ A73	RHO opens the bidding 1 ♦.
Dealer: East	♥ A54	You bid next.
Vul: Both	♦ AT8	
HCP: 15	♣ QJ64	
Board: 105	♠ AQ	LHO opens the bidding 1 ♣.
Dealer: West	♥ T862	Partner bids next.
Vul: N-S	♦ JT7	
HCP: 10	♣ K986	

Both hands (Answers Page)

Board: 101

	North:	South:	W	N	E	S
Dealer: West	♠ KQ72	♠ JT3	1 ♦	1NT	Pass	2 ♣ ¹
Vul: N-S	♥ A95	♥ KQ42	Pass	2 ♠	Pass	3NT
North HCP: 15	♦ AQ9	♦ KT7	All Pass			
South HCP: 10	♣ 985	♣ JT3				
Contract: 3NT South						1. Stayman

Board: 102

	North:	South:	W	N	E	S
Dealer: East	♠ J973	♠ K6			1 ♣	1NT
Vul: Both	♥ J9	♥ Q52	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 8	♦ KT5	♦ AQJ84	Pass	2NT	All Pass	
South HCP: 16+1	♣ K875	♣ A43				
Contract: 2NT North						1. Stayman

Board: 103

	North:	South:	W	N	E	S
Dealer: West	♠ KJT	♠ 87	1 ♠	1NT	Pass	2 ♣ ¹
Vul: E-W	♥ AT94	♥ KQ83	Pass	2 ♥	Pass	2 ♠ ²
North HCP: 16	♦ AT8	♦ Q64	X	3NT	Pass	4 ♥
South HCP: 10	♣ A95	♣ KT87	All Pass			
Contract: 4 ♥ South						1. Stayman 2. limit raise or better in !H

Board: 104

	North:	South:	W	N	E	S
Dealer: East	♠ QT62	♠ A73			1 ♦	1NT
Vul: Both	♥ KQJ9	♥ A54	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 8	♦ 7632	♦ AT8	Pass	2NT	All Pass	
South HCP: 15	♣ 7	♣ QJ64				
Contract: 2NT North						1. Stayman

Board: 105

	North:	South:	W	N	E	S
Dealer: West	♠ J63	♠ AQ	1 ♣	1NT	Pass	2 ♣ ¹
Vul: N-S	♥ AQJ5	♥ T862	Pass	2 ♥	Pass	3 ♣ ²
North HCP: 15	♦ K42	♦ JT7	Pass	3NT	All Pass	
South HCP: 10	♣ A32	♣ K986				
Contract: 3NT North						1. Stayman 2. limit raise or better in !H

North hands

We_Overcall_NT_then_Stayman

Board: 106	♠ Q4	LHO opens the bidding 1 ♦.
Dealer: East	♥ A843	Partner bids next.
Vul: None	♦ J92	
HCP: 9	♣ Q872	
Board: 107	♠ KT4	RHO opens the bidding 1 ♠.
Dealer: West	♥ KJ7	You bid next.
Vul: N-S	♦ AKQ94	
HCP: 17+1	♣ J3	
Board: 108	♠ 875	LHO opens the bidding 1 ♠.
Dealer: East	♥ KQ75	Partner bids next.
Vul: E-W	♦ Q42	
HCP: 10	♣ K43	
Board: 109	♠ K73	RHO opens the bidding 1 ♠.
Dealer: West	♥ AQJ4	You bid next.
Vul: E-W	♦ 874	
HCP: 16	♣ AQ3	
Board: 110	♠ 65	Partner bids first.
Dealer: South	♥ J975	West (RHO) bids 1NT if possible.
Vul: N-S	♦ 98532	East (LHO) bids 2 ♣ if possible.
HCP: 1+1	♣ 94	West (RHO) Doubles 3 ♣ if possible.

Both hands (Answers Page)

Board: 106

Dealer: East

Vul: None

North HCP: 9

South HCP: 17

Contract: 3NT North

North:

♠ Q4

♥ A843

♦ J92

♣ Q872

South:

♠ KJ52

♥ K5

♦ AQ73

♣ AT4

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♠

Pass 3NT All Pass

1. Stayman

Board: 107

Dealer: West

Vul: N-S

North HCP: 17+1

South HCP: 11

Contract: 3NT North

North:

♠ KT4

♥ KJ7

♦ AKQ94

♣ J3

South:

♠ A2

♥ QT54

♦ JT2

♣ A762

W N E S

1 ♠ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 3 ♣

Pass 3NT All Pass

1. Stayman

Board: 108

Dealer: East

Vul: E-W

North HCP: 10

South HCP: 16

Contract: 3NT North

North:

♠ 875

♥ KQ75

♦ Q42

♣ K43

South:

♠ AJ2

♥ J93

♦ AJ9

♣ AJ76

W N E S

1 ♠ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 3NT All Pass

1. Stayman

Board: 109

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 10

Contract: 3NT North

North:

♠ K73

♥ AQJ4

♦ 874

♣ AQ3

South:

♠ J6

♥ K832

♦ KQT

♣ J975

W N E S

1 ♠ 1NT Pass 2 ♣¹

Pass 2 ♥ Pass 2 ♠²

Pass 3NT All Pass

1. Stayman

2. limit raise or better in !H

Board: 110

Dealer: South

Vul: N-S

North HCP: 1+1

South HCP: 15+2

Contract: 3 ♣ X South

North:

♠ 65

♥ J975

♦ 98532

♣ 94

South:

♠ JT84

♥ AK

♦ A

♣ KT8532

W N E S

1 ♣

1NT Pass 2 ♣¹ 3 ♣

X All Pass

1. Stayman

South hands

We_Overcall_NT_then_Stayman

Board: 106	♠ KJ52	RHO opens the bidding 1♦.
Dealer: East	♥ K5	You bid next.
Vul: None	♦ AQ73	
HCP: 17	♣ AT4	
<hr/>		
Board: 107	♠ A2	LHO opens the bidding 1♠.
Dealer: West	♥ QT54	Partner bids next.
Vul: N-S	♦ JT2	
HCP: 11	♣ A762	
<hr/>		
Board: 108	♠ AJ2	RHO opens the bidding 1♠.
Dealer: East	♥ J93	You bid next.
Vul: E-W	♦ AJ9	
HCP: 16	♣ AJ76	
<hr/>		
Board: 109	♠ J6	LHO opens the bidding 1♠.
Dealer: West	♥ K832	Partner bids next.
Vul: E-W	♦ KQT	
HCP: 10	♣ J975	
<hr/>		
Board: 110	♠ JT84	You bid first.
Dealer: South	♥ AK	West (LHO) bids 1NT if possible.
Vul: N-S	♦ A	East (RHO) bids 2♣ if possible.
HCP: 15+2	♣ KT8532	West (LHO) Doubles 3♣ if possible.

Both hands (Answers Page)

Board: 106

Dealer: East

Vul: None

North HCP: 9

South HCP: 17

Contract: 3NT North

North:

♠ Q4

♥ A843

♦ J92

♣ Q872

South:

♠ KJ52

♥ K5

♦ AQ73

♣ AT4

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♠

Pass 3NT All Pass

1. Stayman

Board: 107

Dealer: West

Vul: N-S

North HCP: 17+1

South HCP: 11

Contract: 3NT North

North:

♠ KT4

♥ KJ7

♦ AKQ94

♣ J3

South:

♠ A2

♥ QT54

♦ JT2

♣ A762

W N E S

1 ♠ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 3 ♣

Pass 3NT All Pass

1. Stayman

Board: 108

Dealer: East

Vul: E-W

North HCP: 10

South HCP: 16

Contract: 3NT North

North:

♠ 875

♥ KQ75

♦ Q42

♣ K43

South:

♠ AJ2

♥ J93

♦ AJ9

♣ AJ76

W N E S

1 ♠ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 3NT All Pass

1. Stayman

Board: 109

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 10

Contract: 3NT North

North:

♠ K73

♥ AQJ4

♦ 874

♣ AQ3

South:

♠ J6

♥ K832

♦ KQT

♣ J975

W N E S

1 ♠ 1NT Pass 2 ♣¹

Pass 2 ♥ Pass 2 ♠²

Pass 3NT All Pass

1. Stayman

2. limit raise or better in !H

Board: 110

Dealer: South

Vul: N-S

North HCP: 1+1

South HCP: 15+2

Contract: 3 ♣ X South

North:

♠ 65

♥ J975

♦ 98532

♣ 94

South:

♠ JT84

♥ AK

♦ A

♣ KT8532

W N E S

1 ♣

1NT Pass 2 ♣¹ 3 ♣

X All Pass

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 111	♠ A6	RHO opens the bidding 1 ♣.
Dealer: West	♥ QJ54	You bid next.
Vul: None	♦ AQT	
HCP: 16	♣ K853	

Board: 112	♠ J972	LHO opens the bidding 1 ♦.
Dealer: East	♥ AQ4	Partner bids next.
Vul: N-S	♦ J5	
HCP: 8	♣ T972	

Board: 113	♠ A9	RHO opens the bidding 1 ♣.
Dealer: West	♥ Q985	You bid next.
Vul: N-S	♦ KQ7	
HCP: 15	♣ KJ92	

Board: 114	♠ Q943	LHO opens the bidding 1 ♦.
Dealer: East	♥ Q54	Partner bids next.
Vul: E-W	♦ T32	
HCP: 8	♣ A62	

Board: 115	♠ AK64	RHO opens the bidding 1 ♠.
Dealer: West	♥ A7	You bid next.
Vul: N-S	♦ KT85	
HCP: 17	♣ KT4	

Both hands (Answers Page)

Board: 111

Dealer: West

Vul: None

North HCP: 16

South HCP: 8

Contract: 2NT South

North:

♠ A6

♥ QJ54

♦ AQT

♣ K853

South:

♠ JT95

♥ K93

♦ 632

♣ A96

W N E S

1 ♣ 1NT Pass 2 ♣¹

Pass 2 ♥ Pass 2NT

All Pass

1. Stayman

Board: 112

Dealer: East

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ J972

♥ AQ4

♦ J5

♣ T972

South:

♠ A8

♥ J65

♦ A642

♣ AQ63

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 2NT All Pass

1. Stayman

Board: 113

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 10

Contract: 2NT South

North:

♠ A9

♥ Q985

♦ KQ7

♣ KJ92

South:

♠ Q654

♥ KJ

♦ A432

♣ 643

W N E S

1 ♣ 1NT Pass 2 ♣¹

Pass 2 ♥ Pass 2NT

All Pass

1. Stayman

Board: 114

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ Q943

♥ Q54

♦ T32

♣ A62

South:

♠ A8

♥ AJ62

♦ KQ65

♣ J97

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♥

Pass 2NT All Pass

1. Stayman

Board: 115

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 9

Contract: 3NT North

North:

♠ AK64

♥ A7

♦ KT85

♣ KT4

South:

♠ 85

♥ Q932

♦ J97

♣ AQ98

W N E S

1 ♠ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 3 ♣

Pass 3NT All Pass

1. Stayman

South hands**We_Overcall_NT_then_Stayman**

Board: 111	♠ JT95	LHO opens the bidding 1 ♣.
Dealer: West	♥ K93	Partner bids next.
Vul: None	♦ 632	
HCP: 8	♣ A96	

Board: 112	♠ A8	RHO opens the bidding 1 ♦.
Dealer: East	♥ J65	You bid next.
Vul: N-S	♦ A642	
HCP: 15	♣ AQ63	

Board: 113	♠ Q654	LHO opens the bidding 1 ♣.
Dealer: West	♥ KJ	Partner bids next.
Vul: N-S	♦ A432	
HCP: 10	♣ 643	

Board: 114	♠ A8	RHO opens the bidding 1 ♦.
Dealer: East	♥ AJ62	You bid next.
Vul: E-W	♦ KQ65	
HCP: 15	♣ J97	

Board: 115	♠ 85	LHO opens the bidding 1 ♠.
Dealer: West	♥ Q932	Partner bids next.
Vul: N-S	♦ J97	
HCP: 9	♣ AQ98	

Both hands (Answers Page)

Board: 111

Dealer: West

Vul: None

North HCP: 16

South HCP: 8

Contract: 2NT South

North:

♠ A6

♥ QJ54

♦ AQT

♣ K853

South:

♠ JT95

♥ K93

♦ 632

♣ A96

W N E S

1 ♣ 1NT Pass 2 ♣¹

Pass 2 ♥ Pass 2NT

All Pass

1. Stayman

Board: 112

Dealer: East

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ J972

♥ AQ4

♦ J5

♣ T972

South:

♠ A8

♥ J65

♦ A642

♣ AQ63

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 2NT All Pass

1. Stayman

Board: 113

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 10

Contract: 2NT South

North:

♠ A9

♥ Q985

♦ KQ7

♣ KJ92

South:

♠ Q654

♥ KJ

♦ A432

♣ 643

W N E S

1 ♣ 1NT Pass 2 ♣¹

Pass 2 ♥ Pass 2NT

All Pass

1. Stayman

Board: 114

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ Q943

♥ Q54

♦ T32

♣ A62

South:

♠ A8

♥ AJ62

♦ KQ65

♣ J97

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♥

Pass 2NT All Pass

1. Stayman

Board: 115

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 9

Contract: 3NT North

North:

♠ AK64

♥ A7

♦ KT85

♣ KT4

South:

♠ 85

♥ Q932

♦ J97

♣ AQ98

W N E S

1 ♠ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 3 ♣

Pass 3NT All Pass

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 116	♠ KJ4	LHO opens the bidding 1 ♦.
Dealer: East	♥ AT74	Partner bids next.
Vul: Both	♦ J652	
HCP: 9	♣ T8	

Board: 117	♠ A62	RHO opens the bidding 1 ♦.
Dealer: West	♥ A6	You bid next.
Vul: N-S	♦ KJT5	
HCP: 15	♣ QJT2	

Board: 118	♠ A32	RHO opens the bidding 1 ♦.
Dealer: West	♥ AJ8	You bid next.
Vul: None	♦ K654	
HCP: 15	♣ K98	

Board: 119	♠ AT	RHO opens the bidding 1 ♣.
Dealer: West	♥ K65	You bid next.
Vul: N-S	♦ AT54	
HCP: 15	♣ KJ54	

Board: 120	♠ Q5	LHO opens the bidding 1 ♣.
Dealer: East	♥ Q862	Partner bids next.
Vul: Both	♦ Q82	
HCP: 11	♣ KQ72	

Both hands (Answers Page)

Board: 116

Dealer: East

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ KJ4

♥ AT74

♦ J652

♣ T8

South:

♠ 8632

♥ Q3

♦ AK87

♣ KQJ

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♠

Pass 3NT All Pass

1. Stayman

Board: 117

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 11

Contract: 3NT South

North:

♠ A62

♥ A6

♦ KJT5

♣ QJT2

South:

♠ KJ84

♥ K85

♦ 64

♣ A543

W N E S

1 ♦ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

Board: 118

Dealer: West

Vul: None

North HCP: 15

South HCP: 8

Contract: 3 ♣ South

North:

♠ A32

♥ AJ8

♦ K654

♣ K98

South:

♠ KQ98

♥ 62

♦ 973

♣ QJ53

W N E S

1 ♦ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 3 ♣

All Pass

1. Stayman

Board: 119

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AT

♥ K65

♦ AT54

♣ KJ54

South:

♠ KQ76

♥ Q73

♦ 93

♣ Q987

W N E S

1 ♣ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

Board: 120

Dealer: East

Vul: Both

North HCP: 11

South HCP: 15

Contract: 4 ♥ North

North:

♠ Q5

♥ Q862

♦ Q82

♣ KQ72

South:

♠ K82

♥ KT54

♦ AJT

♣ AT9

W N E S

1 ♣ 1NT

Pass 2 ♣¹ Pass 2 ♥

Pass 3 ♣² Pass 3NT

Pass 4 ♥ All Pass

1. Stayman

2. limit raise or better in !H

South hands**We_Overcall_NT_then_Stayman**

Board: 116	♠ 8632	RHO opens the bidding 1 ♦.
Dealer: East	♥ Q3	You bid next.
Vul: Both	♦ AK87	
HCP: 15	♣ KQJ	

Board: 117	♠ KJ84	LHO opens the bidding 1 ♦.
Dealer: West	♥ K85	Partner bids next.
Vul: N-S	♦ 64	
HCP: 11	♣ A543	

Board: 118	♠ KQ98	LHO opens the bidding 1 ♦.
Dealer: West	♥ 62	Partner bids next.
Vul: None	♦ 973	
HCP: 8	♣ QJ53	

Board: 119	♠ KQ76	LHO opens the bidding 1 ♣.
Dealer: West	♥ Q73	Partner bids next.
Vul: N-S	♦ 93	
HCP: 9	♣ Q987	

Board: 120	♠ K82	RHO opens the bidding 1 ♣.
Dealer: East	♥ KT54	You bid next.
Vul: Both	♦ AJT	
HCP: 15	♣ AT9	

Both hands (Answers Page)

Board: 116

Dealer: East

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ KJ4

♥ AT74

♦ J652

♣ T8

South:

♠ 8632

♥ Q3

♦ AK87

♣ KQJ

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♠

Pass 3NT All Pass

1. Stayman

Board: 117

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 11

Contract: 3NT South

North:

♠ A62

♥ A6

♦ KJT5

♣ QJT2

South:

♠ KJ84

♥ K85

♦ 64

♣ A543

W N E S

1 ♦ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

Board: 118

Dealer: West

Vul: None

North HCP: 15

South HCP: 8

Contract: 3 ♣ South

North:

♠ A32

♥ AJ8

♦ K654

♣ K98

South:

♠ KQ98

♥ 62

♦ 973

♣ QJ53

W N E S

1 ♦ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 3 ♣

All Pass

1. Stayman

Board: 119

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AT

♥ K65

♦ AT54

♣ KJ54

South:

♠ KQ76

♥ Q73

♦ 93

♣ Q987

W N E S

1 ♣ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

Board: 120

Dealer: East

Vul: Both

North HCP: 11

South HCP: 15

Contract: 4 ♥ North

North:

♠ Q5

♥ Q862

♦ Q82

♣ KQ72

South:

♠ K82

♥ KT54

♦ AJT

♣ AT9

W N E S

1 ♣ 1NT

Pass 2 ♣¹ Pass 2 ♥

Pass 3 ♣² Pass 3NT

Pass 4 ♥ All Pass

1. Stayman

2. limit raise or better in !H

North hands

We_Overcall_NT_then_Stayman

Board: 121	♠ 972	LHO opens the bidding 1 ♠.
Dealer: East	♥ AJ86	Partner bids next.
Vul: N-S	♦ T5	
HCP: 10	♣ KQ63	

Board: 122	♠ AKT4	LHO opens the bidding 1 ♣.
Dealer: East	♥ J94	Partner bids next.
Vul: E-W	♦ 95	
HCP: 8	♣ 9864	

Board: 123	♠ AK32	RHO opens the bidding 1 ♣.
Dealer: West	♥ 32	You bid next.
Vul: None	♦ J82	
HCP: 15	♣ AK73	

Board: 124	♠ QJ83	LHO opens the bidding 1 ♣.
Dealer: East	♥ T862	Partner bids next.
Vul: Both	♦ KQT7	
HCP: 12	♣ A	

Board: 125	♠ AKQ9	RHO opens the bidding 1 ♣.
Dealer: West	♥ 52	You bid next.
Vul: N-S	♦ KT53	
HCP: 15	♣ K96	

Both hands (Answers Page)

Board: 121

Dealer: East

Vul: N-S

North HCP: 10

South HCP: 16

Contract: 3♣ North

North:

♠ 972

♥ AJ86

♦ T5

♣ KQ63

South:

♠ KQ84

♥ 952

♦ AK2

♣ A74

W	N	E	S
		1♠	1NT

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	3♣	All Pass	
------	----	----------	--

1. Stayman

Board: 122

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ AKT4

♥ J94

♦ 95

♣ 9864

South:

♠ Q96

♥ AT5

♦ KQT7

♣ KQ2

W	N	E	S
		1♣	1NT

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

Board: 123

Dealer: West

Vul: None

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AK32

♥ 32

♦ J82

♣ AK73

South:

♠ 87

♥ AQT5

♦ K74

♣ 9654

W	N	E	S
1♣	1NT	Pass	2♣ ¹

Pass	2♠	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

Board: 124

Dealer: East

Vul: Both

North HCP: 12

South HCP: 15+1

Contract: 3NT North

North:

♠ QJ83

♥ T862

♦ KQT7

♣ A

South:

♠ T6

♥ AK9

♦ AJ532

♣ K92

W	N	E	S
		1♣	1NT

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

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

1. Stayman

Board: 125

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 3♠ South

North:

♠ AKQ9

♥ 52

♦ KT53

♣ K96

South:

♠ 7543

♥ K43

♦ 97

♣ AJ82

W	N	E	S
1♣	1NT	Pass	2♣ ¹

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

All Pass

1. Stayman

South hands

We_Overcall_NT_then_Stayman

Board: 121	♠ KQ84	RHO opens the bidding 1 ♠.
Dealer: East	♥ 952	You bid next.
Vul: N-S	♦ AK2	
HCP: 16	♣ A74	

Board: 122	♠ Q96	RHO opens the bidding 1 ♣.
Dealer: East	♥ AT5	You bid next.
Vul: E-W	♦ KQT7	
HCP: 16	♣ KQ2	

Board: 123	♠ 87	LHO opens the bidding 1 ♣.
Dealer: West	♥ AQT5	Partner bids next.
Vul: None	♦ K74	
HCP: 9	♣ 9654	

Board: 124	♠ T6	RHO opens the bidding 1 ♣.
Dealer: East	♥ AK9	You bid next.
Vul: Both	♦ AJ532	
HCP: 15+1	♣ K92	

Board: 125	♠ 7543	LHO opens the bidding 1 ♣.
Dealer: West	♥ K43	Partner bids next.
Vul: N-S	♦ 97	
HCP: 8	♣ AJ82	

Both hands (Answers Page)

Board: 121

Dealer: East

Vul: N-S

North HCP: 10

South HCP: 16

Contract: 3♣ North

North:

♠ 972

♥ AJ86

♦ T5

♣ KQ63

South:

♠ KQ84

♥ 952

♦ AK2

♣ A74

W	N	E	S
		1♠	1NT

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	3♣	All Pass	
------	----	----------	--

1. Stayman

Board: 122

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ AKT4

♥ J94

♦ 95

♣ 9864

South:

♠ Q96

♥ AT5

♦ KQT7

♣ KQ2

W	N	E	S
		1♣	1NT

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

Board: 123

Dealer: West

Vul: None

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AK32

♥ 32

♦ J82

♣ AK73

South:

♠ 87

♥ AQT5

♦ K74

♣ 9654

W	N	E	S
1♣	1NT	Pass	2♣ ¹

Pass	2♠	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

Board: 124

Dealer: East

Vul: Both

North HCP: 12

South HCP: 15+1

Contract: 3NT North

North:

♠ QJ83

♥ T862

♦ KQT7

♣ A

South:

♠ T6

♥ AK9

♦ AJ532

♣ K92

W	N	E	S
		1♣	1NT

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

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

1. Stayman

Board: 125

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 3♠ South

North:

♠ AKQ9

♥ 52

♦ KT53

♣ K96

South:

♠ 7543

♥ K43

♦ 97

♣ AJ82

W	N	E	S
1♣	1NT	Pass	2♣ ¹

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

All Pass

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 126	♠ Q742	LHO opens the bidding 1 ♦.
Dealer: East	♥ QJT6	Partner bids next.
Vul: E-W	♦ J53	
HCP: 9	♣ K7	

Board: 127	♠ KQ76	RHO opens the bidding 1 ♦.
Dealer: West	♥ K3	You bid next.
Vul: None	♦ KT97	
HCP: 15	♣ AT5	

Board: 128	♠ 853	LHO opens the bidding 1 ♦.
Dealer: East	♥ AK96	Partner bids next.
Vul: N-S	♦ J65	
HCP: 8	♣ 854	

Board: 129	♠ Q6	RHO opens the bidding 1 ♣.
Dealer: West	♥ AQ83	You bid next.
Vul: E-W	♦ QJ92	
HCP: 16	♣ AJ9	

Board: 130	♠ KT73	LHO opens the bidding 1 ♣.
Dealer: East	♥ K532	Partner bids next.
Vul: E-W	♦ Q94	
HCP: 8	♣ 86	

Both hands (Answers Page)

Board: 126

Dealer: East

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ Q742

♥ QJT6

♦ J53

♣ K7

South:

♠ AJ

♥ K83

♦ KT62

♣ A943

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 3NT All Pass

1. Stayman

Board: 127

Dealer: West

Vul: None

North HCP: 15

South HCP: 9

Contract: 4 ♠ South

North:

♠ KQ76

♥ K3

♦ KT97

♣ AT5

South:

♠ JT98

♥ AJ4

♦ 843

♣ K73

W N E S

1 ♦ 1NT Pass 2 ♣¹

Pass 2 ♠ Pass 4 ♠

All Pass

1. Stayman

Board: 128

Dealer: East

Vul: N-S

North HCP: 8

South HCP: 16+1

Contract: 2NT North

North:

♠ 853

♥ AK96

♦ J65

♣ 854

South:

♠ Q64

♥ J4

♦ K87

♣ AKQJ7

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 2NT All Pass

1. Stayman

Board: 129

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 10

Contract: 2NT South

North:

♠ Q6

♥ AQ83

♦ QJ92

♣ AJ9

South:

♠ A985

♥ KT5

♦ K65

♣ T72

W N E S

1 ♣ 1NT Pass 2 ♣¹

Pass 2 ♥ Pass 2NT

All Pass

1. Stayman

Board: 130

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ KT73

♥ K532

♦ Q94

♣ 86

South:

♠ QJ

♥ AT7

♦ K852

♣ KQ94

W N E S

1 ♣ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 2NT All Pass

1. Stayman

South hands**We_Overcall_NT_then_Stayman**

Board: 126	♠ AJ	RHO opens the bidding 1 ♦ .
Dealer: East	♥ K83	You bid next.
Vul: E-W	♦ KT62	
HCP: 15	♣ A943	

Board: 127	♠ JT98	LHO opens the bidding 1 ♦ .
Dealer: West	♥ AJ4	Partner bids next.
Vul: None	♦ 843	
HCP: 9	♣ K73	

Board: 128	♠ Q64	RHO opens the bidding 1 ♦ .
Dealer: East	♥ J4	You bid next.
Vul: N-S	♦ K87	
HCP: 16+1	♣ AKQJ7	

Board: 129	♠ A985	LHO opens the bidding 1 ♣ .
Dealer: West	♥ KT5	Partner bids next.
Vul: E-W	♦ K65	
HCP: 10	♣ T72	

Board: 130	♠ QJ	RHO opens the bidding 1 ♣ .
Dealer: East	♥ AT7	You bid next.
Vul: E-W	♦ K852	
HCP: 15	♣ KQ94	

Both hands (Answers Page)

Board: 126

Dealer: East

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ Q742

♥ QJT6

♦ J53

♣ K7

South:

♠ AJ

♥ K83

♦ KT62

♣ A943

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 3NT All Pass

1. Stayman

Board: 127

Dealer: West

Vul: None

North HCP: 15

South HCP: 9

Contract: 4 ♠ South

North:

♠ KQ76

♥ K3

♦ KT97

♣ AT5

South:

♠ JT98

♥ AJ4

♦ 843

♣ K73

W N E S

1 ♦ 1NT Pass 2 ♣¹

Pass 2 ♠ Pass 4 ♠

All Pass

1. Stayman

Board: 128

Dealer: East

Vul: N-S

North HCP: 8

South HCP: 16+1

Contract: 2NT North

North:

♠ 853

♥ AK96

♦ J65

♣ 854

South:

♠ Q64

♥ J4

♦ K87

♣ AKQJ7

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 2NT All Pass

1. Stayman

Board: 129

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 10

Contract: 2NT South

North:

♠ Q6

♥ AQ83

♦ QJ92

♣ AJ9

South:

♠ A985

♥ KT5

♦ K65

♣ T72

W N E S

1 ♣ 1NT Pass 2 ♣¹

Pass 2 ♥ Pass 2NT

All Pass

1. Stayman

Board: 130

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ KT73

♥ K532

♦ Q94

♣ 86

South:

♠ QJ

♥ AT7

♦ K852

♣ KQ94

W N E S

1 ♣ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 2NT All Pass

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 131	♠ AQ7	RHO opens the bidding 1 ♦.
Dealer: West	♥ J942	You bid next.
Vul: Both	♦ KQ3	
HCP: 15	♣ K82	

Board: 132	♠ KT73	LHO opens the bidding 1 ♥.
Dealer: East	♥ Q943	Partner bids next.
Vul: None	♦ K42	
HCP: 8	♣ 84	

Board: 133	♠ A82	RHO opens the bidding 1 ♣.
Dealer: West	♥ AJT4	You bid next.
Vul: N-S	♦ K9	
HCP: 17	♣ KQ82	

Board: 134	♠ KT62	LHO opens the bidding 1 ♦.
Dealer: East	♥ K9	Partner bids next.
Vul: Both	♦ JT72	
HCP: 8	♣ J86	

Board: 135	♠ QJ2	RHO opens the bidding 1 ♣.
Dealer: West	♥ A3	You bid next.
Vul: E-W	♦ AJ82	
HCP: 15	♣ K952	

Both hands (Answers Page)

Board: 131

Dealer: West

Vul: Both

North HCP: 15

South HCP: 11

Contract: 4♥ South

North:

♠ AQ7

♥ J942

♦ KQ3

♣ K82

South:

♠ T96

♥ KQ83

♦ A62

♣ Q93

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

1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

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

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

All Pass

1. Stayman

2. limit raise or better in !H

Board: 132

Dealer: East

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♠ North

North:

♠ KT73

♥ Q943

♦ K42

♣ 84

South:

♠ Q652

♥ AJT

♦ QT65

♣ AQ

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

		1♥	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

Pass	3♠	All Pass	
------	----	----------	--

1. Stayman

Board: 133

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 8

Contract: 3NT North

North:

♠ A82

♥ AJT4

♦ K9

♣ KQ82

South:

♠ J975

♥ K82

♦ 863

♣ A43

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

1♣	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♥	Pass	2NT
------	----	------	-----

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

1. Stayman

Board: 134

Dealer: East

Vul: Both

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ KT62

♥ K9

♦ JT72

♣ J86

South:

♠ J3

♥ QJ64

♦ KQ4

♣ AK75

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

		1♦	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

Board: 135

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ QJ2

♥ A3

♦ AJ82

♣ K952

South:

♠ T987

♥ J94

♦ Q96

♣ AQJ

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

1♣	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

South hands

We_Overcall_NT_then_Stayman

Board: 131	♠ T96	LHO opens the bidding 1 ♦.
Dealer: West	♥ KQ83	Partner bids next.
Vul: Both	♦ A62	
HCP: 11	♣ Q93	

Board: 132	♠ Q652	RHO opens the bidding 1 ♥.
Dealer: East	♥ AJT	You bid next.
Vul: None	♦ QT65	
HCP: 15	♣ AQ	

Board: 133	♠ J975	LHO opens the bidding 1 ♣.
Dealer: West	♥ K82	Partner bids next.
Vul: N-S	♦ 863	
HCP: 8	♣ A43	

Board: 134	♠ J3	RHO opens the bidding 1 ♦.
Dealer: East	♥ QJ64	You bid next.
Vul: Both	♦ KQ4	
HCP: 16	♣ AK75	

Board: 135	♠ T987	LHO opens the bidding 1 ♣.
Dealer: West	♥ J94	Partner bids next.
Vul: E-W	♦ Q96	
HCP: 10	♣ AQJ	

Both hands (Answers Page)

Board: 131

Dealer: West

Vul: Both

North HCP: 15

South HCP: 11

Contract: 4♥ South

North:

♠ AQ7

♥ J942

♦ KQ3

♣ K82

South:

♠ T96

♥ KQ83

♦ A62

♣ Q93

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

1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

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

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

All Pass

1. Stayman

2. limit raise or better in !H

Board: 132

Dealer: East

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♠ North

North:

♠ KT73

♥ Q943

♦ K42

♣ 84

South:

♠ Q652

♥ AJT

♦ QT65

♣ AQ

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

		1♥	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

Pass	3♠	All Pass	
------	----	----------	--

1. Stayman

Board: 133

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 8

Contract: 3NT North

North:

♠ A82

♥ AJT4

♦ K9

♣ KQ82

South:

♠ J975

♥ K82

♦ 863

♣ A43

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

1♣	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♥	Pass	2NT
------	----	------	-----

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

1. Stayman

Board: 134

Dealer: East

Vul: Both

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ KT62

♥ K9

♦ JT72

♣ J86

South:

♠ J3

♥ QJ64

♦ KQ4

♣ AK75

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

		1♦	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

Board: 135

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ QJ2

♥ A3

♦ AJ82

♣ K952

South:

♠ T987

♥ J94

♦ Q96

♣ AQJ

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

1♣	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 136	♠ KQ84	LHO opens the bidding 1 ♣.
Dealer: East	♥ T9	Partner bids next.
Vul: N-S	♦ Q86	
HCP: 11	♣ A963	

Board: 137	♠ AJ64	RHO opens the bidding 1 ♦.
Dealer: West	♥ QT43	You bid next.
Vul: N-S	♦ AKQ	
HCP: 16	♣ 75	

Board: 138	♠ T54	LHO opens the bidding 1 ♠.
Dealer: East	♥ JT73	Partner bids next.
Vul: N-S	♦ AJ9	
HCP: 13	♣ AK9	

Board: 139	♠ 87	RHO opens the bidding 1 ♣.
Dealer: West	♥ AJ8	You bid next.
Vul: N-S	♦ A8732	
HCP: 15+1	♣ AQT	

Board: 140	♠ AT84	LHO opens the bidding 1 ♣.
Dealer: East	♥ T832	Partner bids next.
Vul: Both	♦ KQ4	
HCP: 9	♣ 54	

Both hands (Answers Page)

Board: 136

Dealer: East

Vul: N-S

North HCP: 11

South HCP: 15

Contract: 2NT North

North:

♠ KQ84

♥ T9

♦ Q86

♣ A963

South:

♠ JT2

♥ Q542

♦ AKJ

♣ KJ2

W N E S

1 ♣ 1NT

Pass 2 ♣¹ Pass 2 ♥

Pass 2NT All Pass

1. Stayman

Board: 137

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 11

Contract: 4 ♥ North

North:

♠ AJ64

♥ QT43

♦ AKQ

♣ 75

South:

♠ 53

♥ KJ62

♦ J85

♣ AQ83

W N E S

1 ♦ 1NT Pass 2 ♣¹

Pass 2 ♥ Pass 3 ♦²

Pass 4 ♥ All Pass

1. Stayman

2. limit raise or better in !H

Board: 138

Dealer: East

Vul: N-S

North HCP: 13

South HCP: 15

Contract: 4 ♥ South

North:

♠ T54

♥ JT73

♦ AJ9

♣ AK9

South:

♠ AQ2

♥ KQ65

♦ Q652

♣ QT

W N E S

1 ♠ 1NT

Pass 2 ♣¹ Pass 2 ♥

Pass 2 ♠² Pass 4 ♥

All Pass

1. Stayman

2. limit raise or better in !H

Board: 139

Dealer: West

Vul: N-S

North HCP: 15+1

South HCP: 10

Contract: 3NT South

North:

♠ 87

♥ AJ8

♦ A8732

♣ AQT

South:

♠ AKT

♥ 9764

♦ QT5

♣ J83

W N E S

1 ♣ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

Board: 140

Dealer: East

Vul: Both

North HCP: 9

South HCP: 18

Contract: 3NT North

North:

♠ AT84

♥ T832

♦ KQ4

♣ 54

South:

♠ Q3

♥ AJ4

♦ A987

♣ AQJT

W N E S

1 ♣ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 3NT All Pass

1. Stayman

South hands**We_Overcall_NT_then_Stayman**

Board: 136	♠ JT2	RHO opens the bidding 1 ♣.
Dealer: East	♥ Q542	You bid next.
Vul: N-S	♦ AKJ	
HCP: 15	♣ KJ2	

Board: 137	♠ 53	LHO opens the bidding 1 ♦.
Dealer: West	♥ KJ62	Partner bids next.
Vul: N-S	♦ J85	
HCP: 11	♣ AQ83	

Board: 138	♠ AQ2	RHO opens the bidding 1 ♠.
Dealer: East	♥ KQ65	You bid next.
Vul: N-S	♦ Q652	
HCP: 15	♣ QT	

Board: 139	♠ AKT	LHO opens the bidding 1 ♣.
Dealer: West	♥ 9764	Partner bids next.
Vul: N-S	♦ QT5	
HCP: 10	♣ J83	

Board: 140	♠ Q3	RHO opens the bidding 1 ♣.
Dealer: East	♥ AJ4	You bid next.
Vul: Both	♦ A987	
HCP: 18	♣ AQJT	

Both hands (Answers Page)

Board: 136

Dealer: East

Vul: N-S

North HCP: 11

South HCP: 15

Contract: 2NT North

North:

♠ KQ84

♥ T9

♦ Q86

♣ A963

South:

♠ JT2

♥ Q542

♦ AKJ

♣ KJ2

W N E S

1 ♣ 1NT

Pass 2 ♣¹ Pass 2 ♥

Pass 2NT All Pass

1. Stayman

Board: 137

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 11

Contract: 4 ♥ North

North:

♠ AJ64

♥ QT43

♦ AKQ

♣ 75

South:

♠ 53

♥ KJ62

♦ J85

♣ AQ83

W N E S

1 ♦ 1NT Pass 2 ♣¹

Pass 2 ♥ Pass 3 ♦²

Pass 4 ♥ All Pass

1. Stayman

2. limit raise or better in !H

Board: 138

Dealer: East

Vul: N-S

North HCP: 13

South HCP: 15

Contract: 4 ♥ South

North:

♠ T54

♥ JT73

♦ AJ9

♣ AK9

South:

♠ AQ2

♥ KQ65

♦ Q652

♣ QT

W N E S

1 ♠ 1NT

Pass 2 ♣¹ Pass 2 ♥

Pass 2 ♠² Pass 4 ♥

All Pass

1. Stayman

2. limit raise or better in !H

Board: 139

Dealer: West

Vul: N-S

North HCP: 15+1

South HCP: 10

Contract: 3NT South

North:

♠ 87

♥ AJ8

♦ A8732

♣ AQT

South:

♠ AKT

♥ 9764

♦ QT5

♣ J83

W N E S

1 ♣ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

Board: 140

Dealer: East

Vul: Both

North HCP: 9

South HCP: 18

Contract: 3NT North

North:

♠ AT84

♥ T832

♦ KQ4

♣ 54

South:

♠ Q3

♥ AJ4

♦ A987

♣ AQJT

W N E S

1 ♣ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 3NT All Pass

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 141	♠ Q8	RHO opens the bidding 1 ♦.
Dealer: West	♥ AK8	You bid next.
Vul: None	♦ AT8	
HCP: 15+1	♣ Q7643	
Board: 142	♠ 62	LHO opens the bidding 1 ♣.
Dealer: East	♥ KQ32	Partner bids next.
Vul: None	♦ QT7	
HCP: 9	♣ Q974	
Board: 143	♠ AQ95	RHO opens the bidding 1 ♦.
Dealer: West	♥ A43	You bid next.
Vul: N-S	♦ KQ96	
HCP: 15	♣ 96	
Board: 144	♠ K965	LHO opens the bidding 1 ♣.
Dealer: East	♥ T43	Partner bids next.
Vul: None	♦ K3	
HCP: 9	♣ QJ93	
Board: 145	♠ KJ	RHO opens the bidding 1 ♣.
Dealer: West	♥ T972	You bid next.
Vul: N-S	♦ AK9	West (RHO) Doubles 2 ♣ if possible.
HCP: 16	♣ AJ32	

Both hands (Answers Page)

Board: 141

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ Q8

♥ AK8

♦ AT8

♣ Q7643

South:

♠ K753

♥ QT94

♦ K54

♣ T2

W N E S

1 ♦ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 2NT

All Pass

1. Stayman

Board: 142

Dealer: East

Vul: None

North HCP: 9

South HCP: 16

Contract: 2NT North

North:

♠ 62

♥ KQ32

♦ QT7

♣ Q974

South:

♠ AQJ

♥ J74

♦ KJ95

♣ KJ3

W N E S

Pass 1 ♣ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 2NT All Pass

1. Stayman

Board: 143

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2 ♠ North

North:

♠ AQ95

♥ A43

♦ KQ96

♣ 96

South:

♠ K632

♥ Q52

♦ 753

♣ K75

W N E S

1 ♦ 1NT Pass 2 ♣¹

Pass 2 ♠ All Pass

1. Stayman

Board: 144

Dealer: East

Vul: None

North HCP: 9

South HCP: 15

Contract: 3 ♠ South

North:

♠ K965

♥ T43

♦ K3

♣ QJ93

South:

♠ AJT4

♥ KJ98

♦ QJ

♣ K84

W N E S

Pass 1 ♣ 1NT

Pass 2 ♣¹ Pass 2 ♥

Pass 2NT Pass 3 ♠

All Pass

1. Stayman

Board: 145

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 8

Contract: 2NT South

North:

♠ KJ

♥ T972

♦ AK9

♣ AJ32

South:

♠ 8652

♥ A43

♦ QT2

♣ Q94

W N E S

1 ♣ 1NT Pass 2 ♣¹

X 2 ♥ Pass 2NT

All Pass

1. Stayman

South hands

We_Overcall_NT_then_Stayman

Board: 141	♠ K753	LHO opens the bidding 1 ♦.
Dealer: West	♥ QT94	Partner bids next.
Vul: None	♦ K54	
HCP: 8	♣ T2	
Board: 142	♠ AQJ	RHO opens the bidding 1 ♣.
Dealer: East	♥ J74	You bid next.
Vul: None	♦ KJ95	
HCP: 16	♣ KJ3	
Board: 143	♠ K632	LHO opens the bidding 1 ♦.
Dealer: West	♥ Q52	Partner bids next.
Vul: N-S	♦ 753	
HCP: 8	♣ K75	
Board: 144	♠ AJT4	RHO opens the bidding 1 ♣.
Dealer: East	♥ KJ98	You bid next.
Vul: None	♦ QJ	
HCP: 15	♣ K84	
Board: 145	♠ 8652	LHO opens the bidding 1 ♣.
Dealer: West	♥ A43	Partner bids next.
Vul: N-S	♦ QT2	West (LHO) Doubles 2 ♣ if possible.
HCP: 8	♣ Q94	

Both hands (Answers Page)

Board: 141

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ Q8

♥ AK8

♦ AT8

♣ Q7643

South:

♠ K753

♥ QT94

♦ K54

♣ T2

W N E S

1 ♦ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 2NT

All Pass

1. Stayman

Board: 142

Dealer: East

Vul: None

North HCP: 9

South HCP: 16

Contract: 2NT North

North:

♠ 62

♥ KQ32

♦ QT7

♣ Q974

South:

♠ AQJ

♥ J74

♦ KJ95

♣ KJ3

W N E S

Pass 1 ♣ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 2NT All Pass

1. Stayman

Board: 143

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2 ♠ North

North:

♠ AQ95

♥ A43

♦ KQ96

♣ 96

South:

♠ K632

♥ Q52

♦ 753

♣ K75

W N E S

1 ♦ 1NT Pass 2 ♣¹

Pass 2 ♠ All Pass

1. Stayman

Board: 144

Dealer: East

Vul: None

North HCP: 9

South HCP: 15

Contract: 3 ♠ South

North:

♠ K965

♥ T43

♦ K3

♣ QJ93

South:

♠ AJT4

♥ KJ98

♦ QJ

♣ K84

W N E S

Pass 1 ♣ 1NT

Pass 2 ♣¹ Pass 2 ♥

Pass 2NT Pass 3 ♠

All Pass

1. Stayman

Board: 145

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 8

Contract: 2NT South

North:

♠ KJ

♥ T972

♦ AK9

♣ AJ32

South:

♠ 8652

♥ A43

♦ QT2

♣ Q94

W N E S

1 ♣ 1NT Pass 2 ♣¹

X 2 ♥ Pass 2NT

All Pass

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 146	♠ JT95	LHO opens the bidding 1 ♣.
Dealer: East	♥ KT85	Partner bids next.
Vul: N-S	♦ K9872	East (LHO) Doubles 2 ♣ if possible.
HCP: 7+1	♣ -	West (RHO) bids 3 ♣ if possible.

Board: 147	♠ KQ4	RHO opens the bidding 1 ♣.
Dealer: West	♥ KT9	You bid next.
Vul: Both	♦ A73	West (RHO) Doubles 2 ♣ if possible.
HCP: 15	♣ K976	

Board: 148	♠ 76	LHO opens the bidding 1 ♣.
Dealer: East	♥ AJ97	Partner bids next.
Vul: N-S	♦ 652	
HCP: 8	♣ K875	

Board: 149	♠ J95	RHO opens the bidding 1 ♥.
Dealer: West	♥ KQ93	You bid next.
Vul: Both	♦ K8	
HCP: 15	♣ AQ98	

Board: 150	♠ QJ32	LHO opens the bidding 1 ♦.
Dealer: East	♥ J42	Partner bids next.
Vul: None	♦ T75	
HCP: 8	♣ A83	

Both hands (Answers Page)

Board: 146

Dealer: East

Vul: N-S

North HCP: 7+1

South HCP: 15

Contract: 3 ♠ North

North:

♠ JT95

♥ KT85

♦ K9872

♣ -

South:

♠ AK87

♥ Q64

♦ J3

♣ AJT5

W	N	E	S
		1 ♣	1NT

Pass	2 ♣ ¹	X	2 ♠
------	------------------	---	-----

3 ♣	3 ♠	All Pass	
-----	-----	----------	--

1. Stayman

Board: 147

Dealer: West

Vul: Both

North HCP: 15

South HCP: 7

Contract: 2 ♦ North

North:

♠ KQ4

♥ KT9

♦ A73

♣ K976

South:

♠ J975

♥ A853

♦ J42

♣ J8

W	N	E	S
1 ♣	1NT	Pass	2 ♣ ¹

X	2 ♦	All Pass	
---	-----	----------	--

1. Stayman

Board: 148

Dealer: East

Vul: N-S

North HCP: 8

South HCP: 17

Contract: 3NT South

North:

♠ 76

♥ AJ97

♦ 652

♣ K875

South:

♠ AJ84

♥ Q52

♦ KQ3

♣ AJ3

W	N	E	S
		1 ♣	1NT

Pass	2 ♣ ¹	Pass	2 ♠
------	------------------	------	-----

Pass	2NT	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

Board: 149

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ J95

♥ KQ93

♦ K8

♣ AQ98

South:

♠ AKT7

♥ J8

♦ Q92

♣ 7652

W	N	E	S
1 ♥	1NT	Pass	2 ♣ ¹

Pass	2 ♦	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

Board: 150

Dealer: East

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ QJ32

♥ J42

♦ T75

♣ A83

South:

♠ K87

♥ AQ7

♦ AQ4

♣ 9652

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

South hands**We_Overcall_NT_then_Stayman**

Board: 146	♠ AK87	RHO opens the bidding 1 ♣.
Dealer: East	♥ Q64	You bid next.
Vul: N-S	♦ J3	East (RHO) Doubles 2 ♣ if possible.
HCP: 15	♣ AJT5	West (LHO) bids 3 ♣ if possible.

Board: 147	♠ J975	LHO opens the bidding 1 ♣.
Dealer: West	♥ A853	Partner bids next.
Vul: Both	♦ J42	West (LHO) Doubles 2 ♣ if possible.
HCP: 7	♣ J8	

Board: 148	♠ AJ84	RHO opens the bidding 1 ♣.
Dealer: East	♥ Q52	You bid next.
Vul: N-S	♦ KQ3	
HCP: 17	♣ AJ3	

Board: 149	♠ AKT7	LHO opens the bidding 1 ♥.
Dealer: West	♥ J8	Partner bids next.
Vul: Both	♦ Q92	
HCP: 10	♣ 7652	

Board: 150	♠ K87	RHO opens the bidding 1 ♦.
Dealer: East	♥ AQ7	You bid next.
Vul: None	♦ AQ4	
HCP: 15	♣ 9652	

Both hands (Answers Page)

Board: 146

Dealer: East

Vul: N-S

North HCP: 7+1

South HCP: 15

Contract: 3 ♠ North

North:

♠ JT95

♥ KT85

♦ K9872

♣ -

South:

♠ AK87

♥ Q64

♦ J3

♣ AJT5

W	N	E	S
		1 ♣	1NT

Pass	2 ♣ ¹	X	2 ♠
------	------------------	---	-----

3 ♣	3 ♠	All Pass	
-----	-----	----------	--

1. Stayman

Board: 147

Dealer: West

Vul: Both

North HCP: 15

South HCP: 7

Contract: 2 ♦ North

North:

♠ KQ4

♥ KT9

♦ A73

♣ K976

South:

♠ J975

♥ A853

♦ J42

♣ J8

W	N	E	S
1 ♣	1NT	Pass	2 ♣ ¹

X	2 ♦	All Pass	
---	-----	----------	--

1. Stayman

Board: 148

Dealer: East

Vul: N-S

North HCP: 8

South HCP: 17

Contract: 3NT South

North:

♠ 76

♥ AJ97

♦ 652

♣ K875

South:

♠ AJ84

♥ Q52

♦ KQ3

♣ AJ3

W	N	E	S
		1 ♣	1NT

Pass	2 ♣ ¹	Pass	2 ♠
------	------------------	------	-----

Pass	2NT	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

Board: 149

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ J95

♥ KQ93

♦ K8

♣ AQ98

South:

♠ AKT7

♥ J8

♦ Q92

♣ 7652

W	N	E	S
1 ♥	1NT	Pass	2 ♣ ¹

Pass	2 ♦	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

Board: 150

Dealer: East

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ QJ32

♥ J42

♦ T75

♣ A83

South:

♠ K87

♥ AQ7

♦ AQ4

♣ 9652

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 151	♠ K4	RHO opens the bidding 1 ♣.
Dealer: West	♥ K983	You bid next.
Vul: N-S	♦ AJ3	
HCP: 15	♣ KJ32	

Board: 152	♠ QT82	LHO opens the bidding 1 ♦.
Dealer: East	♥ Q4	Partner bids next.
Vul: None	♦ J862	
HCP: 9	♣ A64	

Board: 153	♠ A32	RHO opens the bidding 1 ♣.
Dealer: West	♥ A64	You bid next.
Vul: None	♦ KQ9	
HCP: 17	♣ AT92	

Board: 154	♠ AJ98	LHO opens the bidding 1 ♣.
Dealer: East	♥ K965	Partner bids next.
Vul: E-W	♦ 763	
HCP: 8	♣ 86	

Board: 155	♠ A92	RHO opens the bidding 1 ♦.
Dealer: West	♥ 72	You bid next.
Vul: Both	♦ A42	
HCP: 15+1	♣ AQJT4	

Both hands (Answers Page)

Board: 151

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 3♥ South

North:

♠ K4

♥ K983

♦ AJ3

♣ KJ32

South:

♠ J6

♥ QT76

♦ K74

♣ Q876

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

1♣	1NT	Pass	2♣ ¹
----	-----	------	-----------------

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

All Pass

1. Stayman

Board: 152

Dealer: East

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ QT82

♥ Q4

♦ J862

♣ A64

South:

♠ AKJ

♥ 752

♦ AKT9

♣ 832

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

		1♦	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

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

1. Stayman

Board: 153

Dealer: West

Vul: None

North HCP: 17

South HCP: 10

Contract: 3NT North

North:

♠ A32

♥ A64

♦ KQ9

♣ AT92

South:

♠ J86

♥ KQ72

♦ J63

♣ K73

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

1♣	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	2NT
------	----	------	-----

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

1. Stayman

Board: 154

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 3♥ North

North:

♠ AJ98

♥ K965

♦ 763

♣ 86

South:

♠ QT74

♥ QT87

♦ AJ

♣ AQ4

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

		1♣	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

Pass	3♥	All Pass	
------	----	----------	--

1. Stayman

Board: 155

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 10

Contract: 3NT South

North:

♠ A92

♥ 72

♦ A42

♣ AQJT4

South:

♠ T863

♥ AKJ6

♦ Q5

♣ 853

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

1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

South hands

We_Overcall_NT_then_Stayman

Board: 151	♠ J6	LHO opens the bidding 1 ♣.
Dealer: West	♥ QT76	Partner bids next.
Vul: N-S	♦ K74	
HCP: 8	♣ Q876	

Board: 152	♠ AKJ	RHO opens the bidding 1 ♦.
Dealer: East	♥ 752	You bid next.
Vul: None	♦ AKT9	
HCP: 15	♣ 832	

Board: 153	♠ J86	LHO opens the bidding 1 ♣.
Dealer: West	♥ KQ72	Partner bids next.
Vul: None	♦ J63	
HCP: 10	♣ K73	

Board: 154	♠ QT74	RHO opens the bidding 1 ♣.
Dealer: East	♥ QT87	You bid next.
Vul: E-W	♦ AJ	
HCP: 15	♣ AQ4	

Board: 155	♠ T863	LHO opens the bidding 1 ♦.
Dealer: West	♥ AKJ6	Partner bids next.
Vul: Both	♦ Q5	
HCP: 10	♣ 853	

Both hands (Answers Page)

Board: 151

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 3♥ South

North:

♠ K4

♥ K983

♦ AJ3

♣ KJ32

South:

♠ J6

♥ QT76

♦ K74

♣ Q876

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

1♣	1NT	Pass	2♣ ¹
----	-----	------	-----------------

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

All Pass

1. Stayman

Board: 152

Dealer: East

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ QT82

♥ Q4

♦ J862

♣ A64

South:

♠ AKJ

♥ 752

♦ AKT9

♣ 832

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

		1♦	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

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

1. Stayman

Board: 153

Dealer: West

Vul: None

North HCP: 17

South HCP: 10

Contract: 3NT North

North:

♠ A32

♥ A64

♦ KQ9

♣ AT92

South:

♠ J86

♥ KQ72

♦ J63

♣ K73

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

1♣	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	2NT
------	----	------	-----

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

1. Stayman

Board: 154

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 3♥ North

North:

♠ AJ98

♥ K965

♦ 763

♣ 86

South:

♠ QT74

♥ QT87

♦ AJ

♣ AQ4

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

		1♣	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

Pass	3♥	All Pass	
------	----	----------	--

1. Stayman

Board: 155

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 10

Contract: 3NT South

North:

♠ A92

♥ 72

♦ A42

♣ AQJT4

South:

♠ T863

♥ AKJ6

♦ Q5

♣ 853

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

1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

North hands**We_Overcall_NT_then_Stayman**

Board: 156	♠ KJ42	LHO opens the bidding 1 ♣.
Dealer: East	♥ T4	Partner bids next.
Vul: E-W	♦ QJT4	
HCP: 10	♣ K95	

Board: 157	♠ A72	RHO opens the bidding 1 ♦.
Dealer: West	♥ Q732	You bid next.
Vul: Both	♦ AQ42	
HCP: 15	♣ K8	

Board: 158	♠ AQ85	LHO opens the bidding 1 ♣.
Dealer: East	♥ J842	Partner bids next.
Vul: N-S	♦ JT5	
HCP: 9	♣ J8	

Board: 159	♠ KJ4	RHO opens the bidding 1 ♥.
Dealer: West	♥ AK7	You bid next.
Vul: Both	♦ 952	
HCP: 16	♣ AJ93	

Board: 160	♠ K532	LHO opens the bidding 1 ♦.
Dealer: East	♥ QJ82	Partner bids next.
Vul: N-S	♦ 43	
HCP: 9	♣ K64	

Both hands (Answers Page)

Board: 156

Dealer: East

Vul: E-W

North HCP: 10

South HCP: 15

Contract: 4 ♠ North

North:

♠ KJ42

♥ T4

♦ QJT4

♣ K95

South:

♠ T875

♥ A863

♦ AK

♣ A87

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ ¹	Pass	2 ♥
Pass	2NT	Pass	3 ♠
Pass	4 ♠	All Pass	

1. Stayman

Board: 157

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10

Contract: 2NT South

North:

♠ A72

♥ Q732

♦ AQ42

♣ K8

South:

♠ KT65

♥ A94

♦ 73

♣ QJT7

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹
Pass	2 ♥	Pass	2NT
All Pass			

1. Stayman

Board: 158

Dealer: East

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ AQ85

♥ J842

♦ JT5

♣ J8

South:

♠ KJ7

♥ KQ7

♦ Q86

♣ AT94

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3NT	All Pass	

1. Stayman

Board: 159

Dealer: West

Vul: Both

North HCP: 16

South HCP: 11

Contract: 3NT South

North:

♠ KJ4

♥ AK7

♦ 952

♣ AJ93

South:

♠ 7652

♥ J8

♦ KQT

♣ KQT5

W	N	E	S
1 ♥	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3NT
All Pass			

1. Stayman

Board: 160

Dealer: East

Vul: N-S

North HCP: 9

South HCP: 17

Contract: 3NT North

North:

♠ K532

♥ QJ82

♦ 43

♣ K64

South:

♠ JT4

♥ AK3

♦ KT7

♣ AQT9

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3NT	All Pass	

1. Stayman

South hands**We_Overcall_NT_then_Stayman**

Board: 156	♠ T875	RHO opens the bidding 1 ♣.
Dealer: East	♥ A863	You bid next.
Vul: E-W	♦ AK	
HCP: 15	♣ A87	

Board: 157	♠ KT65	LHO opens the bidding 1 ♦.
Dealer: West	♥ A94	Partner bids next.
Vul: Both	♦ 73	
HCP: 10	♣ QJT7	

Board: 158	♠ KJ7	RHO opens the bidding 1 ♣.
Dealer: East	♥ KQ7	You bid next.
Vul: N-S	♦ Q86	
HCP: 15	♣ AT94	

Board: 159	♠ 7652	LHO opens the bidding 1 ♥.
Dealer: West	♥ J8	Partner bids next.
Vul: Both	♦ KQT	
HCP: 11	♣ KQT5	

Board: 160	♠ JT4	RHO opens the bidding 1 ♦.
Dealer: East	♥ AK3	You bid next.
Vul: N-S	♦ KT7	
HCP: 17	♣ AQT9	

Both hands (Answers Page)

Board: 156

Dealer: East

Vul: E-W

North HCP: 10

South HCP: 15

Contract: 4 ♠ North

North:

♠ KJ42

♥ T4

♦ QJT4

♣ K95

South:

♠ T875

♥ A863

♦ AK

♣ A87

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ ¹	Pass	2 ♥
Pass	2NT	Pass	3 ♠
Pass	4 ♠	All Pass	

1. Stayman

Board: 157

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10

Contract: 2NT South

North:

♠ A72

♥ Q732

♦ AQ42

♣ K8

South:

♠ KT65

♥ A94

♦ 73

♣ QJT7

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹
Pass	2 ♥	Pass	2NT
All Pass			

1. Stayman

Board: 158

Dealer: East

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ AQ85

♥ J842

♦ JT5

♣ J8

South:

♠ KJ7

♥ KQ7

♦ Q86

♣ AT94

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3NT	All Pass	

1. Stayman

Board: 159

Dealer: West

Vul: Both

North HCP: 16

South HCP: 11

Contract: 3NT South

North:

♠ KJ4

♥ AK7

♦ 952

♣ AJ93

South:

♠ 7652

♥ J8

♦ KQT

♣ KQT5

W	N	E	S
1 ♥	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3NT
All Pass			

1. Stayman

Board: 160

Dealer: East

Vul: N-S

North HCP: 9

South HCP: 17

Contract: 3NT North

North:

♠ K532

♥ QJ82

♦ 43

♣ K64

South:

♠ JT4

♥ AK3

♦ KT7

♣ AQT9

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3NT	All Pass	

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 161	♠ AJ7	RHO opens the bidding 1 ♠.
Dealer: West	♥ AK96	You bid next.
Vul: None	♦ AT73	
HCP: 16	♣ 54	

Board: 162	♠ AK9	LHO opens the bidding 1 ♦.
Dealer: East	♥ J764	Partner bids next.
Vul: N-S	♦ Q9	
HCP: 10	♣ T943	

Board: 163	♠ J3	RHO opens the bidding 1 ♦.
Dealer: West	♥ A987	You bid next.
Vul: E-W	♦ AJ3	
HCP: 15	♣ AJT5	

Board: 164	♠ AK87	LHO opens the bidding 1 ♥.
Dealer: East	♥ 93	Partner bids next.
Vul: N-S	♦ Q96	
HCP: 10	♣ J872	

Board: 165	♠ J5	RHO opens the bidding 1 ♦.
Dealer: West	♥ KJ64	You bid next.
Vul: Both	♦ AKT7	
HCP: 15	♣ K82	

Both hands (Answers Page)

Board: 161

Dealer: West

Vul: None

North HCP: 16

South HCP: 9

Contract: 4♥ South

North:

♠ AJ7

♥ AK96

♦ AT73

♣ 54

South:

♠ 53

♥ QJ52

♦ J984

♣ KQT

W N E S

1♠ 1NT Pass 2♣¹

Pass 2♥ Pass 4♥

All Pass

1. Stayman

Board: 162

Dealer: East

Vul: N-S

North HCP: 10

South HCP: 15+1

Contract: 3NT North

North:

♠ AK9

♥ J764

♦ Q9

♣ T943

South:

♠ Q54

♥ A5

♦ A83

♣ AJ872

W N E S

1♦ 1NT

Pass 2♣¹ Pass 2♦

Pass 3NT All Pass

1. Stayman

Board: 163

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 4♥ South

North:

♠ J3

♥ A987

♦ AJ3

♣ AJT5

South:

♠ A72

♥ KJ43

♦ 97

♣ 9643

W N E S

1♦ 1NT Pass 2♣¹

Pass 2♥ Pass 4♥

All Pass

1. Stayman

Board: 164

Dealer: East

Vul: N-S

North HCP: 10

South HCP: 15

Contract: 3NT North

North:

♠ AK87

♥ 93

♦ Q96

♣ J872

South:

♠ 954

♥ AK6

♦ K752

♣ KQT

W N E S

1♥ 1NT

Pass 2♣¹ Pass 2♦

Pass 3NT All Pass

1. Stayman

Board: 165

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10

Contract: 2NT South

North:

♠ J5

♥ KJ64

♦ AKT7

♣ K82

South:

♠ A843

♥ 872

♦ J5

♣ AJT4

W N E S

1♦ 1NT Pass 2♣¹

Pass 2♥ Pass 2NT

All Pass

1. Stayman

South hands

We_Overcall_NT_then_Stayman

Board: 161	♠ 53	LHO opens the bidding 1 ♠.
Dealer: West	♥ QJ52	Partner bids next.
Vul: None	♦ J984	
HCP: 9	♣ KQT	

Board: 162	♠ Q54	RHO opens the bidding 1 ♦.
Dealer: East	♥ A5	You bid next.
Vul: N-S	♦ A83	
HCP: 15+1	♣ AJ872	

Board: 163	♠ A72	LHO opens the bidding 1 ♦.
Dealer: West	♥ KJ43	Partner bids next.
Vul: E-W	♦ 97	
HCP: 8	♣ 9643	

Board: 164	♠ 954	RHO opens the bidding 1 ♥.
Dealer: East	♥ AK6	You bid next.
Vul: N-S	♦ K752	
HCP: 15	♣ KQT	

Board: 165	♠ A843	LHO opens the bidding 1 ♦.
Dealer: West	♥ 872	Partner bids next.
Vul: Both	♦ J5	
HCP: 10	♣ AJT4	

Both hands (Answers Page)

Board: 161

Dealer: West

Vul: None

North HCP: 16

South HCP: 9

Contract: 4♥ South

North:

♠ AJ7

♥ AK96

♦ AT73

♣ 54

South:

♠ 53

♥ QJ52

♦ J984

♣ KQT

W N E S

1♠ 1NT Pass 2♣¹

Pass 2♥ Pass 4♥

All Pass

1. Stayman

Board: 162

Dealer: East

Vul: N-S

North HCP: 10

South HCP: 15+1

Contract: 3NT North

North:

♠ AK9

♥ J764

♦ Q9

♣ T943

South:

♠ Q54

♥ A5

♦ A83

♣ AJ872

W N E S

1♦ 1NT

Pass 2♣¹ Pass 2♦

Pass 3NT All Pass

1. Stayman

Board: 163

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 4♥ South

North:

♠ J3

♥ A987

♦ AJ3

♣ AJT5

South:

♠ A72

♥ KJ43

♦ 97

♣ 9643

W N E S

1♦ 1NT Pass 2♣¹

Pass 2♥ Pass 4♥

All Pass

1. Stayman

Board: 164

Dealer: East

Vul: N-S

North HCP: 10

South HCP: 15

Contract: 3NT North

North:

♠ AK87

♥ 93

♦ Q96

♣ J872

South:

♠ 954

♥ AK6

♦ K752

♣ KQT

W N E S

1♥ 1NT

Pass 2♣¹ Pass 2♦

Pass 3NT All Pass

1. Stayman

Board: 165

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10

Contract: 2NT South

North:

♠ J5

♥ KJ64

♦ AKT7

♣ K82

South:

♠ A843

♥ 872

♦ J5

♣ AJT4

W N E S

1♦ 1NT Pass 2♣¹

Pass 2♥ Pass 2NT

All Pass

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 166	♠ 82	LHO opens the bidding 1 ♠.
Dealer: East	♥ T852	Partner bids next.
Vul: E-W	♦ KJT9	
HCP: 10	♣ KQJ	
Board: 167	♠ A6	RHO opens the bidding 1 ♣.
Dealer: West	♥ A973	You bid next.
Vul: Both	♦ QJ64	West (RHO) Doubles 2 ♣ if possible.
HCP: 15	♣ A53	
Board: 168	♠ A742	LHO opens the bidding 1 ♣.
Dealer: East	♥ QT	Partner bids next.
Vul: E-W	♦ 752	East (LHO) Doubles 2 ♣ if possible.
HCP: 8	♣ Q653	
Board: 169	♠ KQT4	RHO opens the bidding 1 ♣.
Dealer: West	♥ Q95	You bid next.
Vul: None	♦ AK3	
HCP: 17	♣ QJ8	
Board: 170	♠ 63	LHO opens the bidding 1 ♠.
Dealer: East	♥ T642	Partner bids next.
Vul: Both	♦ T32	East (LHO) bids 2 ♥ if possible.
HCP: 9	♣ AKQT	West (RHO) bids 2 ♠ if possible.

Both hands (Answers Page)

Board: 166

Dealer: East

Vul: E-W

North HCP: 10

South HCP: 15

Contract: 4♥ South

North:

♠ 82

♥ T852

♦ KJT9

♣ KQJ

South:

♠ A764

♥ AQJ4

♦ A3

♣ 753

W	N	E	S
		1♠	1NT
Pass	2♣ ¹	Pass	2♥
Pass	2♠ ²	Pass	4♥
All Pass			

1. Stayman

2. limit raise or better in !H

Board: 167

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3♥ South

North:

♠ A6

♥ A973

♦ QJ64

♣ A53

South:

♠ QJ73

♥ KT84

♦ 97

♣ QT9

W	N	E	S
1♣	1NT	Pass	2♣ ¹
X	2♥	Pass	3♥
All Pass			

1. Stayman

Board: 168

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ A742

♥ QT

♦ 752

♣ Q653

South:

♠ JT

♥ KJ72

♦ AK98

♣ K98

W	N	E	S
		1♣	1NT
Pass	2♣ ¹	X	2♥
Pass	2NT	All Pass	

1. Stayman

Board: 169

Dealer: West

Vul: None

North HCP: 17

South HCP: 8

Contract: 2♠ North

North:

♠ KQT4

♥ Q95

♦ AK3

♣ QJ8

South:

♠ A652

♥ KJT

♦ T84

♣ 543

W	N	E	S
1♣	1NT	Pass	2♣ ¹
Pass	2♠	All Pass	

1. Stayman

Board: 170

Dealer: East

Vul: Both

North HCP: 9

South HCP: 16

Contract: 3NT North

North:

♠ 63

♥ T642

♦ T32

♣ AKQT

South:

♠ AKT4

♥ A85

♦ KJ8

♣ J64

W	N	E	S
		1♠	1NT
Pass	2♣ ¹	2♥	X
2♠	3NT	All Pass	

1. Stayman

South hands

We_Overcall_NT_then_Stayman

Board: 166	♠ A764	RHO opens the bidding 1 ♠.
Dealer: East	♥ AQJ4	You bid next.
Vul: E-W	♦ A3	
HCP: 15	♣ 753	
Board: 167	♠ QJ73	LHO opens the bidding 1 ♣.
Dealer: West	♥ KT84	Partner bids next.
Vul: Both	♦ 97	West (LHO) Doubles 2 ♣ if possible.
HCP: 8	♣ QT9	
Board: 168	♠ JT	RHO opens the bidding 1 ♣.
Dealer: East	♥ KJ72	You bid next.
Vul: E-W	♦ AK98	East (RHO) Doubles 2 ♣ if possible.
HCP: 15	♣ K98	
Board: 169	♠ A652	LHO opens the bidding 1 ♣.
Dealer: West	♥ KJT	Partner bids next.
Vul: None	♦ T84	
HCP: 8	♣ 543	
Board: 170	♠ AKT4	RHO opens the bidding 1 ♠.
Dealer: East	♥ A85	You bid next.
Vul: Both	♦ KJ8	East (RHO) bids 2 ♥ if possible.
HCP: 16	♣ J64	West (LHO) bids 2 ♠ if possible.

Both hands (Answers Page)

Board: 166

Dealer: East

Vul: E-W

North HCP: 10

South HCP: 15

Contract: 4♥ South

North:

♠ 82

♥ T852

♦ KJT9

♣ KQJ

South:

♠ A764

♥ AQJ4

♦ A3

♣ 753

W	N	E	S
		1♠	1NT
Pass	2♣ ¹	Pass	2♥
Pass	2♠ ²	Pass	4♥
All Pass			

1. Stayman

2. limit raise or better in !H

Board: 167

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3♥ South

North:

♠ A6

♥ A973

♦ QJ64

♣ A53

South:

♠ QJ73

♥ KT84

♦ 97

♣ QT9

W	N	E	S
1♣	1NT	Pass	2♣ ¹
X	2♥	Pass	3♥
All Pass			

1. Stayman

Board: 168

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ A742

♥ QT

♦ 752

♣ Q653

South:

♠ JT

♥ KJ72

♦ AK98

♣ K98

W	N	E	S
		1♣	1NT
Pass	2♣ ¹	X	2♥
Pass	2NT	All Pass	

1. Stayman

Board: 169

Dealer: West

Vul: None

North HCP: 17

South HCP: 8

Contract: 2♠ North

North:

♠ KQT4

♥ Q95

♦ AK3

♣ QJ8

South:

♠ A652

♥ KJT

♦ T84

♣ 543

W	N	E	S
1♣	1NT	Pass	2♣ ¹
Pass	2♠	All Pass	

1. Stayman

Board: 170

Dealer: East

Vul: Both

North HCP: 9

South HCP: 16

Contract: 3NT North

North:

♠ 63

♥ T642

♦ T32

♣ AKQT

South:

♠ AKT4

♥ A85

♦ KJ8

♣ J64

W	N	E	S
		1♠	1NT
Pass	2♣ ¹	2♥	X
2♠	3NT	All Pass	

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 171	♠ J62	RHO opens the bidding 1 ♦.
Dealer: West	♥ AQ6	You bid next.
Vul: None	♦ AK5	West (RHO) bids 2 ♦ if possible.
HCP: 17	♣ KT83	

Board: 172	♠ A842	LHO opens the bidding 1 ♦.
Dealer: East	♥ 852	Partner bids next.
Vul: E-W	♦ T2	
HCP: 8	♣ KJT2	

Board: 173	♠ Q53	RHO opens the bidding 1 ♦.
Dealer: West	♥ KQ2	You bid next.
Vul: None	♦ KQ75	
HCP: 16	♣ AT5	

Board: 174	♠ KT86	LHO opens the bidding 1 ♣.
Dealer: East	♥ T763	Partner bids next.
Vul: N-S	♦ KT	
HCP: 9	♣ K85	

Board: 175	♠ KQ6	RHO opens the bidding 1 ♠.
Dealer: West	♥ K9	You bid next.
Vul: None	♦ Q975	
HCP: 16	♣ AQ98	

Both hands (Answers Page)

Board: 171

Dealer: West

Vul: None

North HCP: 17

South HCP: 8

Contract: 2NT North

North:

♠ J62

♥ AQ6

♦ AK5

♣ KT83

South:

♠ QT75

♥ J72

♦ J7

♣ A542

W N E S

1 ♦ 1NT Pass 2 ♣¹

2 ♦ 2NT All Pass

1. Stayman

Board: 172

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ A842

♥ 852

♦ T2

♣ KJT2

South:

♠ T3

♥ AKQ9

♦ AK73

♣ 986

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♥

Pass 2NT All Pass

1. Stayman

Board: 173

Dealer: West

Vul: None

North HCP: 16

South HCP: 10

Contract: 3NT South

North:

♠ Q53

♥ KQ2

♦ KQ75

♣ AT5

South:

♠ AT7

♥ 7654

♦ J6

♣ KQ97

W N E S

1 ♦ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

Board: 174

Dealer: East

Vul: N-S

North HCP: 9

South HCP: 17

Contract: 3NT North

North:

♠ KT86

♥ T763

♦ KT

♣ K85

South:

♠ J32

♥ AJ8

♦ AJ75

♣ AQ3

W N E S

1 ♣ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 3NT All Pass

1. Stayman

Board: 175

Dealer: West

Vul: None

North HCP: 16

South HCP: 9

Contract: 3NT South

North:

♠ KQ6

♥ K9

♦ Q975

♣ AQ98

South:

♠ T43

♥ AJ62

♦ A2

♣ 6543

W N E S

1 ♠ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

South hands**We_Overcall_NT_then_Stayman**

Board: 171	♠ QT75	LHO opens the bidding 1 ♦.
Dealer: West	♥ J72	Partner bids next.
Vul: None	♦ J7	West (LHO) bids 2 ♦ if possible.
HCP: 8	♣ A542	

Board: 172	♠ T3	RHO opens the bidding 1 ♦.
Dealer: East	♥ AKQ9	You bid next.
Vul: E-W	♦ AK73	
HCP: 16	♣ 986	

Board: 173	♠ AT7	LHO opens the bidding 1 ♦.
Dealer: West	♥ 7654	Partner bids next.
Vul: None	♦ J6	
HCP: 10	♣ KQ97	

Board: 174	♠ J32	RHO opens the bidding 1 ♣.
Dealer: East	♥ AJ8	You bid next.
Vul: N-S	♦ AJ75	
HCP: 17	♣ AQ3	

Board: 175	♠ T43	LHO opens the bidding 1 ♠.
Dealer: West	♥ AJ62	Partner bids next.
Vul: None	♦ A2	
HCP: 9	♣ 6543	

Both hands (Answers Page)

Board: 171

	North:	South:	W	N	E	S
Dealer: West	♠ J62	♠ QT75	1 ♦	1NT	Pass	2 ♣ ¹
Vul: None	♥ AQ6	♥ J72	2 ♦	2NT	All Pass	
North HCP: 17	♦ AK5	♦ J7				
South HCP: 8	♣ KT83	♣ A542				
Contract: 2NT North						1. Stayman

Board: 172

	North:	South:	W	N	E	S
Dealer: East	♠ A842	♠ T3			1 ♦	1NT
Vul: E-W	♥ 852	♥ AKQ9	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 8	♦ T2	♦ AK73	Pass	2NT	All Pass	
South HCP: 16	♣ KJT2	♣ 986				
Contract: 2NT North						1. Stayman

Board: 173

	North:	South:	W	N	E	S
Dealer: West	♠ Q53	♠ AT7	1 ♦	1NT	Pass	2 ♣ ¹
Vul: None	♥ KQ2	♥ 7654	Pass	2 ♦	Pass	3NT
North HCP: 16	♦ KQ75	♦ J6	All Pass			
South HCP: 10	♣ AT5	♣ KQ97				
Contract: 3NT South						1. Stayman

Board: 174

	North:	South:	W	N	E	S
Dealer: East	♠ KT86	♠ J32			1 ♣	1NT
Vul: N-S	♥ T763	♥ AJ8	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 9	♦ KT	♦ AJ75	Pass	3NT	All Pass	
South HCP: 17	♣ K85	♣ AQ3				
Contract: 3NT North						1. Stayman

Board: 175

	North:	South:	W	N	E	S
Dealer: West	♠ KQ6	♠ T43	1 ♠	1NT	Pass	2 ♣ ¹
Vul: None	♥ K9	♥ AJ62	Pass	2 ♦	Pass	3NT
North HCP: 16	♦ Q975	♦ A2	All Pass			
South HCP: 9	♣ AQ98	♣ 6543				
Contract: 3NT South						1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 176	♠ K874	LHO opens the bidding 1 ♣.
Dealer: East	♥ QT72	Partner bids next.
Vul: None	♦ A92	East (LHO) Doubles 2 ♣ if possible.
HCP: 9	♣ T7	

Board: 177	♠ AK7	RHO opens the bidding 1 ♠.
Dealer: West	♥ 853	You bid next.
Vul: N-S	♦ AK	
HCP: 17+1	♣ QJT96	

Board: 178	♠ T754	LHO opens the bidding 1 ♦.
Dealer: East	♥ J983	Partner bids next.
Vul: E-W	♦ A652	
HCP: 8	♣ K	

Board: 179	♠ K4	RHO opens the bidding 1 ♦.
Dealer: West	♥ AJT4	You bid next.
Vul: N-S	♦ K52	
HCP: 15	♣ A954	

Board: 180	♠ QT53	LHO opens the bidding 1 ♣.
Dealer: East	♥ AT83	Partner bids next.
Vul: None	♦ Q432	East (LHO) Doubles 2 ♣ if possible.
HCP: 8	♣ T	

Both hands (Answers Page)

Board: 176

Dealer: East

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ K874

♥ QT72

♦ A92

♣ T7

South:

♠ AJ3

♥ K83

♦ J54

♣ AQ32

W N E S

1 ♣ 1NT

Pass 2 ♣¹ X 2 ♦

Pass 3NT All Pass

1. Stayman

Board: 177

Dealer: West

Vul: N-S

North HCP: 17+1

South HCP: 8

Contract: 3NT North

North:

♠ AK7

♥ 853

♦ AK

♣ QJT96

South:

♠ QT54

♥ KQ76

♦ J875

♣ 3

W N E S

1 ♠ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 2NT

Pass 3NT All Pass

1. Stayman

Board: 178

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 3 ♠ North

North:

♠ T754

♥ J983

♦ A652

♣ K

South:

♠ AJ62

♥ T74

♦ KJT

♣ AQ9

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♠

Pass 3 ♠ All Pass

1. Stayman

Board: 179

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ K4

♥ AJT4

♦ K52

♣ A954

South:

♠ AQ65

♥ 972

♦ 83

♣ K872

W N E S

1 ♦ 1NT Pass 2 ♣¹

Pass 2 ♥ Pass 2NT

All Pass

1. Stayman

Board: 180

Dealer: East

Vul: None

North HCP: 8

South HCP: 15

Contract: 4 ♠ North

North:

♠ QT53

♥ AT83

♦ Q432

♣ T

South:

♠ AKJ9

♥ J92

♦ J9

♣ AJ94

W N E S

1 ♣ 1NT

Pass 2 ♣¹ X 2 ♠

Pass 4 ♠ All Pass

1. Stayman

South hands

We_Overcall_NT_then_Stayman

Board: 176	♠ AJ3	RHO opens the bidding 1 ♣.
Dealer: East	♥ K83	You bid next.
Vul: None	♦ J54	East (RHO) Doubles 2 ♣ if possible.
HCP: 15	♣ AQ32	

Board: 177	♠ QT54	LHO opens the bidding 1 ♠.
Dealer: West	♥ KQ76	Partner bids next.
Vul: N-S	♦ J875	
HCP: 8	♣ 3	

Board: 178	♠ AJ62	RHO opens the bidding 1 ♦.
Dealer: East	♥ T74	You bid next.
Vul: E-W	♦ KJT	
HCP: 15	♣ AQ9	

Board: 179	♠ AQ65	LHO opens the bidding 1 ♦.
Dealer: West	♥ 972	Partner bids next.
Vul: N-S	♦ 83	
HCP: 9	♣ K872	

Board: 180	♠ AKJ9	RHO opens the bidding 1 ♣.
Dealer: East	♥ J92	You bid next.
Vul: None	♦ J9	East (RHO) Doubles 2 ♣ if possible.
HCP: 15	♣ AJ94	

Both hands (Answers Page)

Board: 176

Dealer: East

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ K874

♥ QT72

♦ A92

♣ T7

South:

♠ AJ3

♥ K83

♦ J54

♣ AQ32

W N E S

1 ♣ 1NT

Pass 2 ♣¹ X 2 ♦

Pass 3NT All Pass

1. Stayman

Board: 177

Dealer: West

Vul: N-S

North HCP: 17+1

South HCP: 8

Contract: 3NT North

North:

♠ AK7

♥ 853

♦ AK

♣ QJT96

South:

♠ QT54

♥ KQ76

♦ J875

♣ 3

W N E S

1 ♠ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 2NT

Pass 3NT All Pass

1. Stayman

Board: 178

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 3 ♠ North

North:

♠ T754

♥ J983

♦ A652

♣ K

South:

♠ AJ62

♥ T74

♦ KJT

♣ AQ9

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♠

Pass 3 ♠ All Pass

1. Stayman

Board: 179

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ K4

♥ AJT4

♦ K52

♣ A954

South:

♠ AQ65

♥ 972

♦ 83

♣ K872

W N E S

1 ♦ 1NT Pass 2 ♣¹

Pass 2 ♥ Pass 2NT

All Pass

1. Stayman

Board: 180

Dealer: East

Vul: None

North HCP: 8

South HCP: 15

Contract: 4 ♠ North

North:

♠ QT53

♥ AT83

♦ Q432

♣ T

South:

♠ AKJ9

♥ J92

♦ J9

♣ AJ94

W N E S

1 ♣ 1NT

Pass 2 ♣¹ X 2 ♠

Pass 4 ♠ All Pass

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 181	♠ T76	LHO opens the bidding 1 ♠.
Dealer: East	♥ AK65	Partner bids next.
Vul: Both	♦ Q4	
HCP: 9	♣ T542	

Board: 182	♠ T963	LHO opens the bidding 1 ♣.
Dealer: East	♥ JT6	Partner bids next.
Vul: N-S	♦ A9	
HCP: 10	♣ AJ92	

Board: 183	♠ QT4	RHO opens the bidding 1 ♣.
Dealer: West	♥ A87	You bid next.
Vul: Both	♦ Q76	
HCP: 16	♣ AKJ9	

Board: 184	♠ AJ83	LHO opens the bidding 1 ♦.
Dealer: East	♥ T642	Partner bids next.
Vul: None	♦ QT63	
HCP: 8	♣ J	

Board: 185	♠ 964	RHO opens the bidding 1 ♣.
Dealer: West	♥ KJ4	You bid next.
Vul: N-S	♦ AKQ8	
HCP: 17	♣ AT8	

Both hands (Answers Page)

Board: 181

Dealer: East

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3♣ North

North:

♠ T76

♥ AK65

♦ Q4

♣ T542

South:

♠ AJ53

♥ 974

♦ J52

♣ AKQ

W N E S

1♠ 1NT

Pass 2♣¹ Pass 2♦

Pass 3♣ All Pass

1. Stayman

Board: 182

Dealer: East

Vul: N-S

North HCP: 10

South HCP: 15

Contract: 3NT North

North:

♠ T963

♥ JT6

♦ A9

♣ AJ92

South:

♠ A75

♥ K43

♦ KQ54

♣ KT3

W N E S

1♣ 1NT

Pass 2♣¹ Pass 2♦

Pass 3NT All Pass

1. Stayman

Board: 183

Dealer: West

Vul: Both

North HCP: 16

South HCP: 9

Contract: 2NT South

North:

♠ QT4

♥ A87

♦ Q76

♣ AKJ9

South:

♠ 752

♥ KQ94

♦ KJ84

♣ 65

W N E S

1♣ 1NT Pass 2♣¹

Pass 2♦ Pass 2NT

All Pass

1. Stayman

Board: 184

Dealer: East

Vul: None

North HCP: 8

South HCP: 17+1

Contract: 3NT South

North:

♠ AJ83

♥ T642

♦ QT63

♣ J

South:

♠ 954

♥ K8

♦ AK5

♣ AKT64

W N E S

1♦ 1NT

Pass 2♣¹ Pass 2♦

Pass 2NT Pass 3NT

All Pass

1. Stayman

Board: 185

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 9

Contract: 3NT South

North:

♠ 964

♥ KJ4

♦ AKQ8

♣ AT8

South:

♠ AK75

♥ T83

♦ J95

♣ J93

W N E S

1♣ 1NT Pass 2♣¹

Pass 2♦ Pass 3NT

All Pass

1. Stayman

South hands

We_Overcall_NT_then_Stayman

Board: 181	♠ AJ53	RHO opens the bidding 1 ♠.
Dealer: East	♥ 974	You bid next.
Vul: Both	♦ J52	
HCP: 15	♣ AKQ	

Board: 182	♠ A75	RHO opens the bidding 1 ♣.
Dealer: East	♥ K43	You bid next.
Vul: N-S	♦ KQ54	
HCP: 15	♣ KT3	

Board: 183	♠ 752	LHO opens the bidding 1 ♣.
Dealer: West	♥ KQ94	Partner bids next.
Vul: Both	♦ KJ84	
HCP: 9	♣ 65	

Board: 184	♠ 954	RHO opens the bidding 1 ♦.
Dealer: East	♥ K8	You bid next.
Vul: None	♦ AK5	
HCP: 17+1	♣ AKT64	

Board: 185	♠ AK75	LHO opens the bidding 1 ♣.
Dealer: West	♥ T83	Partner bids next.
Vul: N-S	♦ J95	
HCP: 9	♣ J93	

Both hands (Answers Page)

Board: 181

Dealer: East

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3♣ North

North:

♠ T76

♥ AK65

♦ Q4

♣ T542

South:

♠ AJ53

♥ 974

♦ J52

♣ AKQ

W N E S

1♠ 1NT

Pass 2♣¹ Pass 2♦

Pass 3♣ All Pass

1. Stayman

Board: 182

Dealer: East

Vul: N-S

North HCP: 10

South HCP: 15

Contract: 3NT North

North:

♠ T963

♥ JT6

♦ A9

♣ AJ92

South:

♠ A75

♥ K43

♦ KQ54

♣ KT3

W N E S

1♣ 1NT

Pass 2♣¹ Pass 2♦

Pass 3NT All Pass

1. Stayman

Board: 183

Dealer: West

Vul: Both

North HCP: 16

South HCP: 9

Contract: 2NT South

North:

♠ QT4

♥ A87

♦ Q76

♣ AKJ9

South:

♠ 752

♥ KQ94

♦ KJ84

♣ 65

W N E S

1♣ 1NT Pass 2♣¹

Pass 2♦ Pass 2NT

All Pass

1. Stayman

Board: 184

Dealer: East

Vul: None

North HCP: 8

South HCP: 17+1

Contract: 3NT South

North:

♠ AJ83

♥ T642

♦ QT63

♣ J

South:

♠ 954

♥ K8

♦ AK5

♣ AKT64

W N E S

1♦ 1NT

Pass 2♣¹ Pass 2♦

Pass 2NT Pass 3NT

All Pass

1. Stayman

Board: 185

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 9

Contract: 3NT South

North:

♠ 964

♥ KJ4

♦ AKQ8

♣ AT8

South:

♠ AK75

♥ T83

♦ J95

♣ J93

W N E S

1♣ 1NT Pass 2♣¹

Pass 2♦ Pass 3NT

All Pass

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 186	♠ A94	LHO opens the bidding 1 ♦.
Dealer: East	♥ J763	Partner bids next.
Vul: E-W	♦ QT7	
HCP: 8	♣ J63	
Board: 187	♠ A72	RHO opens the bidding 1 ♣.
Dealer: West	♥ A87	You bid next.
Vul: None	♦ Q92	West (RHO) Doubles 2 ♣ if possible.
HCP: 15	♣ AJ65	
Board: 188	♠ J753	LHO opens the bidding 1 ♠.
Dealer: East	♥ JT97	Partner bids next.
Vul: E-W	♦ KT	
HCP: 9	♣ AT6	
Board: 189	♠ KQJ	RHO opens the bidding 1 ♦.
Dealer: West	♥ J743	You bid next.
Vul: Both	♦ KQ76	
HCP: 15	♣ K3	
Board: 190	♠ A543	LHO opens the bidding 1 ♣.
Dealer: East	♥ K54	Partner bids next.
Vul: None	♦ 52	
HCP: 11	♣ A832	

Both hands (Answers Page)

Board: 186

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 17+1

Contract: 3NT South

North:

♠ A94

♥ J763

♦ QT7

♣ J63

South:

♠ KQ2

♥ 82

♦ AK8

♣ KQ854

W	N	E	S
		1♦	1NT
Pass	2♣ ¹	Pass	2♦
Pass	2NT	Pass	3NT
All Pass			

1. Stayman

Board: 187

Dealer: West

Vul: None

North HCP: 15

South HCP: 7

Contract: 2♦ North

North:

♠ A72

♥ A87

♦ Q92

♣ AJ65

South:

♠ KQ96

♥ J954

♦ J85

♣ 32

W	N	E	S
1♣	1NT	Pass	2♣ ¹
X	2♦	All Pass	

1. Stayman

Board: 188

Dealer: East

Vul: E-W

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ J753

♥ JT97

♦ KT

♣ AT6

South:

♠ KT2

♥ KQ3

♦ A2

♣ QJ732

W	N	E	S
		1♠	1NT
Pass	2♣ ¹	Pass	2♦
Pass	3NT	All Pass	

1. Stayman

Board: 189

Dealer: West

Vul: Both

North HCP: 15

South HCP: 11

Contract: 2NT South

North:

♠ KQJ

♥ J743

♦ KQ76

♣ K3

South:

♠ AT65

♥ KQ5

♦ 52

♣ Q762

W	N	E	S
1♦	1NT	Pass	2♣ ¹
Pass	2♥	Pass	2NT
All Pass			

1. Stayman

Board: 190

Dealer: East

Vul: None

North HCP: 11

South HCP: 15

Contract: 2NT North

North:

♠ A543

♥ K54

♦ 52

♣ A832

South:

♠ Q9

♥ QJ96

♦ AK9

♣ K964

W	N	E	S
		1♣	1NT
Pass	2♣ ¹	Pass	2♥
Pass	2NT	All Pass	

1. Stayman

South hands**We_Overcall_NT_then_Stayman**

Board: 186	♠ KQ2	RHO opens the bidding 1 ♦ .
Dealer: East	♥ 82	You bid next.
Vul: E-W	♦ AK8	
HCP: 17+1	♣ KQ854	
<hr/>		
Board: 187	♠ KQ96	LHO opens the bidding 1 ♣ .
Dealer: West	♥ J954	Partner bids next.
Vul: None	♦ J85	West (LHO) Doubles 2 ♣ if possible.
HCP: 7	♣ 32	
<hr/>		
Board: 188	♠ KT2	RHO opens the bidding 1 ♠ .
Dealer: East	♥ KQ3	You bid next.
Vul: E-W	♦ A2	
HCP: 15+1	♣ QJ732	
<hr/>		
Board: 189	♠ AT65	LHO opens the bidding 1 ♦ .
Dealer: West	♥ KQ5	Partner bids next.
Vul: Both	♦ 52	
HCP: 11	♣ Q762	
<hr/>		
Board: 190	♠ Q9	RHO opens the bidding 1 ♣ .
Dealer: East	♥ QJ96	You bid next.
Vul: None	♦ AK9	
HCP: 15	♣ K964	

Both hands (Answers Page)

Board: 186

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 17+1

Contract: 3NT South

North:

♠ A94

♥ J763

♦ QT7

♣ J63

South:

♠ KQ2

♥ 82

♦ AK8

♣ KQ854

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 2NT Pass 3NT

All Pass

1. Stayman

Board: 187

Dealer: West

Vul: None

North HCP: 15

South HCP: 7

Contract: 2 ♦ North

North:

♠ A72

♥ A87

♦ Q92

♣ AJ65

South:

♠ KQ96

♥ J954

♦ J85

♣ 32

W N E S

1 ♣ 1NT Pass 2 ♣¹

X 2 ♦ All Pass

1. Stayman

Board: 188

Dealer: East

Vul: E-W

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ J753

♥ JT97

♦ KT

♣ AT6

South:

♠ KT2

♥ KQ3

♦ A2

♣ QJ732

W N E S

1 ♠ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 3NT All Pass

1. Stayman

Board: 189

Dealer: West

Vul: Both

North HCP: 15

South HCP: 11

Contract: 2NT South

North:

♠ KQJ

♥ J743

♦ KQ76

♣ K3

South:

♠ AT65

♥ KQ5

♦ 52

♣ Q762

W N E S

1 ♦ 1NT Pass 2 ♣¹

Pass 2 ♥ Pass 2NT

All Pass

1. Stayman

Board: 190

Dealer: East

Vul: None

North HCP: 11

South HCP: 15

Contract: 2NT North

North:

♠ A543

♥ K54

♦ 52

♣ A832

South:

♠ Q9

♥ QJ96

♦ AK9

♣ K964

W N E S

1 ♣ 1NT

Pass 2 ♣¹ Pass 2 ♥

Pass 2NT All Pass

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 191	♠ K7	RHO opens the bidding 1 ♣.
Dealer: West	♥ Q95	You bid next.
Vul: Both	♦ AQJ9	
HCP: 15	♣ KT64	

Board: 192	♠ AQ63	LHO opens the bidding 1 ♣.
Dealer: East	♥ A74	Partner bids next.
Vul: None	♦ QT82	
HCP: 12	♣ T6	

Board: 193	♠ J97	RHO opens the bidding 1 ♥.
Dealer: West	♥ AK6	You bid next.
Vul: N-S	♦ KQ54	
HCP: 15	♣ QT2	

Board: 194	♠ K543	LHO opens the bidding 1 ♦.
Dealer: East	♥ K3	Partner bids next.
Vul: Both	♦ K764	
HCP: 11	♣ QT9	

Board: 195	♠ AT7	RHO opens the bidding 1 ♦.
Dealer: West	♥ K6	You bid next.
Vul: None	♦ AJ7	
HCP: 17+1	♣ AJ973	

Both hands (Answers Page)

Board: 191

Dealer: West

Vul: Both

North HCP: 15

South HCP: 13

Contract: 3NT South

North:

♠ K7

♥ Q95

♦ AQJ9

♣ KT64

South:

♠ AQ52

♥ A72

♦ K83

♣ 975

W N E S

1 ♣ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

Board: 192

Dealer: East

Vul: None

North HCP: 12

South HCP: 15

Contract: 4 ♠ South

North:

♠ AQ63

♥ A74

♦ QT82

♣ T6

South:

♠ KJ74

♥ KJT8

♦ 63

♣ AK7

W N E S

1 ♣ 1NT

Pass 2 ♣¹ Pass 2 ♥

Pass 2NT Pass 3 ♠

Pass 4 ♥ Pass 4 ♠

All Pass

1. Stayman

Board: 193

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ J97

♥ AK6

♦ KQ54

♣ QT2

South:

♠ Q632

♥ Q9

♦ J972

♣ A64

W N E S

1 ♥ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

Board: 194

Dealer: East

Vul: Both

North HCP: 11

South HCP: 15

Contract: 2NT North

North:

♠ K543

♥ K3

♦ K764

♣ QT9

South:

♠ Q2

♥ AJ94

♦ A985

♣ KJ6

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♥

Pass 2NT All Pass

1. Stayman

Board: 195

Dealer: West

Vul: None

North HCP: 17+1

South HCP: 8

Contract: 3NT North

North:

♠ AT7

♥ K6

♦ AJ7

♣ AJ973

South:

♠ Q532

♥ QJT7

♦ 42

♣ KT4

W N E S

1 ♦ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 2NT

Pass 3NT All Pass

1. Stayman

South hands**We_Overcall_NT_then_Stayman**

Board: 191	♠ AQ52	LHO opens the bidding 1 ♣.
Dealer: West	♥ A72	Partner bids next.
Vul: Both	♦ K83	
HCP: 13	♣ 975	

Board: 192	♠ KJ74	RHO opens the bidding 1 ♣.
Dealer: East	♥ KJT8	You bid next.
Vul: None	♦ 63	
HCP: 15	♣ AK7	

Board: 193	♠ Q632	LHO opens the bidding 1 ♥.
Dealer: West	♥ Q9	Partner bids next.
Vul: N-S	♦ J972	
HCP: 9	♣ A64	

Board: 194	♠ Q2	RHO opens the bidding 1 ♦.
Dealer: East	♥ AJ94	You bid next.
Vul: Both	♦ A985	
HCP: 15	♣ KJ6	

Board: 195	♠ Q532	LHO opens the bidding 1 ♦.
Dealer: West	♥ QJT7	Partner bids next.
Vul: None	♦ 42	
HCP: 8	♣ KT4	

Both hands (Answers Page)

Board: 191

Dealer: West

Vul: Both

North HCP: 15

South HCP: 13

Contract: 3NT South

North:

♠ K7

♥ Q95

♦ AQJ9

♣ KT64

South:

♠ AQ52

♥ A72

♦ K83

♣ 975

W N E S

1 ♣ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

Board: 192

Dealer: East

Vul: None

North HCP: 12

South HCP: 15

Contract: 4 ♠ South

North:

♠ AQ63

♥ A74

♦ QT82

♣ T6

South:

♠ KJ74

♥ KJT8

♦ 63

♣ AK7

W N E S

1 ♣ 1NT

Pass 2 ♣¹ Pass 2 ♥

Pass 2NT Pass 3 ♠

Pass 4 ♥ Pass 4 ♠

All Pass

1. Stayman

Board: 193

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ J97

♥ AK6

♦ KQ54

♣ QT2

South:

♠ Q632

♥ Q9

♦ J972

♣ A64

W N E S

1 ♥ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

Board: 194

Dealer: East

Vul: Both

North HCP: 11

South HCP: 15

Contract: 2NT North

North:

♠ K543

♥ K3

♦ K764

♣ QT9

South:

♠ Q2

♥ AJ94

♦ A985

♣ KJ6

W N E S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♥

Pass 2NT All Pass

1. Stayman

Board: 195

Dealer: West

Vul: None

North HCP: 17+1

South HCP: 8

Contract: 3NT North

North:

♠ AT7

♥ K6

♦ AJ7

♣ AJ973

South:

♠ Q532

♥ QJT7

♦ 42

♣ KT4

W N E S

1 ♦ 1NT Pass 2 ♣¹

Pass 2 ♦ Pass 2NT

Pass 3NT All Pass

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 196	♠ KT92	LHO opens the bidding 1 ♦.
Dealer: East	♥ A9	Partner bids next.
Vul: N-S	♦ Q84	
HCP: 9	♣ 7532	

Board: 197	♠ 832	RHO opens the bidding 1 ♣.
Dealer: West	♥ KT4	You bid next.
Vul: Both	♦ AK9	
HCP: 15	♣ AJ53	

Board: 198	♠ J432	LHO opens the bidding 1 ♦.
Dealer: East	♥ AK2	Partner bids next.
Vul: None	♦ KQ94	
HCP: 13	♣ T2	

Board: 199	♠ A93	RHO opens the bidding 1 ♠.
Dealer: West	♥ J4	You bid next.
Vul: N-S	♦ A42	
HCP: 16+1	♣ AK982	

Board: 200	♠ KQ52	LHO opens the bidding 1 ♦.
Dealer: East	♥ J972	Partner bids next.
Vul: E-W	♦ 52	
HCP: 10	♣ A53	

Both hands (Answers Page)

Board: 196

Dealer: East

Vul: N-S

North HCP: 9

South HCP: 16

Contract: 4 ♠ North

North:

♠ KT92

♥ A9

♦ Q84

♣ 7532

South:

♠ J764

♥ KJ3

♦ KJ72

♣ AK

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ ¹	Pass	2 ♠
------	------------------	------	-----

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

1. Stayman

Board: 197

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ 832

♥ KT4

♦ AK9

♣ AJ53

South:

♠ AQ96

♥ Q852

♦ 85

♣ Q42

W	N	E	S
1 ♣	1NT	Pass	2 ♣ ¹

Pass	2 ♦	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

Board: 198

Dealer: East

Vul: None

North HCP: 13

South HCP: 15

Contract: 4 ♠ South

North:

♠ J432

♥ AK2

♦ KQ94

♣ T2

South:

♠ AKQ7

♥ J4

♦ A32

♣ J873

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ ¹	Pass	2 ♠
------	------------------	------	-----

Pass	3 ♦ ²	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Stayman

2. limit raise or better in !S

Board: 199

Dealer: West

Vul: N-S

North HCP: 16+1

South HCP: 10

Contract: 3NT South

North:

♠ A93

♥ J4

♦ A42

♣ AK982

South:

♠ T84

♥ Q985

♦ KQ7

♣ QJT

W	N	E	S
1 ♠	1NT	Pass	2 ♣ ¹

Pass	2 ♦	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

Board: 200

Dealer: East

Vul: E-W

North HCP: 10

South HCP: 16

Contract: 3NT North

North:

♠ KQ52

♥ J972

♦ 52

♣ A53

South:

♠ T87

♥ AQ

♦ AKT7

♣ KT64

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

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

1. Stayman

South hands**We_Overcall_NT_then_Stayman**

Board: 196	♠ J764	RHO opens the bidding 1 ♦.
Dealer: East	♥ KJ3	You bid next.
Vul: N-S	♦ KJ72	
HCP: 16	♣ AK	

Board: 197	♠ AQ96	LHO opens the bidding 1 ♣.
Dealer: West	♥ Q852	Partner bids next.
Vul: Both	♦ 85	
HCP: 10	♣ Q42	

Board: 198	♠ AKQ7	RHO opens the bidding 1 ♦.
Dealer: East	♥ J4	You bid next.
Vul: None	♦ A32	
HCP: 15	♣ J873	

Board: 199	♠ T84	LHO opens the bidding 1 ♠.
Dealer: West	♥ Q985	Partner bids next.
Vul: N-S	♦ KQ7	
HCP: 10	♣ QJT	

Board: 200	♠ T87	RHO opens the bidding 1 ♦.
Dealer: East	♥ AQ	You bid next.
Vul: E-W	♦ AKT7	
HCP: 16	♣ KT64	

Both hands (Answers Page)

Board: 196

Dealer: East

Vul: N-S

North HCP: 9

South HCP: 16

Contract: 4 ♠ North

North:

♠ KT92

♥ A9

♦ Q84

♣ 7532

South:

♠ J764

♥ KJ3

♦ KJ72

♣ AK

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ ¹	Pass	2 ♠
------	------------------	------	-----

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

1. Stayman

Board: 197

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ 832

♥ KT4

♦ AK9

♣ AJ53

South:

♠ AQ96

♥ Q852

♦ 85

♣ Q42

W	N	E	S
1 ♣	1NT	Pass	2 ♣ ¹

Pass	2 ♦	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

Board: 198

Dealer: East

Vul: None

North HCP: 13

South HCP: 15

Contract: 4 ♠ South

North:

♠ J432

♥ AK2

♦ KQ94

♣ T2

South:

♠ AKQ7

♥ J4

♦ A32

♣ J873

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ ¹	Pass	2 ♠
------	------------------	------	-----

Pass	3 ♦ ²	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Stayman

2. limit raise or better in !S

Board: 199

Dealer: West

Vul: N-S

North HCP: 16+1

South HCP: 10

Contract: 3NT South

North:

♠ A93

♥ J4

♦ A42

♣ AK982

South:

♠ T84

♥ Q985

♦ KQ7

♣ QJT

W	N	E	S
1 ♠	1NT	Pass	2 ♣ ¹

Pass	2 ♦	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

Board: 200

Dealer: East

Vul: E-W

North HCP: 10

South HCP: 16

Contract: 3NT North

North:

♠ KQ52

♥ J972

♦ 52

♣ A53

South:

♠ T87

♥ AQ

♦ AKT7

♣ KT64

W	N	E	S
		1 ♦	1NT

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

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

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 201	♠ AKT5	RHO opens the bidding 1♦.
Dealer: West	♥ Q65	You bid next.
Vul: E-W	♦ KJ53	
HCP: 15	♣ Q3	
Board: 202	♠ A984	LHO opens the bidding 1♣.
Dealer: East	♥ J852	Partner bids next.
Vul: None	♦ QJ54	East (LHO) Doubles 2♣ if possible.
HCP: 8	♣ 5	
Board: 203	♠ 32	RHO opens the bidding 1♥.
Dealer: West	♥ AQ95	You bid next.
Vul: None	♦ AQJ8	
HCP: 15	♣ Q74	
Board: 204	♠ A982	LHO opens the bidding 1♦.
Dealer: East	♥ Q8	Partner bids next.
Vul: N-S	♦ J875	
HCP: 10	♣ QJ3	
Board: 205	♠ Q4	RHO opens the bidding 1♣.
Dealer: West	♥ K32	You bid next.
Vul: Both	♦ AKJ95	
HCP: 17+1	♣ A97	

Both hands (Answers Page)

Board: 201

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 12

Contract: 3NT South

North:

♠ AKT5

♥ Q65

♦ KJ53

♣ Q3

South:

♠ J63

♥ KJ72

♦ 98

♣ AK75

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

1 ♦	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

Pass	2 ♠	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

Board: 202

Dealer: East

Vul: None

North HCP: 8

South HCP: 16

Contract: 3 ♠ North

North:

♠ A984

♥ J852

♦ QJ54

♣ 5

South:

♠ KJT2

♥ AK9

♦ T8

♣ AJ64

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

		1 ♣	1NT
--	--	-----	-----

Pass	2 ♣ ¹	X	2 ♠
------	------------------	---	-----

Pass	3 ♠	All Pass	
------	-----	----------	--

1. Stayman

Board: 203

Dealer: West

Vul: None

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ 32

♥ AQ95

♦ AQJ8

♣ Q74

South:

♠ 9876

♥ 763

♦ K65

♣ AJ2

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

1 ♥	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

Pass	2 ♦	Pass	2NT
------	-----	------	-----

All Pass

1. Stayman

Board: 204

Dealer: East

Vul: N-S

North HCP: 10

South HCP: 16

Contract: 4 ♠ North

North:

♠ A982

♥ Q8

♦ J875

♣ QJ3

South:

♠ KJ54

♥ AJ92

♦ AT6

♣ K7

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

		1 ♦	1NT
--	--	-----	-----

Pass	2 ♣ ¹	Pass	2 ♥
------	------------------	------	-----

Pass	2NT	Pass	3 ♠
------	-----	------	-----

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

1. Stayman

Board: 205

Dealer: West

Vul: Both

North HCP: 17+1

South HCP: 10

Contract: 3NT South

North:

♠ Q4

♥ K32

♦ AKJ95

♣ A97

South:

♠ J965

♥ QJ

♦ Q73

♣ KJT2

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

1 ♣	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

Pass	2 ♦	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

South hands**We_Overcall_NT_then_Stayman**

Board: 201	♠ J63	LHO opens the bidding 1 ♦.
Dealer: West	♥ KJ72	Partner bids next.
Vul: E-W	♦ 98	
HCP: 12	♣ AK75	
<hr/>		
Board: 202	♠ KJT2	RHO opens the bidding 1 ♣.
Dealer: East	♥ AK9	You bid next.
Vul: None	♦ T8	East (RHO) Doubles 2 ♣ if possible.
HCP: 16	♣ AJ64	
<hr/>		
Board: 203	♠ 9876	LHO opens the bidding 1 ♥.
Dealer: West	♥ 763	Partner bids next.
Vul: None	♦ K65	
HCP: 8	♣ AJ2	
<hr/>		
Board: 204	♠ KJ54	RHO opens the bidding 1 ♦.
Dealer: East	♥ AJ92	You bid next.
Vul: N-S	♦ AT6	
HCP: 16	♣ K7	
<hr/>		
Board: 205	♠ J965	LHO opens the bidding 1 ♣.
Dealer: West	♥ QJ	Partner bids next.
Vul: Both	♦ Q73	
HCP: 10	♣ KJT2	

Both hands (Answers Page)

Board: 201

	North:	South:	W	N	E	S
Dealer: West	♠ AKT5	♠ J63	1 ♦	1NT	Pass	2 ♣ ¹
Vul: E-W	♥ Q65	♥ KJ72	Pass	2 ♠	Pass	3NT
North HCP: 15	♦ KJ53	♦ 98	All Pass			
South HCP: 12	♣ Q3	♣ AK75	1. Stayman			
Contract: 3NT South						

Board: 202

Board: 202	North:	South:	W	N	E	S
Dealer: East	♠ A984	♠ KJT2			1 ♣	1NT
Vul: None	♥ J852	♥ AK9	Pass	2 ♣ ¹	X	2 ♠
North HCP: 8	♦ QJ54	♦ T8	Pass	3 ♠	All Pass	
South HCP: 16	♣ 5	♣ AJ64	1. Stayman			
Contract: 3 ♠ North						

Board: 203

	North:	South:	W	N	E	S
Dealer: West	♠ 32	♠ 9876	1 ♥	1NT	Pass	2 ♣ ¹
Vul: None	♥ AQ95	♥ 763	Pass	2 ♦	Pass	2NT
North HCP: 15	♦ AQJ8	♦ K65	All Pass			
South HCP: 8	♣ Q74	♣ AJ2	1. Stayman			
Contract: 2NT South						

Board: 204

Board: 204	North:	South:	W	N	E	S
Dealer: East	♠ A982	♠ KJ54			1 ♦	1NT
Vul: N-S	♥ Q8	♥ AJ92	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 10	♦ J875	♦ AT6	Pass	2NT	Pass	3 ♠
South HCP: 16	♣ QJ3	♣ K7	Pass	4 ♠	All Pass	
Contract: 4 ♠ North			1. Stayman			

Board: 205

	North:	South:	W	N	E	S
Dealer: West	♠ Q4	♠ J965	1 ♣	1NT	Pass	2 ♣ ¹
Vul: Both	♥ K32	♥ QJ	Pass	2 ♦	Pass	3NT
North HCP: 17+1	♦ AKJ95	♦ Q73	All Pass			
South HCP: 10	♣ A97	♣ KJT2	1. Stayman			
Contract: 3NT South						

North hands

We_Overcall_NT_then_Stayman

Board: 206

♠ 8532

LHO opens the bidding 1 ♦.

Dealer: East

♥ K432

Partner bids next.

Vul: N-S

♦ Q72

HCP: 10

♣ AJ

Both hands (Answers Page)

Board: 206

Dealer: East

Vul: N-S

North HCP: 10

South HCP: 16

Contract: 3NT North

North:

♠ 8532

♥ K432

♦ Q72

♣ AJ

South:

♠ KQ4

♥ A5

♦ AJT5

♣ QT83

W

N

E

S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 3NT All Pass

1. Stayman

South hands

We_Overcall_NT_then_Stayman

Board: 206

♠ KQ4

RHO opens the bidding 1♦.

Dealer: East

♥ A5

You bid next.

Vul: N-S

♦ AJT5

HCP: 16

♣ QT83

Both hands (Answers Page)

Board: 206

Dealer: East

Vul: N-S

North HCP: 10

South HCP: 16

Contract: 3NT North

North:

♠ 8532

♥ K432

♦ Q72

♣ AJ

South:

♠ KQ4

♥ A5

♦ AJT5

♣ QT83

W

N

E

S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 3NT All Pass

1. Stayman