

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

	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

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	
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.
Board: 13	♠ JT64	LHO opens the bidding 1 ♦.
Dealer: West	♥ AT6	Partner bids next.
Vul: N-S	♦ T862	
HCP: 9	♣ A9	
Board: 14	♠ 98	RHO opens the bidding 1 ♦.
Dealer: East	♥ KT6	You bid next.
Vul: None	♦ AK54	
HCP: 16	♣ AQT2	
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	
<hr/>		
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

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

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

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

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