

## North hands

## We\_Overcall\_NT\_then\_Stayman

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

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

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

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

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

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A53	♠ JT84	1♦	1NT	Pass	2♣ <sup>1</sup>
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			

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

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T92	♠ AK54	1♦	1NT	Pass	2♣ <sup>1</sup>
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			

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T753	♠ K9			1♣	1NT
Vul: Both	♥ AT9	♥ KJ2	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ KQ	♦ A9752	Pass	3NT	All Pass	
South HCP: 15+1	♣ JT82	♣ A97				
Contract: 3NT North			1. Stayman			

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q53	♠ A976	1♣	1NT	Pass	2♣ <sup>1</sup>
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

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**Board: 2**      ♠ AK9      RHO opens the bidding 1♣.

Dealer: East      ♥ A7      You bid next.

Vul: Both      ♦ 9543

HCP: 16      ♣ KQ86

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**Board: 3**      ♠ AK54      LHO opens the bidding 1♦.

Dealer: West      ♥ T765      Partner bids next.

Vul: None      ♦ T3

HCP: 8      ♣ J74

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**Board: 4**      ♠ K9      RHO opens the bidding 1♣.

Dealer: East      ♥ KJ2      You bid next.

Vul: Both      ♦ A9752

HCP: 15+1      ♣ A97

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**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)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A53	♠ JT84	1♦	1NT	Pass	2♣ <sup>1</sup>
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			

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

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T92	♠ AK54	1♦	1NT	Pass	2♣ <sup>1</sup>
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			

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T753	♠ K9			1♣	1NT
Vul: Both	♥ AT9	♥ KJ2	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ KQ	♦ A9752	Pass	3NT	All Pass	
South HCP: 15+1	♣ JT82	♣ A97				
Contract: 3NT North			1. Stayman			

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q53	♠ A976	1♣	1NT	Pass	2♣ <sup>1</sup>
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

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

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

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

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

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

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ JT4	♠ A6			1♦	1NT
Vul: E-W	♥ AKJ9	♥ QT76	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ 752	♦ AJ3	Pass	3♥	Pass	4♥
South HCP: 17	♣ T53	♣ AQ72	All Pass			
Contract: 4♥ South			1. Stayman			

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q32	♠ AT8	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ A83	♥ 9542	Pass	2♦	Pass	3NT
North HCP: 15	♦ K954	♦ AJ7	All Pass			
South HCP: 9	♣ AQ4	♣ 986	1. Stayman			
Contract: 3NT South						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K942	♠ QJ86			1♣	1NT
Vul: E-W	♥ A32	♥ KQ7	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 11	♦ KJ42	♦ Q73	Pass	3♣ <sup>2</sup>	Pass	3NT
South HCP: 15	♣ 86	♣ AJ3	All Pass			
Contract: 3NT South			1. Stayman			
			2. limit raise or better in !S			

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 863	♠ AQ97	1♥	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AK8	♥ JT	Pass	2♦	Pass	2NT
North HCP: 17	♦ KQ3	♦ 9852	Pass	3NT	All Pass	
South HCP: 8	♣ KQT4	♣ J76	1. Stayman			
Contract: 3NT North						

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKQ8	♠ J76			1♦	1NT
Vul: None	♥ T542	♥ K963	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ T62	♦ KQ8	Pass	4♥	All Pass	
South HCP: 15	♣ 64	♣ AQ2	1. Stayman			
Contract: 4♥ North						

**South hands****We\_Overcall\_NT\_then\_Stayman**

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

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

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

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

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

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ JT4	♠ A6			1♦	1NT
Vul: E-W	♥ AKJ9	♥ QT76	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ 752	♦ AJ3	Pass	3♥	Pass	4♥
South HCP: 17	♣ T53	♣ AQ72	All Pass			
Contract: 4♥ South			1. Stayman			

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q32	♠ AT8	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ A83	♥ 9542	Pass	2♦	Pass	3NT
North HCP: 15	♦ K954	♦ AJ7	All Pass			
South HCP: 9	♣ AQ4	♣ 986	1. Stayman			
Contract: 3NT South						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K942	♠ QJ86			1♣	1NT
Vul: E-W	♥ A32	♥ KQ7	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 11	♦ KJ42	♦ Q73	Pass	3♣ <sup>2</sup>	Pass	3NT
South HCP: 15	♣ 86	♣ AJ3	All Pass			
Contract: 3NT South			1. Stayman			
			2. limit raise or better in !S			

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 863	♠ AQ97	1♥	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AK8	♥ JT	Pass	2♦	Pass	2NT
North HCP: 17	♦ KQ3	♦ 9852	Pass	3NT	All Pass	
South HCP: 8	♣ KQT4	♣ J76	1. Stayman			
Contract: 3NT North						

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKQ8	♠ J76			1♦	1NT
Vul: None	♥ T542	♥ K963	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ T62	♦ KQ8	Pass	4♥	All Pass	
South HCP: 15	♣ 64	♣ AQ2	1. Stayman			
Contract: 4♥ North						

## North hands

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**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)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 87	♠ A653	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AJ8	♥ 642	Pass	2♦	Pass	3NT
North HCP: 15	♦ AQ72	♦ KJ	All Pass			
South HCP: 12	♣ KJT4	♣ A765				
Contract: 3NT South			1. Stayman			

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T76	♠ A954				1♣
Vul: Both	♥ JT8742	♥ -	1NT	Pass	2♣ <sup>1</sup>	3♣
North HCP: 1+2	♦ T85	♦ KJ2	Pass	Pass	X	All Pass
South HCP: 14+2	♣ 8	♣ AQT532				
Contract: 3♣X South			1. Stayman			

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AK	♠ JT64	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ J52	♥ AT6	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ A95	♦ T862	All Pass			
South HCP: 9	♣ KT652	♣ A9				
Contract: 3NT South			1. Stayman			

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

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

**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

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**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)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 87	♠ A653	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AJ8	♥ 642	Pass	2♦	Pass	3NT
North HCP: 15	♦ AQ72	♦ KJ	All Pass			
South HCP: 12	♣ KJT4	♣ A765				
Contract: 3NT South			1. Stayman			

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T76	♠ A954				1♣
Vul: Both	♥ JT8742	♥ -	1NT	Pass	2♣ <sup>1</sup>	3♣
North HCP: 1+2	♦ T85	♦ KJ2	Pass	Pass	X	All Pass
South HCP: 14+2	♣ 8	♣ AQT532				
Contract: 3♣X South			1. Stayman			

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AK	♠ JT64	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ J52	♥ AT6	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ A95	♦ T862	All Pass			
South HCP: 9	♣ KT652	♣ A9				
Contract: 3NT South			1. Stayman			

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

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

## North hands

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**Board: 16**      ♠ A987      LHO opens the bidding 1♣.

Dealer: East      ♥ 96      Partner bids next.

Vul: Both      ♦ AT76

HCP: 8      ♣ 732

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**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

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**Board: 18**      ♠ KJ97      LHO opens the bidding 1♦.

Dealer: East      ♥ QJ      Partner bids next.

Vul: N-S      ♦ T65

HCP: 8      ♣ J853

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**Board: 19**      ♠ A72      RHO opens the bidding 1♠.

Dealer: West      ♥ K92      You bid next.

Vul: None      ♦ QJ98

HCP: 15      ♣ KQ4

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**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)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A987	♠ Q52			1♣	1NT
Vul: Both	♥ 96	♥ KJ53	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ AT76	♦ KJ2	Pass	2NT	All Pass	
South HCP: 16	♣ 732	♣ AQ9				
Contract: 2NT North			1. Stayman			

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AJ8	♠ KQT5	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ J54	♥ KT3	X	2♦	Pass	2NT
North HCP: 15	♦ AQ75	♦ 643		All Pass		
South HCP: 8	♣ QJ8	♣ 532				
Contract: 2NT South			1. Stayman			

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KJ97	♠ A43			1♦	1NT
Vul: N-S	♥ QJ	♥ 9832	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ T65	♦ AJ7	Pass	2NT	All Pass	
South HCP: 15	♣ J853	♣ AQ4				
Contract: 2NT North			1. Stayman			

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A72	♠ J6	1♠	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ K92	♥ JT76	Pass	2♦	Pass	3NT
North HCP: 15	♦ QJ98	♦ AT2		All Pass		
South HCP: 11	♣ KQ4	♣ AJ75				
Contract: 3NT South			1. Stayman			

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 65	♠ 983			1♦	1NT
Vul: N-S	♥ KJ94	♥ AT65	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ Q52	♦ AT8	Pass	3♥	All Pass	
South HCP: 15	♣ Q962	♣ AKT				
Contract: 3♥ North			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

---

**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

---

**Board: 18**      ♠ A43      RHO opens the bidding 1♦.

Dealer: East      ♥ 9832      You bid next.

Vul: N-S      ♦ AJ7

HCP: 15      ♣ AQ4

---

**Board: 19**      ♠ J6      LHO opens the bidding 1♠.

Dealer: West      ♥ JT76      Partner bids next.

Vul: None      ♦ AT2

HCP: 11      ♣ AJ75

---

**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)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A987	♠ Q52			1♣	1NT
Vul: Both	♥ 96	♥ KJ53	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ AT76	♦ KJ2	Pass	2NT	All Pass	
South HCP: 16	♣ 732	♣ AQ9				
Contract: 2NT North			1. Stayman			

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AJ8	♠ KQT5	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ J54	♥ KT3	X	2♦	Pass	2NT
North HCP: 15	♦ AQ75	♦ 643		All Pass		
South HCP: 8	♣ QJ8	♣ 532				
Contract: 2NT South			1. Stayman			

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KJ97	♠ A43			1♦	1NT
Vul: N-S	♥ QJ	♥ 9832	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ T65	♦ AJ7	Pass	2NT	All Pass	
South HCP: 15	♣ J853	♣ AQ4				
Contract: 2NT North			1. Stayman			

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A72	♠ J6	1♠	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ K92	♥ JT76	Pass	2♦	Pass	3NT
North HCP: 15	♦ QJ98	♦ AT2		All Pass		
South HCP: 11	♣ KQ4	♣ AJ75				
Contract: 3NT South			1. Stayman			

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 65	♠ 983			1♦	1NT
Vul: N-S	♥ KJ94	♥ AT65	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ Q52	♦ AT8	Pass	3♥	All Pass	
South HCP: 15	♣ Q962	♣ AKT				
Contract: 3♥ North			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)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K982	♠ 73	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ J3	♥ KQT9	Pass	2♠	Pass	3NT
North HCP: 15	♦ AJ4	♦ KT6	All Pass			
South HCP: 8	♣ KQJ4	♣ 8632				
Contract: 3NT South			1. Stayman			

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

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

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

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

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K982	♠ 73	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ J3	♥ KQT9	Pass	2♠	Pass	3NT
North HCP: 15	♦ AJ4	♦ KT6	All Pass			
South HCP: 8	♣ KQJ4	♣ 8632				
Contract: 3NT South			1. Stayman			

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

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

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

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

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 9643	♠ KJT			1♦	1NT
Vul: Both	♥ QJ	♥ A73	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ T64	♦ K98	Pass	2NT	All Pass	
South HCP: 15	♣ KQJ5	♣ A962				
Contract: 2NT North			1. Stayman			

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K85	♠ JT92	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ A98	♥ KQ43	Pass	2♦	Pass	3NT
North HCP: 15	♦ J43	♦ K9872	All Pass			
South HCP: 9+1	♣ AK82	♣ -				
Contract: 3NT South			1. Stayman			

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T543	♠ 96			1♦	1NT
Vul: E-W	♥ AK75	♥ QJ86	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ 862	♦ AK5	Pass	3♥	All Pass	
South HCP: 15	♣ J6	♣ KQ83				
Contract: 3♥ North			1. Stayman			

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A64	♠ KJ82	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ 54	♥ QT86	Pass	2♦	Pass	2NT
North HCP: 15	♦ A864	♦ T75	All Pass			
South HCP: 7	♣ AK63	♣ J9				
Contract: 2NT South			1. Stayman			

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q3	♠ K85			1♠	1NT
Vul: None	♥ QJ74	♥ K53	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ JT95	♦ Q76	Pass	3NT	All Pass	
South HCP: 15	♣ K94	♣ AQJT				
Contract: 3NT North			1. Stayman			

**South hands****We\_Overcall\_NT\_then\_Stayman**

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 9643	♠ KJT			1♦	1NT
Vul: Both	♥ QJ	♥ A73	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ T64	♦ K98	Pass	2NT	All Pass	
South HCP: 15	♣ KQJ5	♣ A962				
Contract: 2NT North			1. Stayman			

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K85	♠ JT92	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ A98	♥ KQ43	Pass	2♦	Pass	3NT
North HCP: 15	♦ J43	♦ K9872	All Pass			
South HCP: 9+1	♣ AK82	♣ -				
Contract: 3NT South			1. Stayman			

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T543	♠ 96			1♦	1NT
Vul: E-W	♥ AK75	♥ QJ86	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ 862	♦ AK5	Pass	3♥	All Pass	
South HCP: 15	♣ J6	♣ KQ83				
Contract: 3♥ North			1. Stayman			

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A64	♠ KJ82	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ 54	♥ QT86	Pass	2♦	Pass	2NT
North HCP: 15	♦ A864	♦ T75	All Pass			
South HCP: 7	♣ AK63	♣ J9				
Contract: 2NT South			1. Stayman			

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q3	♠ K85			1♠	1NT
Vul: None	♥ QJ74	♥ K53	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ JT95	♦ Q76	Pass	3NT	All Pass	
South HCP: 15	♣ K94	♣ AQJT				
Contract: 3NT North			1. Stayman			

**North hands****We\_Overcall\_NT\_then\_Stayman**

<b>Board: 31</b>	♠ 84	RHO opens the bidding 1♣.
Dealer: West	♥ KQ96	You bid next.
Vul: E-W	♦ KJ6	
HCP: 15	♣ AQT3	

---

<b>Board: 32</b>	♠ AT64	LHO opens the bidding 1♣.
Dealer: East	♥ K432	Partner bids next.
Vul: None	♦ J76	
HCP: 8	♣ 96	

---

<b>Board: 33</b>	♠ AKJ	RHO opens the bidding 1♣.
Dealer: West	♥ QT76	You bid next.
Vul: E-W	♦ 432	
HCP: 17	♣ AK6	

---

<b>Board: 34</b>	♠ 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	

---

<b>Board: 35</b>	♠ A6	RHO opens the bidding 1♣.
Dealer: West	♥ J75	You bid next.
Vul: Both	♦ AJ873	
HCP: 15+1	♣ KQ9	

## Both hands (Answers Page)

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 84	♠ AT2	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ KQ96	♥ A842	Pass	2♥	All Pass	
North HCP: 15	♦ KJ6	♦ T74				
South HCP: 8	♣ AQT3	♣ 762				
Contract: 2♥ North					1. Stayman	

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AT64	♠ KJ			1♣	1NT
Vul: None	♥ K432	♥ 965	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ J76	♦ AT983	Pass	2NT	All Pass	
South HCP: 15+1	♣ 96	♣ AKT				
Contract: 2NT North					1. Stayman	

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AKJ	♠ 8743	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ QT76	♥ A852	Pass	2♥	Pass	4♥
North HCP: 17	♦ 432	♦ K85			All Pass	
South HCP: 9	♣ AK6	♣ Q3				
Contract: 4♥ South					1. Stayman	

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KJ64	♠ Q82			1♣	1NT
Vul: E-W	♥ K953	♥ Q8	Pass	2♣ <sup>1</sup>	X	2♦
North HCP: 7	♦ 9754	♦ AKQT3	Pass	3♦	Pass	3NT
South HCP: 17+1	♣ 9	♣ AT8			All Pass	
Contract: 3NT South					1. Stayman	

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A6	♠ K53	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ J75	♥ A984	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AJ873	♦ Q64			All Pass	
South HCP: 9	♣ KQ9	♣ 762				
Contract: 3NT South					1. Stayman	

**South hands****We\_Overcall\_NT\_then\_Stayman**

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

---

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

---

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

---

<b>Board: 34</b>	♠ 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	

---

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

## Both hands (Answers Page)

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 84	♠ AT2	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ KQ96	♥ A842	Pass	2♥	All Pass	
North HCP: 15	♦ KJ6	♦ T74				
South HCP: 8	♣ AQT3	♣ 762				
Contract: 2♥ North					1. Stayman	

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AT64	♠ KJ			1♣	1NT
Vul: None	♥ K432	♥ 965	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ J76	♦ AT983	Pass	2NT	All Pass	
South HCP: 15+1	♣ 96	♣ AKT				
Contract: 2NT North					1. Stayman	

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AKJ	♠ 8743	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ QT76	♥ A852	Pass	2♥	Pass	4♥
North HCP: 17	♦ 432	♦ K85			All Pass	
South HCP: 9	♣ AK6	♣ Q3				
Contract: 4♥ South					1. Stayman	

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KJ64	♠ Q82			1♣	1NT
Vul: E-W	♥ K953	♥ Q8	Pass	2♣ <sup>1</sup>	X	2♦
North HCP: 7	♦ 9754	♦ AKQT3	Pass	3♦	Pass	3NT
South HCP: 17+1	♣ 9	♣ AT8			All Pass	
Contract: 3NT South					1. Stayman	

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A6	♠ K53	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ J75	♥ A984	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AJ873	♦ Q64			All Pass	
South HCP: 9	♣ KQ9	♣ 762				
Contract: 3NT South					1. Stayman	

## North hands

## We\_Overcall\_NT\_then\_Stayman

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J62	♠ AQ94			1♦	1NT
Vul: Both	♥ T987	♥ J2	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ Q7	♦ AKT5	All Pass			
South HCP: 15	♣ KQ95	♣ J43				
Contract: 2♠ South			1. Stayman			

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q93	♠ K742	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A85	♥ KQT	Pass	2♦	Pass	2NT
North HCP: 15	♦ 943	♦ 52	All Pass			
South HCP: 8	♣ AKQT	♣ 7643				
Contract: 2NT South			1. Stayman			

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KJ63	♠ AT			1♣	1NT
Vul: None	♥ KJ83	♥ Q742	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 10	♦ Q432	♦ KT8	Pass	3♣ <sup>2</sup>	Pass	4♥
South HCP: 15	♣ 5	♣ AQ62	All Pass			
Contract: 4♥ South			1. Stayman			
			2. limit raise or better in !H			

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQT6	♠ 97	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ Q95	♥ AKT8	Pass	2♠	Pass	3NT
North HCP: 15	♦ QT2	♦ J865	All Pass			
South HCP: 8	♣ KQJ	♣ T42				
Contract: 3NT South			1. Stayman			

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQJ4	♠ T93			1♣	1NT
Vul: Both	♥ QJT8	♥ A765	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ 983	♦ Q42	Pass	3♥	All Pass	
South HCP: 15	♣ 96	♣ AKQ				
Contract: 3♥ North			1. Stayman			

**South hands****We\_Overcall\_NT\_then\_Stayman**

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J62	♠ AQ94			1♦	1NT
Vul: Both	♥ T987	♥ J2	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ Q7	♦ AKT5	All Pass			
South HCP: 15	♣ KQ95	♣ J43				
Contract: 2♠ South			1. Stayman			

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q93	♠ K742	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A85	♥ KQT	Pass	2♦	Pass	2NT
North HCP: 15	♦ 943	♦ 52	All Pass			
South HCP: 8	♣ AKQT	♣ 7643				
Contract: 2NT South			1. Stayman			

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KJ63	♠ AT			1♣	1NT
Vul: None	♥ KJ83	♥ Q742	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 10	♦ Q432	♦ KT8	Pass	3♣ <sup>2</sup>	Pass	4♥
South HCP: 15	♣ 5	♣ AQ62	All Pass			
Contract: 4♥ South			1. Stayman			
			2. limit raise or better in !H			

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQT6	♠ 97	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ Q95	♥ AKT8	Pass	2♠	Pass	3NT
North HCP: 15	♦ QT2	♦ J865	All Pass			
South HCP: 8	♣ KQJ	♣ T42				
Contract: 3NT South			1. Stayman			

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQJ4	♠ T93			1♣	1NT
Vul: Both	♥ QJT8	♥ A765	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ 983	♦ Q42	Pass	3♥	All Pass	
South HCP: 15	♣ 96	♣ AKQ				
Contract: 3♥ North			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)

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQ94	♠ KJ7	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A754	♥ 9863	Pass	2♥	Pass	3♦ <sup>2</sup>
North HCP: 16	♦ A92	♦ KT	Pass	4♥	All Pass	
South HCP: 11	♣ Q8	♣ A754				
Contract: 4♥ North			1. Stayman			
			2. limit raise or better in !H			

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KT72	♠ AJ6			1♣	1NT
Vul: N-S	♥ QT5	♥ KJ2	Pass	2♣ <sup>1</sup>	X	2♦
North HCP: 9	♦ AT53	♦ J642	Pass	3NT	All Pass	
South HCP: 15	♣ 93	♣ KQ5				
Contract: 3NT North			1. Stayman			

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ52	♠ J964	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ QJT8	♥ A765	X	2♥	Pass	4♥
North HCP: 15	♦ Q7	♦ A98	All Pass			
South HCP: 9	♣ KQ7	♣ 63				
Contract: 4♥ South			1. Stayman			

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQ9	♠ 85	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ T5	♥ AQ98	Pass	2♦	Pass	3♣
North HCP: 16+1	♦ K73	♦ QJ2	All Pass			
South HCP: 10	♣ AKT94	♣ J852				
Contract: 3♣ South			1. Stayman			

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQT2	♠ K743	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ QT4	♥ K72	Pass	2♠	Pass	3♦ <sup>2</sup>
North HCP: 16	♦ KQJ6	♦ 985	Pass	4♠	All Pass	
South HCP: 11	♣ Q6	♣ AJ5				
Contract: 4♠ North			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

---

**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

---

**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

---

**Board: 44**      ♠ 85      LHO opens the bidding 1♦.

Dealer: West      ♥ AQ98      Partner bids next.

Vul: E-W      ♦ QJ2

HCP: 10      ♣ J852

---

**Board: 45**      ♠ K743      LHO opens the bidding 1♦.

Dealer: West      ♥ K72      Partner bids next.

Vul: Both      ♦ 985

HCP: 11      ♣ AJ5

## Both hands (Answers Page)

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQ94	♠ KJ7	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A754	♥ 9863	Pass	2♥	Pass	3♦ <sup>2</sup>
North HCP: 16	♦ A92	♦ KT	Pass	4♥	All Pass	
South HCP: 11	♣ Q8	♣ A754				
Contract: 4♥ North			1. Stayman			
			2. limit raise or better in !H			

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KT72	♠ AJ6			1♣	1NT
Vul: N-S	♥ QT5	♥ KJ2	Pass	2♣ <sup>1</sup>	X	2♦
North HCP: 9	♦ AT53	♦ J642	Pass	3NT	All Pass	
South HCP: 15	♣ 93	♣ KQ5				
Contract: 3NT North			1. Stayman			

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ52	♠ J964	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ QJT8	♥ A765	X	2♥	Pass	4♥
North HCP: 15	♦ Q7	♦ A98	All Pass			
South HCP: 9	♣ KQ7	♣ 63				
Contract: 4♥ South			1. Stayman			

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQ9	♠ 85	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ T5	♥ AQ98	Pass	2♦	Pass	3♣
North HCP: 16+1	♦ K73	♦ QJ2	All Pass			
South HCP: 10	♣ AKT94	♣ J852				
Contract: 3♣ South			1. Stayman			

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQT2	♠ K743	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ QT4	♥ K72	Pass	2♠	Pass	3♦ <sup>2</sup>
North HCP: 16	♦ KQJ6	♦ 985	Pass	4♠	All Pass	
South HCP: 11	♣ Q6	♣ AJ5				
Contract: 4♠ North			1. Stayman			
			2. limit raise or better in !S			

**North hands****We\_Overcall\_NT\_then\_Stayman**

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQJT	♠ 872			1♦	1NT
Vul: None	♥ T932	♥ AQ76	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ 97	♦ AQT6	Pass	3♥	All Pass	
South HCP: 16	♣ Q62	♣ KJ				
Contract: 3♥ North			1. Stayman			

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QT8	♠ KJ52	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A32	♥ QT5	Pass	2♦	Pass	3NT
North HCP: 15	♦ AJ97	♦ Q86	All Pass			
South HCP: 10	♣ A96	♣ Q87				
Contract: 3NT South			1. Stayman			

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 843	♠ AKT7	1♥	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KJ8	♥ 54	Pass	2♦	Pass	3♣
North HCP: 15	♦ KQ75	♦ T96	All Pass			
South HCP: 8	♣ AQ6	♣ JT82				
Contract: 3♣ South			1. Stayman			

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J7	♠ A543	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJ93	♥ QT84	Pass	2♥	All Pass	
North HCP: 15	♦ KQ8	♦ T74				
South HCP: 7	♣ AT94	♣ J2	1. Stayman			
Contract: 2♥ North						

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AT75	♠ Q4			1♣	1NT
Vul: N-S	♥ A65	♥ QJ84	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ 865	♦ AJT	Pass	2NT	Pass	3NT
South HCP: 17	♣ 832	♣ AQJT	All Pass			
Contract: 3NT South			1. Stayman			

**South hands****We\_Overcall\_NT\_then\_Stayman**

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

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

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

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

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

## Both hands (Answers Page)

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQJT	♠ 872			1♦	1NT
Vul: None	♥ T932	♥ AQ76	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ 97	♦ AQT6	Pass	3♥	All Pass	
South HCP: 16	♣ Q62	♣ KJ				
Contract: 3♥ North			1. Stayman			

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QT8	♠ KJ52	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A32	♥ QT5	Pass	2♦	Pass	3NT
North HCP: 15	♦ AJ97	♦ Q86	All Pass			
South HCP: 10	♣ A96	♣ Q87				
Contract: 3NT South			1. Stayman			

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 843	♠ AKT7	1♥	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KJ8	♥ 54	Pass	2♦	Pass	3♣
North HCP: 15	♦ KQ75	♦ T96	All Pass			
South HCP: 8	♣ AQ6	♣ JT82				
Contract: 3♣ South			1. Stayman			

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J7	♠ A543	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJ93	♥ QT84	Pass	2♥	All Pass	
North HCP: 15	♦ KQ8	♦ T74				
South HCP: 7	♣ AT94	♣ J2	1. Stayman			
Contract: 2♥ North						

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AT75	♠ Q4			1♣	1NT
Vul: N-S	♥ A65	♥ QJ84	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ 865	♦ AJT	Pass	2NT	Pass	3NT
South HCP: 17	♣ 832	♣ AQJT	All Pass			
Contract: 3NT South			1. Stayman			