

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

<b>Board: 1</b>	♠ 97632	LHO is dealer.
Dealer: East	♥ Q654	East (LHO) opens 1♦ if possible.
Vul: Both	♦ 6	
HCP: 9+1	♣ AK3	
<b>Board: 2</b>	♠ AK4	RHO is dealer. You bid second.
Dealer: West	♥ KQ6	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ T94	
HCP: 16	♣ KJ32	
<b>Board: 3</b>	♠ AJ752	LHO is dealer.
Dealer: East	♥ AJ73	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 7	
HCP: 12+1	♣ Q85	
<b>Board: 4</b>	♠ K76	RHO is dealer. You bid second.
Dealer: West	♥ AQ	West (RHO) opens 1♦ if possible.
Vul: Both	♦ K92	
HCP: 15+1	♣ KT632	
<b>Board: 5</b>	♠ QJ65	LHO is dealer.
Dealer: East	♥ AQ963	East (LHO) opens 1♦ if possible.
Vul: Both	♦ 3	
HCP: 12+1	♣ K98	

## 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: East	♠ 97632	♠ KJ5			1♦	1NT
Vul: Both	♥ Q654	♥ KT	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ 6	♦ AQ53	Pass	3♠	Pass	4♠
South HCP: 15	♣ AK3	♣ Q975	All Pass			
Contract: 4♠ 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: West	♠ AK4	♠ 7632	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KQ6	♥ A7432	Pass	2♦	Pass	3♥
North HCP: 16	♦ T94	♦ Q	Pass	4♥	All Pass	
South HCP: 10+1	♣ KJ32	♣ A65	1. Stayman			
Contract: 4♥ North						

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AJ752	♠ Q63			1♦	1NT
Vul: E-W	♥ AJ73	♥ KQ	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12+1	♦ 7	♦ K953	Pass	3♠	Pass	4♠
South HCP: 15	♣ Q85	♣ AJ96	All Pass			
Contract: 4♠ 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: West	♠ K76	♠ AT952	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AQ	♥ KJ73	Pass	2♦	Pass	3♠
North HCP: 15+1	♦ K92	♦ QT5	Pass	4♠	All Pass	
South HCP: 10+1	♣ KT632	♣ 4	1. Stayman			
Contract: 4♠ North						

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJ65	♠ A94			1♦	1NT
Vul: Both	♥ AQ963	♥ K75	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12+1	♦ 3	♦ KJ2	Pass	3♥	Pass	4♥
South HCP: 15	♣ K98	♣ A754	All Pass			
Contract: 4♥ South			1. Stayman			

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

<b>Board: 1</b>	♠ KJ5	RHO is dealer. You bid second.
Dealer: East	♥ KT	East (RHO) opens 1♦ if possible.
Vul: Both	♦ AQ53	
HCP: 15	♣ Q975	
 <b>Board: 2</b>	 ♠ 7632	 LHO is dealer.
Dealer: West	♥ A7432	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ Q	
HCP: 10+1	♣ A65	
 <b>Board: 3</b>	 ♠ Q63	 RHO is dealer. You bid second.
Dealer: East	♥ KQ	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ K953	
HCP: 15	♣ AJ96	
 <b>Board: 4</b>	 ♠ AT952	 LHO is dealer.
Dealer: West	♥ KJ73	West (LHO) opens 1♦ if possible.
Vul: Both	♦ QT5	
HCP: 10+1	♣ 4	
 <b>Board: 5</b>	 ♠ A94	 RHO is dealer. You bid second.
Dealer: East	♥ K75	East (RHO) opens 1♦ if possible.
Vul: Both	♦ KJ2	
HCP: 15	♣ A754	

## 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: East	♠ 97632	♠ KJ5			1♦	1NT
Vul: Both	♥ Q654	♥ KT	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ 6	♦ AQ53	Pass	3♠	Pass	4♠
South HCP: 15	♣ AK3	♣ Q975	All Pass			
Contract: 4♠ 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: West	♠ AK4	♠ 7632	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KQ6	♥ A7432	Pass	2♦	Pass	3♥
North HCP: 16	♦ T94	♦ Q	Pass	4♥	All Pass	
South HCP: 10+1	♣ KJ32	♣ A65	1. Stayman			
Contract: 4♥ North						

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AJ752	♠ Q63			1♦	1NT
Vul: E-W	♥ AJ73	♥ KQ	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12+1	♦ 7	♦ K953	Pass	3♠	Pass	4♠
South HCP: 15	♣ Q85	♣ AJ96	All Pass			
Contract: 4♠ 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: West	♠ K76	♠ AT952	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AQ	♥ KJ73	Pass	2♦	Pass	3♠
North HCP: 15+1	♦ K92	♦ QT5	Pass	4♠	All Pass	
South HCP: 10+1	♣ KT632	♣ 4	1. Stayman			
Contract: 4♠ North						

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJ65	♠ A94			1♦	1NT
Vul: Both	♥ AQ963	♥ K75	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12+1	♦ 3	♦ KJ2	Pass	3♥	Pass	4♥
South HCP: 15	♣ K98	♣ A754	All Pass			
Contract: 4♥ South			1. Stayman			

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

<b>Board: 6</b>	♠ Q7	RHO is dealer. You bid second.
Dealer: West	♥ QT7	West (RHO) opens 1♣ if possible.
Vul: None	♦ AQ96	
HCP: 15	♣ AJT8	
<b>Board: 7</b>	♠ QJ8	RHO is dealer. You bid second.
Dealer: West	♥ JT	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ K974	
HCP: 16	♣ AKQ8	
<b>Board: 8</b>	♠ QT3	RHO is dealer. You bid second.
Dealer: West	♥ KT4	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ KQ5	
HCP: 15	♣ KQ32	
<b>Board: 9</b>	♠ AQ962	LHO is dealer.
Dealer: East	♥ K654	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ T76	
HCP: 10+1	♣ J	
<b>Board: 10</b>	♠ AT94	LHO is dealer.
Dealer: East	♥ QJ976	East (LHO) opens 1♦ if possible.
Vul: Both	♦ -	
HCP: 10+1	♣ KT65	

## 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: West	♠ Q7	♠ J865	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ QT7	♥ AK984	Pass	2 ♦	Pass	3 ♥
North HCP: 15	♦ AQ96	♦ J	Pass	4 ♥	All Pass	
South HCP: 11+1	♣ AJT8	♣ Q76				
Contract: 4 ♥ North			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	♠ QJ8	♠ KT52	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ JT	♥ K9643	Pass	2 ♦	Pass	3 ♥
North HCP: 16	♦ K974	♦ A	Pass	3NT	All Pass	
South HCP: 10+1	♣ AKQ8	♣ T63				
Contract: 3NT North			1. Stayman			

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QT3	♠ KJ65	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ KT4	♥ AJ952	Pass	2 ♦	Pass	3 ♥
North HCP: 15	♦ KQ5	♦ JT43	Pass	4 ♥	All Pass	
South HCP: 10+1	♣ KQ32	♣ -				
Contract: 4 ♥ North			1. Stayman			

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQ962	♠ KJ4			1 ♣	1NT
Vul: E-W	♥ K654	♥ Q3	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 10+1	♦ T76	♦ AQ985	Pass	3 ♠	Pass	4 ♠
South HCP: 16+1	♣ J	♣ AT6	All Pass			
Contract: 4 ♠ South			1. Stayman			

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AT94	♠ Q75			1 ♦	1NT
Vul: Both	♥ QJ976	♥ T8	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 10+1	♦ -	♦ AKT2	Pass	3 ♥	Pass	3NT
South HCP: 15	♣ KT65	♣ AQ94	All Pass			
Contract: 3NT South			1. Stayman			

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

<b>Board: 6</b>	♠ J865	LHO is dealer.
Dealer: West	♥ AK984	West (LHO) opens 1♣ if possible.
Vul: None	♦ J	
HCP: 11+1	♣ Q76	
<b>Board: 7</b>	♠ KT52	LHO is dealer.
Dealer: West	♥ K9643	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ A	
HCP: 10+1	♣ T63	
<b>Board: 8</b>	♠ KJ65	LHO is dealer.
Dealer: West	♥ AJ952	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ JT43	
HCP: 10+1	♣ -	
<b>Board: 9</b>	♠ KJ4	RHO is dealer. You bid second.
Dealer: East	♥ Q3	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ AQ985	
HCP: 16+1	♣ AT6	
<b>Board: 10</b>	♠ Q75	RHO is dealer. You bid second.
Dealer: East	♥ T8	East (RHO) opens 1♦ if possible.
Vul: Both	♦ AKT2	
HCP: 15	♣ AQ94	

## 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: West	♠ Q7	♠ J865	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ QT7	♥ AK984	Pass	2 ♦	Pass	3 ♥
North HCP: 15	♦ AQ96	♦ J	Pass	4 ♥	All Pass	
South HCP: 11+1	♣ AJT8	♣ Q76				
Contract: 4 ♥ North			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	♠ QJ8	♠ KT52	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ JT	♥ K9643	Pass	2 ♦	Pass	3 ♥
North HCP: 16	♦ K974	♦ A	Pass	3NT	All Pass	
South HCP: 10+1	♣ AKQ8	♣ T63				
Contract: 3NT North			1. Stayman			

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QT3	♠ KJ65	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ KT4	♥ AJ952	Pass	2 ♦	Pass	3 ♥
North HCP: 15	♦ KQ5	♦ JT43	Pass	4 ♥	All Pass	
South HCP: 10+1	♣ KQ32	♣ -				
Contract: 4 ♥ North			1. Stayman			

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQ962	♠ KJ4			1 ♣	1NT
Vul: E-W	♥ K654	♥ Q3	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 10+1	♦ T76	♦ AQ985	Pass	3 ♠	Pass	4 ♠
South HCP: 16+1	♣ J	♣ AT6	All Pass			
Contract: 4 ♠ South			1. Stayman			

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AT94	♠ Q75			1 ♦	1NT
Vul: Both	♥ QJ976	♥ T8	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 10+1	♦ -	♦ AKT2	Pass	3 ♥	Pass	3NT
South HCP: 15	♣ KT65	♣ AQ94	All Pass			
Contract: 3NT South			1. Stayman			

## North hands

## We\_Overcall\_NT\_then\_Smolen

<b>Board: 11</b>	♠ Q5	RHO is dealer. You bid second.
Dealer: West	♥ K75	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ AJ93	
HCP: 15	♣ KQ98	

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<b>Board: 12</b>	♠ T7543	LHO is dealer.
Dealer: East	♥ KQ32	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ 3	
HCP: 9+1	♣ A93	

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<b>Board: 13</b>	♠ 97	RHO is dealer. You bid second.
Dealer: West	♥ KQT	West (RHO) opens 1♦ if possible.
Vul: None	♦ QJ53	
HCP: 15	♣ AK73	

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<b>Board: 14</b>	♠ KQ632	LHO is dealer.
Dealer: East	♥ A876	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ 2	
HCP: 9+1	♣ 732	

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<b>Board: 15</b>	♠ K87	RHO is dealer. You bid second.
Dealer: West	♥ Q9	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ AQJ3	
HCP: 15	♣ K732	

## 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	♠ Q5	♠ AK972	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ K75	♥ J963	Pass	2♦	Pass	3♠
North HCP: 15	♦ AJ93	♦ T76	Pass	3NT	All Pass	
South HCP: 9+1	♣ KQ98	♣ J				
Contract: 3NT North			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: East	♠ T7543	♠ A8			1♦	1NT
Vul: N-S	♥ KQ32	♥ AJT	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ 3	♦ KQJ8	Pass	3♠	Pass	3NT
South HCP: 15	♣ A93	♣ T754		All Pass		
Contract: 3NT 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	♠ 97	♠ QJ842	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KQT	♥ A986	Pass	2♦	Pass	3♠
North HCP: 15	♦ QJ53	♦ K	Pass	3NT	All Pass	
South HCP: 10+1	♣ AK73	♣ 842				
Contract: 3NT North			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	♠ KQ632	♠ 94			1♣	1NT
Vul: N-S	♥ A876	♥ K95	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ 2	♦ KQT87	Pass	3♠	Pass	3NT
South HCP: 15+1	♣ 732	♣ AK9		All Pass		
Contract: 3NT South			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	♠ K87	♠ AQT9	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ Q9	♥ A6543	Pass	2♦	Pass	3♥
North HCP: 15	♦ AQJ3	♦ 965	Pass	3NT	All Pass	
South HCP: 12+1	♣ K732	♣ Q				
Contract: 3NT North			1. Stayman			

**South hands****We\_Overcall\_NT\_then\_Smolen****Board: 11**      ♠ AK972

LHO is dealer.

Dealer: West      ♥ J963

West (LHO) opens 1♦ if possible.

Vul: N-S      ♦ T76

HCP: 9+1      ♣ J

**Board: 12**      ♠ A8

RHO is dealer. You bid second.

Dealer: East      ♥ AJT

East (RHO) opens 1♦ if possible.

Vul: N-S      ♦ KQJ8

HCP: 15      ♣ T754

**Board: 13**      ♠ QJ842

LHO is dealer.

Dealer: West      ♥ A986

West (LHO) opens 1♦ if possible.

Vul: None      ♦ K

HCP: 10+1      ♣ 842

**Board: 14**      ♠ 94

RHO is dealer. You bid second.

Dealer: East      ♥ K95

East (RHO) opens 1♣ if possible.

Vul: N-S      ♦ KQT87

HCP: 15+1      ♣ AK9

**Board: 15**      ♠ AQT9

LHO is dealer.

Dealer: West      ♥ A6543

West (LHO) opens 1♦ if possible.

Vul: N-S      ♦ 965

HCP: 12+1      ♣ Q

## 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	♠ Q5	♠ AK972	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ K75	♥ J963	Pass	2♦	Pass	3♠
North HCP: 15	♦ AJ93	♦ T76	Pass	3NT	All Pass	
South HCP: 9+1	♣ KQ98	♣ J				
Contract: 3NT North			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: East	♠ T7543	♠ A8			1♦	1NT
Vul: N-S	♥ KQ32	♥ AJT	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ 3	♦ KQJ8	Pass	3♠	Pass	3NT
South HCP: 15	♣ A93	♣ T754		All Pass		
Contract: 3NT 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	♠ 97	♠ QJ842	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KQT	♥ A986	Pass	2♦	Pass	3♠
North HCP: 15	♦ QJ53	♦ K	Pass	3NT	All Pass	
South HCP: 10+1	♣ AK73	♣ 842				
Contract: 3NT North			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	♠ KQ632	♠ 94			1♣	1NT
Vul: N-S	♥ A876	♥ K95	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ 2	♦ KQT87	Pass	3♠	Pass	3NT
South HCP: 15+1	♣ 732	♣ AK9		All Pass		
Contract: 3NT South			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	♠ K87	♠ AQT9	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ Q9	♥ A6543	Pass	2♦	Pass	3♥
North HCP: 15	♦ AQJ3	♦ 965	Pass	3NT	All Pass	
South HCP: 12+1	♣ K732	♣ Q				
Contract: 3NT North			1. Stayman			

## North hands

## We\_Overcall\_NT\_then\_Smolen

<b>Board: 16</b>	♠ AK8	RHO is dealer. You bid second.
Dealer: West	♥ 54	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ KJ73	
HCP: 15	♣ AT93	
<b>Board: 17</b>	♠ KJ642	LHO is dealer.
Dealer: East	♥ AT63	East (LHO) opens 1♦ if possible.
Vul: Both	♦ -	
HCP: 11+1	♣ K863	
<b>Board: 18</b>	♠ A63	RHO is dealer. You bid second.
Dealer: West	♥ J84	West (RHO) opens 1♦ if possible.
Vul: None	♦ KT5	
HCP: 15	♣ AK83	
<b>Board: 19</b>	♠ AK865	LHO is dealer.
Dealer: East	♥ J543	East (LHO) opens 1♦ if possible.
Vul: None	♦ 7	
HCP: 10+1	♣ Q54	
<b>Board: 20</b>	♠ 953	RHO is dealer. You bid second.
Dealer: West	♥ KQ3	West (RHO) opens 1♣ if possible.
Vul: Both	♦ K74	
HCP: 16	♣ AKJ6	

## 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: West	♠ AK8	♠ 75432	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ 54	♥ AT98	Pass	2 ♦	Pass	3 ♠
North HCP: 15	♦ KJ73	♦ -	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ AT93	♣ KQ64				
Contract: 4 ♠ 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: East	♠ KJ642	♠ A87			1 ♦	1NT
Vul: Both	♥ AT63	♥ J4	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 11+1	♦ -	♦ A863	Pass	3 ♠	Pass	4 ♠
South HCP: 15	♣ K863	♣ AQ42	All Pass			
Contract: 4 ♠ 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: West	♠ A63	♠ KQJ52	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ J84	♥ QT76	Pass	2 ♦	Pass	3 ♠
North HCP: 15	♦ KT5	♦ -	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ AK83	♣ JT72				
Contract: 4 ♠ 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: East	♠ AK865	♠ J94			1 ♦	1NT
Vul: None	♥ J543	♥ Q82	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 10+1	♦ 7	♦ KQ6	Pass	3 ♠	Pass	4 ♠
South HCP: 15	♣ Q54	♣ AKT9	All Pass			
Contract: 4 ♠ 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: West	♠ 953	♠ KQT76	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: Both	♥ KQ3	♥ 9754	Pass	2 ♦	Pass	3 ♠
North HCP: 16	♦ K74	♦ A92	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ AKJ6	♣ 5				
Contract: 4 ♠ North			1. Stayman			

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

<b>Board: 16</b>	♠ 75432	LHO is dealer.
Dealer: West	♥ AT98	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ -	
HCP: 9+1	♣ KQ64	

---

<b>Board: 17</b>	♠ A87	RHO is dealer. You bid second.
Dealer: East	♥ J4	East (RHO) opens 1♦ if possible.
Vul: Both	♦ A863	
HCP: 15	♣ AQ42	

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<b>Board: 18</b>	♠ KQJ52	LHO is dealer.
Dealer: West	♥ QT76	West (LHO) opens 1♦ if possible.
Vul: None	♦ -	
HCP: 9+1	♣ JT72	

---

<b>Board: 19</b>	♠ J94	RHO is dealer. You bid second.
Dealer: East	♥ Q82	East (RHO) opens 1♦ if possible.
Vul: None	♦ KQ6	
HCP: 15	♣ AKT9	

---

<b>Board: 20</b>	♠ KQT76	LHO is dealer.
Dealer: West	♥ 9754	West (LHO) opens 1♣ if possible.
Vul: Both	♦ A92	
HCP: 9+1	♣ 5	

## 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: West	♠ AK8	♠ 75432	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ 54	♥ AT98	Pass	2 ♦	Pass	3 ♠
North HCP: 15	♦ KJ73	♦ -	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ AT93	♣ KQ64				
Contract: 4 ♠ 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: East	♠ KJ642	♠ A87			1 ♦	1NT
Vul: Both	♥ AT63	♥ J4	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 11+1	♦ -	♦ A863	Pass	3 ♠	Pass	4 ♠
South HCP: 15	♣ K863	♣ AQ42	All Pass			
Contract: 4 ♠ 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: West	♠ A63	♠ KQJ52	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ J84	♥ QT76	Pass	2 ♦	Pass	3 ♠
North HCP: 15	♦ KT5	♦ -	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ AK83	♣ JT72				
Contract: 4 ♠ 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: East	♠ AK865	♠ J94			1 ♦	1NT
Vul: None	♥ J543	♥ Q82	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 10+1	♦ 7	♦ KQ6	Pass	3 ♠	Pass	4 ♠
South HCP: 15	♣ Q54	♣ AKT9	All Pass			
Contract: 4 ♠ 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: West	♠ 953	♠ KQT76	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: Both	♥ KQ3	♥ 9754	Pass	2 ♦	Pass	3 ♠
North HCP: 16	♦ K74	♦ A92	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ AKJ6	♣ 5				
Contract: 4 ♠ North			1. Stayman			

**North hands****We\_Overcall\_NT\_then\_Smolen****Board: 21**      ♠ T9862

LHO is dealer.

Dealer: East      ♥ AKQ7

East (LHO) opens 1♦ if possible.

Vul: None      ♦ 4

HCP: 9+1      ♣ 832

**Board: 22**      ♠ AJT

RHO is dealer. You bid second.

Dealer: West      ♥ AQ8

West (RHO) opens 1♦ if possible.

Vul: E-W      ♦ KJ8

HCP: 15      ♣ T853

**Board: 23**      ♠ K9652

LHO is dealer.

Dealer: East      ♥ AQ95

East (LHO) opens 1♣ if possible.

Vul: None      ♦ 8

HCP: 9+1      ♣ T74

**Board: 24**      ♠ AKQ

RHO is dealer. You bid second.

Dealer: West      ♥ KT

West (RHO) opens 1♦ if possible.

Vul: Both      ♦ A654

HCP: 16      ♣ 7632

**Board: 25**      ♠ J73

RHO is dealer. You bid second.

Dealer: West      ♥ A7

West (RHO) opens 1♦ if possible.

Vul: None      ♦ AT97

HCP: 15      ♣ KQJ2

## 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: East	♠ T9862	♠ AQ5			1♦	1NT
Vul: None	♥ AKQ7	♥ 952	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ 4	♦ K92	Pass	3♠	Pass	4♠
South HCP: 16	♣ 832	♣ AK54	All Pass			
Contract: 4♠ 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: West	♠ AJT	♠ KQ863	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AQ8	♥ J653	Pass	2♦	Pass	3♠
North HCP: 15	♦ KJ8	♦ 4	Pass	4♠	All Pass	
South HCP: 9+1	♣ T853	♣ QJ7	1. Stayman			
Contract: 4♠ North						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K9652	♠ AJ4			1♣	1NT
Vul: None	♥ AQ95	♥ J76	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ 8	♦ QJ92	Pass	3♠	Pass	4♠
South HCP: 16	♣ T74	♣ AK6	All Pass			
Contract: 4♠ South			1. Stayman			

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AKQ	♠ T9874	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KT	♥ AQ52	Pass	2♦	Pass	3♠
North HCP: 16	♦ A654	♦ 9	Pass	4♠	All Pass	
South HCP: 9+1	♣ 7632	♣ K85	1. Stayman			
Contract: 4♠ North						

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J73	♠ AK62	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ A7	♥ JT852	Pass	2♦	Pass	3♥
North HCP: 15	♦ AT97	♦ J	Pass	3NT	All Pass	
South HCP: 13+1	♣ KQJ2	♣ AT6	1. Stayman			
Contract: 3NT North						

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

<b>Board: 21</b>	♠ AQ5	RHO is dealer. You bid second.
Dealer: East	♥ 952	East (RHO) opens 1♦ if possible.
Vul: None	♦ K92	
HCP: 16	♣ AK54	
<b>Board: 22</b>	♠ KQ863	LHO is dealer.
Dealer: West	♥ J653	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ 4	
HCP: 9+1	♣ QJ7	
<b>Board: 23</b>	♠ AJ4	RHO is dealer. You bid second.
Dealer: East	♥ J76	East (RHO) opens 1♣ if possible.
Vul: None	♦ QJ92	
HCP: 16	♣ AK6	
<b>Board: 24</b>	♠ T9874	LHO is dealer.
Dealer: West	♥ AQ52	West (LHO) opens 1♦ if possible.
Vul: Both	♦ 9	
HCP: 9+1	♣ K85	
<b>Board: 25</b>	♠ AK62	LHO is dealer.
Dealer: West	♥ JT852	West (LHO) opens 1♦ if possible.
Vul: None	♦ J	
HCP: 13+1	♣ AT6	

## 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: East	♠ T9862	♠ AQ5			1♦	1NT
Vul: None	♥ AKQ7	♥ 952	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ 4	♦ K92	Pass	3♠	Pass	4♠
South HCP: 16	♣ 832	♣ AK54	All Pass			
Contract: 4♠ 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: West	♠ AJT	♠ KQ863	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AQ8	♥ J653	Pass	2♦	Pass	3♠
North HCP: 15	♦ KJ8	♦ 4	Pass	4♠	All Pass	
South HCP: 9+1	♣ T853	♣ QJ7	1. Stayman			
Contract: 4♠ North						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K9652	♠ AJ4			1♣	1NT
Vul: None	♥ AQ95	♥ J76	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ 8	♦ QJ92	Pass	3♠	Pass	4♠
South HCP: 16	♣ T74	♣ AK6	All Pass			
Contract: 4♠ South			1. Stayman			

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AKQ	♠ T9874	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KT	♥ AQ52	Pass	2♦	Pass	3♠
North HCP: 16	♦ A654	♦ 9	Pass	4♠	All Pass	
South HCP: 9+1	♣ 7632	♣ K85	1. Stayman			
Contract: 4♠ North						

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J73	♠ AK62	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ A7	♥ JT852	Pass	2♦	Pass	3♥
North HCP: 15	♦ AT97	♦ J	Pass	3NT	All Pass	
South HCP: 13+1	♣ KQJ2	♣ AT6	1. Stayman			
Contract: 3NT North						

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

<b>Board: 26</b>	♠ Q9	RHO is dealer. You bid second.
Dealer: West	♥ A87	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ K9864	
HCP: 15+1	♣ AQ6	

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<b>Board: 27</b>	♠ K5	RHO is dealer. You bid second.
Dealer: West	♥ K73	West (RHO) opens 1♦ if possible.
Vul: None	♦ QJ43	
HCP: 16	♣ AK96	

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<b>Board: 28</b>	♠ AQ652	LHO is dealer.
Dealer: East	♥ T943	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ K94	
HCP: 9+1	♣ T	

---

<b>Board: 29</b>	♠ AQ64	LHO is dealer.
Dealer: East	♥ AT543	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 7	
HCP: 11+1	♣ J73	

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<b>Board: 30</b>	♠ Q83	RHO is dealer. You bid second.
Dealer: West	♥ AQ7	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ K876	
HCP: 15	♣ A42	

## 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: West	♠ Q9	♠ KT72	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ A87	♥ KQJ92	Pass	2 ♦	Pass	3 ♥
North HCP: 15+1	♦ K9864	♦ J32	Pass	4 ♥	All Pass	
South HCP: 10+1	♣ AQ6	♣ 4				
Contract: 4 ♥ 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	♠ K5	♠ AJ973	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ K73	♥ T942	Pass	2 ♦	Pass	3 ♠
North HCP: 16	♦ QJ43	♦ K	Pass	3NT	All Pass	
South HCP: 10+1	♣ AK96	♣ Q54				
Contract: 3NT North			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	♠ AQ652	♠ J4			1 ♦	1NT
Vul: N-S	♥ T943	♥ AJ8	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 9+1	♦ K94	♦ QJ7	Pass	3 ♠	Pass	3NT
South HCP: 17+1	♣ T	♣ AKJ85	All Pass			
Contract: 3NT South			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: East	♠ AQ64	♠ K7			1 ♦	1NT
Vul: E-W	♥ AT543	♥ Q62	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 11+1	♦ 7	♦ AJT9	Pass	3 ♥	Pass	4 ♥
South HCP: 15	♣ J73	♣ KQ98	All Pass			
Contract: 4 ♥ 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: West	♠ Q83	♠ AT95	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ AQ7	♥ KJ843	Pass	2 ♦	Pass	3 ♥
North HCP: 15	♦ K876	♦ 9	Pass	4 ♥	All Pass	
South HCP: 10+1	♣ A42	♣ Q86				
Contract: 4 ♥ North			1. Stayman			

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

<b>Board: 26</b>	♠ KT72	LHO is dealer.
Dealer: West	♥ KQJ92	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ J32	
HCP: 10+1	♣ 4	
<b>Board: 27</b>	♠ AJ973	LHO is dealer.
Dealer: West	♥ T942	West (LHO) opens 1♦ if possible.
Vul: None	♦ K	
HCP: 10+1	♣ Q54	
<b>Board: 28</b>	♠ J4	RHO is dealer. You bid second.
Dealer: East	♥ AJ8	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ QJ7	
HCP: 17+1	♣ AKJ85	
<b>Board: 29</b>	♠ K7	RHO is dealer. You bid second.
Dealer: East	♥ Q62	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AJT9	
HCP: 15	♣ KQ98	
<b>Board: 30</b>	♠ AT95	LHO is dealer.
Dealer: West	♥ KJ843	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ 9	
HCP: 10+1	♣ Q86	

## 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: West	♠ Q9	♠ KT72	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ A87	♥ KQJ92	Pass	2 ♦	Pass	3 ♥
North HCP: 15+1	♦ K9864	♦ J32	Pass	4 ♥	All Pass	
South HCP: 10+1	♣ AQ6	♣ 4				
Contract: 4 ♥ 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	♠ K5	♠ AJ973	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ K73	♥ T942	Pass	2 ♦	Pass	3 ♠
North HCP: 16	♦ QJ43	♦ K	Pass	3NT	All Pass	
South HCP: 10+1	♣ AK96	♣ Q54				
Contract: 3NT North			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	♠ AQ652	♠ J4			1 ♦	1NT
Vul: N-S	♥ T943	♥ AJ8	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 9+1	♦ K94	♦ QJ7	Pass	3 ♠	Pass	3NT
South HCP: 17+1	♣ T	♣ AKJ85	All Pass			
Contract: 3NT South			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: East	♠ AQ64	♠ K7			1 ♦	1NT
Vul: E-W	♥ AT543	♥ Q62	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 11+1	♦ 7	♦ AJT9	Pass	3 ♥	Pass	4 ♥
South HCP: 15	♣ J73	♣ KQ98	All Pass			
Contract: 4 ♥ 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: West	♠ Q83	♠ AT95	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ AQ7	♥ KJ843	Pass	2 ♦	Pass	3 ♥
North HCP: 15	♦ K876	♦ 9	Pass	4 ♥	All Pass	
South HCP: 10+1	♣ A42	♣ Q86				
Contract: 4 ♥ North			1. Stayman			

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

<b>Board: 31</b>	♠ 9752	LHO is dealer.
Dealer: East	♥ QJ752	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ AQ9	
HCP: 10+1	♣ J	
 <b>Board: 32</b>	 ♠ KT2	 RHO is dealer. You bid second.
Dealer: West	♥ AQ3	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ AQ95	
HCP: 16	♣ J53	
 <b>Board: 33</b>	 ♠ 62	 RHO is dealer. You bid second.
Dealer: West	♥ KQ3	West (RHO) opens 1♦ if possible.
Vul: Both	♦ AKT2	
HCP: 15	♣ K964	
 <b>Board: 34</b>	 ♠ K62	 RHO is dealer. You bid second.
Dealer: West	♥ 973	West (RHO) opens 1♣ if possible.
Vul: None	♦ AKQT	
HCP: 16	♣ KJ9	
 <b>Board: 35</b>	 ♠ A5	 RHO is dealer. You bid second.
Dealer: West	♥ QJ4	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ J762	
HCP: 15	♣ AKT7	

## 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: East	♠ 9752	♠ QJ8			1♣	1NT
Vul: N-S	♥ QJ752	♥ K96	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10+1	♦ AQ9	♦ KJ5	Pass	3♥	Pass	4♥
South HCP: 15	♣ J	♣ KQ97	All Pass			
Contract: 4♥ South			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: West	♠ KT2	♠ AJ865	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AQ3	♥ T642	Pass	2♦	Pass	3♠
North HCP: 16	♦ AQ95	♦ 2	Pass	4♠	All Pass	
South HCP: 9+1	♣ J53	♣ AT6	1. Stayman			
Contract: 4♠ North						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 62	♠ QJ954	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KQ3	♥ AT54	Pass	2♦	Pass	3♠
North HCP: 15	♦ AKT2	♦ 4	Pass	3NT	All Pass	
South HCP: 10+1	♣ K964	♣ QJ7	1. Stayman			
Contract: 3NT North						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K62	♠ AQT97	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ 973	♥ A852	Pass	2♦	Pass	3♠
North HCP: 16	♦ AKQT	♦ 8	Pass	4♠	All Pass	
South HCP: 10+1	♣ KJ9	♣ 654	1. Stayman			
Contract: 4♠ North						

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A5	♠ KQT82	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ QJ4	♥ K652	Pass	2♦	Pass	3♠
North HCP: 15	♦ J762	♦ Q85	Pass	3NT	All Pass	
South HCP: 10+1	♣ AKT7	♣ 9	1. Stayman			
Contract: 3NT North						

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

<b>Board: 31</b>	♠ QJ8	RHO is dealer. You bid second.
Dealer: East	♥ K96	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ KJ5	
HCP: 15	♣ KQ97	

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<b>Board: 32</b>	♠ AJ865	LHO is dealer.
Dealer: West	♥ T642	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ 2	
HCP: 9+1	♣ AT6	

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<b>Board: 33</b>	♠ QJ954	LHO is dealer.
Dealer: West	♥ AT54	West (LHO) opens 1♦ if possible.
Vul: Both	♦ 4	
HCP: 10+1	♣ QJ7	

---

<b>Board: 34</b>	♠ AQT97	LHO is dealer.
Dealer: West	♥ A852	West (LHO) opens 1♣ if possible.
Vul: None	♦ 8	
HCP: 10+1	♣ 654	

---

<b>Board: 35</b>	♠ KQT82	LHO is dealer.
Dealer: West	♥ K652	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ Q85	
HCP: 10+1	♣ 9	

## 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: East	♠ 9752	♠ QJ8			1♣	1NT
Vul: N-S	♥ QJ752	♥ K96	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10+1	♦ AQ9	♦ KJ5	Pass	3♥	Pass	4♥
South HCP: 15	♣ J	♣ KQ97	All Pass			
Contract: 4♥ South			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: West	♠ KT2	♠ AJ865	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AQ3	♥ T642	Pass	2♦	Pass	3♠
North HCP: 16	♦ AQ95	♦ 2	Pass	4♠	All Pass	
South HCP: 9+1	♣ J53	♣ AT6	1. Stayman			
Contract: 4♠ North						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 62	♠ QJ954	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KQ3	♥ AT54	Pass	2♦	Pass	3♠
North HCP: 15	♦ AKT2	♦ 4	Pass	3NT	All Pass	
South HCP: 10+1	♣ K964	♣ QJ7	1. Stayman			
Contract: 3NT North						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K62	♠ AQT97	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ 973	♥ A852	Pass	2♦	Pass	3♠
North HCP: 16	♦ AKQT	♦ 8	Pass	4♠	All Pass	
South HCP: 10+1	♣ KJ9	♣ 654	1. Stayman			
Contract: 4♠ North						

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A5	♠ KQT82	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ QJ4	♥ K652	Pass	2♦	Pass	3♠
North HCP: 15	♦ J762	♦ Q85	Pass	3NT	All Pass	
South HCP: 10+1	♣ AKT7	♣ 9	1. Stayman			
Contract: 3NT North						

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

<b>Board: 36</b>	♠ 973	RHO is dealer. You bid second.
Dealer: West	♥ K32	West (RHO) opens 1♦ if possible.
Vul: None	♦ A52	
HCP: 15	♣ AKJ6	
 <b>Board: 37</b>	 ♠ JT82	 LHO is dealer.
Dealer: East	♥ AK986	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 7	
HCP: 10+1	♣ Q54	
 <b>Board: 38</b>	 ♠ A976	 LHO is dealer.
Dealer: East	♥ AJ754	East (LHO) opens 1♣ if possible.
Vul: Both	♦ T	
HCP: 10+1	♣ J42	
 <b>Board: 39</b>	 ♠ A9432	 LHO is dealer.
Dealer: East	♥ KJ72	East (LHO) opens 1♦ if possible.
Vul: None	♦ JT32	
HCP: 9+1	♣ -	
 <b>Board: 40</b>	 ♠ K75	 RHO is dealer. You bid second.
Dealer: West	♥ K9	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ K5432	
HCP: 15+1	♣ AQ4	

## 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: West	♠ 973	♠ AKJ42	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ K32	♥ J875	Pass	2 ♦	Pass	3 ♠
North HCP: 15	♦ A52	♦ 7	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ AKJ6	♣ 852				
Contract: 4 ♠ North			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: East	♠ JT82	♠ AK5			1 ♦	1NT
Vul: E-W	♥ AK986	♥ 732	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 10+1	♦ 7	♦ KQ65	Pass	3 ♥	Pass	4 ♥
South HCP: 16	♣ Q54	♣ A32	All Pass			
Contract: 4 ♥ 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	♠ A976	♠ KJ4			1 ♣	1NT
Vul: Both	♥ AJ754	♥ 92	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 10+1	♦ T	♦ AQ82	Pass	3 ♥	Pass	3NT
South HCP: 15	♣ J42	♣ KQ75	All Pass			
Contract: 3NT South			1. Stayman			

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A9432	♠ KQ5			1 ♦	1NT
Vul: None	♥ KJ72	♥ A5	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 9+1	♦ JT32	♦ K86	Pass	3 ♠	Pass	4 ♠
South HCP: 15+1	♣ -	♣ QJ653	All Pass			
Contract: 4 ♠ 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: West	♠ K75	♠ T9843	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ K9	♥ AJ87	Pass	2 ♦	Pass	3 ♠
North HCP: 15+1	♦ K5432	♦ AT9	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ AQ4	♣ 9				
Contract: 4 ♠ North			1. Stayman			

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

<b>Board: 36</b>	♠ AKJ42	LHO is dealer.
Dealer: West	♥ J875	West (LHO) opens 1♦ if possible.
Vul: None	♦ 7	
HCP: 9+1	♣ 852	
<b>Board: 37</b>	♠ AK5	RHO is dealer. You bid second.
Dealer: East	♥ 732	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ KQ65	
HCP: 16	♣ A32	
<b>Board: 38</b>	♠ KJ4	RHO is dealer. You bid second.
Dealer: East	♥ 92	East (RHO) opens 1♣ if possible.
Vul: Both	♦ AQ82	
HCP: 15	♣ KQ75	
<b>Board: 39</b>	♠ KQ5	RHO is dealer. You bid second.
Dealer: East	♥ A5	East (RHO) opens 1♦ if possible.
Vul: None	♦ K86	
HCP: 15+1	♣ QJ653	
<b>Board: 40</b>	♠ T9843	LHO is dealer.
Dealer: West	♥ AJ87	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ AT9	
HCP: 9+1	♣ 9	

## 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: West	♠ 973	♠ AKJ42	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ K32	♥ J875	Pass	2 ♦	Pass	3 ♠
North HCP: 15	♦ A52	♦ 7	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ AKJ6	♣ 852				
Contract: 4 ♠ North			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: East	♠ JT82	♠ AK5			1 ♦	1NT
Vul: E-W	♥ AK986	♥ 732	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 10+1	♦ 7	♦ KQ65	Pass	3 ♥	Pass	4 ♥
South HCP: 16	♣ Q54	♣ A32	All Pass			
Contract: 4 ♥ 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	♠ A976	♠ KJ4			1 ♣	1NT
Vul: Both	♥ AJ754	♥ 92	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 10+1	♦ T	♦ AQ82	Pass	3 ♥	Pass	3NT
South HCP: 15	♣ J42	♣ KQ75	All Pass			
Contract: 3NT South			1. Stayman			

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A9432	♠ KQ5			1 ♦	1NT
Vul: None	♥ KJ72	♥ A5	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 9+1	♦ JT32	♦ K86	Pass	3 ♠	Pass	4 ♠
South HCP: 15+1	♣ -	♣ QJ653	All Pass			
Contract: 4 ♠ 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: West	♠ K75	♠ T9843	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ K9	♥ AJ87	Pass	2 ♦	Pass	3 ♠
North HCP: 15+1	♦ K5432	♦ AT9	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ AQ4	♣ 9				
Contract: 4 ♠ North			1. Stayman			

**North hands****We\_Overcall\_NT\_then\_Smolen****Board: 41**

♠ J9732

LHO is dealer.

Dealer: East

♥ KQ75

East (LHO) opens 1♦ if possible.

Vul: N-S

♦ 3

HCP: 9+1

♣ KT2

**Board: 42**

♠ QT9

RHO is dealer. You bid second.

Dealer: West

♥ K5

West (RHO) opens 1♣ if possible.

Vul: E-W

♦ AQT5

HCP: 15

♣ A852

**Board: 43**

♠ AJT5

LHO is dealer.

Dealer: East

♥ AQT87

East (LHO) opens 1♦ if possible.

Vul: N-S

♦ 3

HCP: 11+1

♣ 862

**Board: 44**

♠ A2

RHO is dealer. You bid second.

Dealer: West

♥ K53

West (RHO) opens 1♣ if possible.

Vul: None

♦ J6543

HCP: 15+1

♣ AK9

**Board: 45**

♠ T972

LHO is dealer.

Dealer: East

♥ AJ865

East (LHO) opens 1♣ if possible.

Vul: Both

♦ KQ5

HCP: 10+1

♣ 3

## 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: East	♠ J9732	♠ A64			1♦	1NT
Vul: N-S	♥ KQ75	♥ A2	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ 3	♦ A97	Pass	3♠	Pass	4♠
South HCP: 17+1	♣ KT2	♣ AJ965	All Pass			
Contract: 4♠ South			1. Stayman			

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QT9	♠ A6543	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ K5	♥ JT83	Pass	2♦	Pass	3♠
North HCP: 15	♦ AQT5	♦ KJ6	Pass	4♠	All Pass	
South HCP: 9+1	♣ A852	♣ 7	1. Stayman			
Contract: 4♠ North						

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AJT5	♠ K64			1♦	1NT
Vul: N-S	♥ AQT87	♥ KJ9	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11+1	♦ 3	♦ AQ92	Pass	3♥	Pass	4♥
South HCP: 17	♣ 862	♣ A93	All Pass			
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	♠ A2	♠ Q984	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ K53	♥ QJ642	Pass	2♦	Pass	3♥
North HCP: 15+1	♦ J6543	♦ AQ7	Pass	4♥	All Pass	
South HCP: 12+1	♣ AK9	♣ J	1. Stayman			
Contract: 4♥ North						

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T972	♠ AK4			1♣	1NT
Vul: Both	♥ AJ865	♥ KT2	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10+1	♦ KQ5	♦ J93	Pass	3♥	Pass	4♥
South HCP: 16	♣ 3	♣ KQ94	All Pass			
Contract: 4♥ South			1. Stayman			

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

<b>Board: 41</b>	♠ A64	RHO is dealer. You bid second.
Dealer: East	♥ A2	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ A97	
HCP: 17+1	♣ AJ965	
<b>Board: 42</b>	♠ A6543	LHO is dealer.
Dealer: West	♥ JT83	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ KJ6	
HCP: 9+1	♣ 7	
<b>Board: 43</b>	♠ K64	RHO is dealer. You bid second.
Dealer: East	♥ KJ9	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ AQ92	
HCP: 17	♣ A93	
<b>Board: 44</b>	♠ Q984	LHO is dealer.
Dealer: West	♥ QJ642	West (LHO) opens 1♣ if possible.
Vul: None	♦ AQ7	
HCP: 12+1	♣ J	
<b>Board: 45</b>	♠ AK4	RHO is dealer. You bid second.
Dealer: East	♥ KT2	East (RHO) opens 1♣ if possible.
Vul: Both	♦ J93	
HCP: 16	♣ KQ94	

## 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: East	♠ J9732	♠ A64			1♦	1NT
Vul: N-S	♥ KQ75	♥ A2	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ 3	♦ A97	Pass	3♠	Pass	4♠
South HCP: 17+1	♣ KT2	♣ AJ965	All Pass			
Contract: 4♠ South			1. Stayman			

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QT9	♠ A6543	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ K5	♥ JT83	Pass	2♦	Pass	3♠
North HCP: 15	♦ AQT5	♦ KJ6	Pass	4♠	All Pass	
South HCP: 9+1	♣ A852	♣ 7	1. Stayman			
Contract: 4♠ North						

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AJT5	♠ K64			1♦	1NT
Vul: N-S	♥ AQT87	♥ KJ9	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11+1	♦ 3	♦ AQ92	Pass	3♥	Pass	4♥
South HCP: 17	♣ 862	♣ A93	All Pass			
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	♠ A2	♠ Q984	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ K53	♥ QJ642	Pass	2♦	Pass	3♥
North HCP: 15+1	♦ J6543	♦ AQ7	Pass	4♥	All Pass	
South HCP: 12+1	♣ AK9	♣ J	1. Stayman			
Contract: 4♥ North						

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T972	♠ AK4			1♣	1NT
Vul: Both	♥ AJ865	♥ KT2	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10+1	♦ KQ5	♦ J93	Pass	3♥	Pass	4♥
South HCP: 16	♣ 3	♣ KQ94	All Pass			
Contract: 4♥ South			1. Stayman			

## North hands

## We\_Overcall\_NT\_then\_Smolen

<b>Board: 46</b>	♠ A87	RHO is dealer. You bid second.
Dealer: West	♥ T73	West (RHO) opens 1♣ if possible.
Vul: Both	♦ AJT5	
HCP: 15	♣ AQ8	
<b>Board: 47</b>	♠ A8	RHO is dealer. You bid second.
Dealer: West	♥ KT8	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ KT42	
HCP: 16	♣ AQ65	
<b>Board: 48</b>	♠ K43	RHO is dealer. You bid second.
Dealer: West	♥ K64	West (RHO) opens 1♦ if possible.
Vul: Both	♦ AQT	
HCP: 15	♣ K652	
<b>Board: 49</b>	♠ JT53	LHO is dealer.
Dealer: East	♥ AKT98	East (LHO) opens 1♦ if possible.
Vul: Both	♦ 975	
HCP: 10+1	♣ Q	
<b>Board: 50</b>	♠ AQJ82	LHO is dealer.
Dealer: East	♥ QT53	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 2	
HCP: 9+1	♣ 872	

## Both hands (Answers Page)

**Board: 46**

Dealer: West  
Vul: Both  
North HCP: 15  
South HCP: 9+1  
Contract: 4♠ North

**North:**

♠ A87  
♥ T73  
♦ AJT5  
♣ AQ8

**South:**

♠ KQ952  
♥ A965  
♦ 3  
♣ 976

**W N E S**

1♣ 1NT Pass 2♣<sup>1</sup>  
Pass 2♦ Pass 3♠  
Pass 4♠ All Pass  
1. Stayman

**Board: 47**

Dealer: West  
Vul: E-W  
North HCP: 16  
South HCP: 10+1  
Contract: 3NT North

**North:**

♠ A8  
♥ KT8  
♦ KT42  
♣ AQ65

**South:**

♠ QT653  
♥ AJ75  
♦ 9  
♣ K43

**W N E S**

1♦ 1NT Pass 2♣<sup>1</sup>  
Pass 2♦ Pass 3♠  
Pass 3NT All Pass  
1. Stayman

**Board: 48**

Dealer: West  
Vul: Both  
North HCP: 15  
South HCP: 10+1  
Contract: 4♥ North

**North:**

♠ K43  
♥ K64  
♦ AQT  
♣ K652

**South:**

♠ AJ52  
♥ QJT95  
♦ 8  
♣ QT3

**W N E S**

1♦ 1NT Pass 2♣<sup>1</sup>  
Pass 2♦ Pass 3♥  
Pass 4♥ All Pass  
1. Stayman

**Board: 49**

Dealer: East  
Vul: Both  
North HCP: 10+1  
South HCP: 15  
Contract: 4♥ South

**North:**

♠ JT53  
♥ AKT98  
♦ 975  
♣ Q

**South:**

♠ A42  
♥ Q32  
♦ KQT  
♣ AT82

**W N E S**

1♦ 1NT  
Pass 2♣<sup>1</sup> Pass 2♦  
Pass 3♥ Pass 4♥  
All Pass  
1. Stayman

**Board: 50**

Dealer: East  
Vul: E-W  
North HCP: 9+1  
South HCP: 17  
Contract: 3NT South

**North:**

♠ AQJ82  
♥ QT53  
♦ 2  
♣ 872

**South:**

♠ 54  
♥ A87  
♦ AT93  
♣ AKQ9

**W N E S**

1♦ 1NT  
Pass 2♣<sup>1</sup> Pass 2♦  
Pass 3♠ Pass 3NT  
All Pass  
1. Stayman

**South hands****We\_Overcall\_NT\_then\_Smolen****Board: 46**      ♠ KQ952

LHO is dealer.

Dealer: West      ♥ A965

West (LHO) opens 1♣ if possible.

Vul: Both      ♦ 3

HCP: 9+1      ♣ 976

**Board: 47**      ♠ QT653

LHO is dealer.

Dealer: West      ♥ AJ75

West (LHO) opens 1♦ if possible.

Vul: E-W      ♦ 9

HCP: 10+1      ♣ K43

**Board: 48**      ♠ AJ52

LHO is dealer.

Dealer: West      ♥ QJT95

West (LHO) opens 1♦ if possible.

Vul: Both      ♦ 8

HCP: 10+1      ♣ QT3

**Board: 49**      ♠ A42

RHO is dealer. You bid second.

Dealer: East      ♥ Q32

East (RHO) opens 1♦ if possible.

Vul: Both      ♦ KQT

HCP: 15      ♣ AT82

**Board: 50**      ♠ 54

RHO is dealer. You bid second.

Dealer: East      ♥ A87

East (RHO) opens 1♦ if possible.

Vul: E-W      ♦ AT93

HCP: 17      ♣ AKQ9

## Both hands (Answers Page)

**Board: 46**

Dealer: West  
Vul: Both  
North HCP: 15  
South HCP: 9+1  
Contract: 4♠ North

**North:**

♠ A87  
♥ T73  
♦ AJT5  
♣ AQ8

**South:**

♠ KQ952  
♥ A965  
♦ 3  
♣ 976

**W N E S**

1♣ 1NT Pass 2♣<sup>1</sup>  
Pass 2♦ Pass 3♠  
Pass 4♠ All Pass  
1. Stayman

**Board: 47**

Dealer: West  
Vul: E-W  
North HCP: 16  
South HCP: 10+1  
Contract: 3NT North

**North:**

♠ A8  
♥ KT8  
♦ KT42  
♣ AQ65

**South:**

♠ QT653  
♥ AJ75  
♦ 9  
♣ K43

**W N E S**

1♦ 1NT Pass 2♣<sup>1</sup>  
Pass 2♦ Pass 3♠  
Pass 3NT All Pass  
1. Stayman

**Board: 48**

Dealer: West  
Vul: Both  
North HCP: 15  
South HCP: 10+1  
Contract: 4♥ North

**North:**

♠ K43  
♥ K64  
♦ AQT  
♣ K652

**South:**

♠ AJ52  
♥ QJT95  
♦ 8  
♣ QT3

**W N E S**

1♦ 1NT Pass 2♣<sup>1</sup>  
Pass 2♦ Pass 3♥  
Pass 4♥ All Pass  
1. Stayman

**Board: 49**

Dealer: East  
Vul: Both  
North HCP: 10+1  
South HCP: 15  
Contract: 4♥ South

**North:**

♠ JT53  
♥ AKT98  
♦ 975  
♣ Q

**South:**

♠ A42  
♥ Q32  
♦ KQT  
♣ AT82

**W N E S**

1♦ 1NT  
Pass 2♣<sup>1</sup> Pass 2♦  
Pass 3♥ Pass 4♥  
All Pass  
1. Stayman

**Board: 50**

Dealer: East  
Vul: E-W  
North HCP: 9+1  
South HCP: 17  
Contract: 3NT South

**North:**

♠ AQJ82  
♥ QT53  
♦ 2  
♣ 872

**South:**

♠ 54  
♥ A87  
♦ AT93  
♣ AKQ9

**W N E S**

1♦ 1NT  
Pass 2♣<sup>1</sup> Pass 2♦  
Pass 3♠ Pass 3NT  
All Pass  
1. Stayman

**North hands****We\_Overcall\_NT\_then\_Smolen****Board: 51**      ♠ JT765

LHO is dealer.

Dealer: East      ♥ KQ74

East (LHO) opens 1♦ if possible.

Vul: N-S      ♦ 3

HCP: 10+1      ♣ KJ7

**Board: 52**      ♠ A8654

LHO is dealer.

Dealer: East      ♥ AQJ2

East (LHO) opens 1♦ if possible.

Vul: E-W      ♦ 9

HCP: 11+1      ♣ 932

**Board: 53**      ♠ KQ92

LHO is dealer.

Dealer: East      ♥ AJ653

East (LHO) opens 1♣ if possible.

Vul: E-W      ♦ 7

HCP: 10+1      ♣ 964

**Board: 54**      ♠ AKQT

LHO is dealer.

Dealer: East      ♥ T9832

East (LHO) opens 1♣ if possible.

Vul: Both      ♦ K82

HCP: 12+1      ♣ 2

**Board: 55**      ♠ 86

RHO is dealer. You bid second.

Dealer: West      ♥ AKQ

West (RHO) opens 1♦ if possible.

Vul: N-S      ♦ A732

HCP: 15      ♣ Q432

## Both hands (Answers Page)

<b>Board: 51</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ JT765	♠ KQ2			1♦	1NT
Vul: N-S	♥ KQ74	♥ A3	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10+1	♦ 3	♦ AJ72	Pass	3♠	Pass	4♠
South HCP: 16	♣ KJ7	♣ Q963	All Pass			
Contract: 4♠ South			1. Stayman			

<b>Board: 52</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A8654	♠ K9			1♦	1NT
Vul: E-W	♥ AQJ2	♥ T76	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11+1	♦ 9	♦ KQ64	Pass	3♠	Pass	3NT
South HCP: 16	♣ 932	♣ AKJ6	All Pass			
Contract: 3NT South			1. Stayman			

<b>Board: 53</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQ92	♠ 74			1♣	1NT
Vul: E-W	♥ AJ653	♥ QT7	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10+1	♦ 7	♦ KQJ84	Pass	3♥	Pass	4♥
South HCP: 15+1	♣ 964	♣ AK5	All Pass			
Contract: 4♥ South			1. Stayman			

<b>Board: 54</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKQT	♠ 973			1♣	1NT
Vul: Both	♥ T9832	♥ K4	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12+1	♦ K82	♦ A643	Pass	3♥	Pass	3NT
South HCP: 15	♣ 2	♣ AKJ8	All Pass			
Contract: 3NT South			1. Stayman			

<b>Board: 55</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 86	♠ KQT94	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AKQ	♥ J532	Pass	2♦	Pass	3♠
North HCP: 15	♦ A732	♦ 6	Pass	3NT	All Pass	
South HCP: 10+1	♣ Q432	♣ A65				
Contract: 3NT North			1. Stayman			

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

<b>Board: 51</b>	♠ KQ2	RHO is dealer. You bid second.
Dealer: East	♥ A3	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ AJ72	
HCP: 16	♣ Q963	
<b>Board: 52</b>	♠ K9	RHO is dealer. You bid second.
Dealer: East	♥ T76	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ KQ64	
HCP: 16	♣ AKJ6	
<b>Board: 53</b>	♠ 74	RHO is dealer. You bid second.
Dealer: East	♥ QT7	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ KQJ84	
HCP: 15+1	♣ AK5	
<b>Board: 54</b>	♠ 973	RHO is dealer. You bid second.
Dealer: East	♥ K4	East (RHO) opens 1♣ if possible.
Vul: Both	♦ A643	
HCP: 15	♣ AKJ8	
<b>Board: 55</b>	♠ KQT94	LHO is dealer.
Dealer: West	♥ J532	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ 6	
HCP: 10+1	♣ A65	

## Both hands (Answers Page)

<b>Board: 51</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ JT765	♠ KQ2			1♦	1NT
Vul: N-S	♥ KQ74	♥ A3	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10+1	♦ 3	♦ AJ72	Pass	3♠	Pass	4♠
South HCP: 16	♣ KJ7	♣ Q963	All Pass			
Contract: 4♠ South			1. Stayman			

<b>Board: 52</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A8654	♠ K9			1♦	1NT
Vul: E-W	♥ AQJ2	♥ T76	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11+1	♦ 9	♦ KQ64	Pass	3♠	Pass	3NT
South HCP: 16	♣ 932	♣ AKJ6	All Pass			
Contract: 3NT South			1. Stayman			

<b>Board: 53</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQ92	♠ 74			1♣	1NT
Vul: E-W	♥ AJ653	♥ QT7	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10+1	♦ 7	♦ KQJ84	Pass	3♥	Pass	4♥
South HCP: 15+1	♣ 964	♣ AK5	All Pass			
Contract: 4♥ South			1. Stayman			

<b>Board: 54</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKQT	♠ 973			1♣	1NT
Vul: Both	♥ T9832	♥ K4	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12+1	♦ K82	♦ A643	Pass	3♥	Pass	3NT
South HCP: 15	♣ 2	♣ AKJ8	All Pass			
Contract: 3NT South			1. Stayman			

<b>Board: 55</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 86	♠ KQT94	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AKQ	♥ J532	Pass	2♦	Pass	3♠
North HCP: 15	♦ A732	♦ 6	Pass	3NT	All Pass	
South HCP: 10+1	♣ Q432	♣ A65				
Contract: 3NT North			1. Stayman			

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

<b>Board: 56</b>	♠ Q95	RHO is dealer. You bid second.
Dealer: West	♥ A9	West (RHO) opens 1♣ if possible.
Vul: Both	♦ KT93	
HCP: 16	♣ AK72	
<b>Board: 57</b>	♠ A7642	LHO is dealer.
Dealer: East	♥ KQ97	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ 2	
HCP: 9+1	♣ 765	
<b>Board: 58</b>	♠ AKT	RHO is dealer. You bid second.
Dealer: West	♥ Q6	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ A74	
HCP: 15+1	♣ QT765	
<b>Board: 59</b>	♠ A8632	LHO is dealer.
Dealer: East	♥ K963	East (LHO) opens 1♦ if possible.
Vul: Both	♦ J	
HCP: 9+1	♣ J63	
<b>Board: 60</b>	♠ Q75	RHO is dealer. You bid second.
Dealer: West	♥ AQ8	West (RHO) opens 1♣ if possible.
Vul: None	♦ 875	
HCP: 15	♣ AK53	

## Both hands (Answers Page)

<b>Board: 56</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q95	♠ KT643	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: Both	♥ A9	♥ QJ86	Pass	2 ♦	Pass	3 ♠
North HCP: 16	♦ KT93	♦ A54	Pass	4 ♠	All Pass	
South HCP: 10+1	♣ AK72	♣ 8				
Contract: 4 ♠ North			1. Stayman			

<b>Board: 57</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A7642	♠ KQ9			1 ♣	1NT
Vul: E-W	♥ KQ97	♥ 63	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 9+1	♦ 2	♦ AK98	Pass	3 ♠	Pass	4 ♠
South HCP: 15	♣ 765	♣ QJ32	All Pass			
Contract: 4 ♠ South			1. Stayman			

<b>Board: 58</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AKT	♠ QJ632	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ Q6	♥ AT43	Pass	2 ♦	Pass	3 ♠
North HCP: 15+1	♦ A74	♦ JT8	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ QT765	♣ J				
Contract: 4 ♠ North			1. Stayman			

<b>Board: 59</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A8632	♠ KQ7			1 ♦	1NT
Vul: Both	♥ K963	♥ 54	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 9+1	♦ J	♦ A763	Pass	3 ♠	Pass	4 ♠
South HCP: 15	♣ J63	♣ AQ92	All Pass			
Contract: 4 ♠ South			1. Stayman			

<b>Board: 60</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q75	♠ KJ932	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ AQ8	♥ J543	Pass	2 ♦	Pass	3 ♠
North HCP: 15	♦ 875	♦ A32	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ AK53	♣ 2				
Contract: 4 ♠ North			1. Stayman			

**South hands****We\_Overcall\_NT\_then\_Smolen****Board: 56**

♠ KT643

LHO is dealer.

Dealer: West

♥ QJ86

West (LHO) opens 1♣ if possible.

Vul: Both

♦ A54

HCP: 10+1

♣ 8

**Board: 57**

♠ KQ9

RHO is dealer. You bid second.

Dealer: East

♥ 63

East (RHO) opens 1♣ if possible.

Vul: E-W

♦ AK98

HCP: 15

♣ QJ32

**Board: 58**

♠ QJ632

LHO is dealer.

Dealer: West

♥ AT43

West (LHO) opens 1♦ if possible.

Vul: N-S

♦ JT8

HCP: 9+1

♣ J

**Board: 59**

♠ KQ7

RHO is dealer. You bid second.

Dealer: East

♥ 54

East (RHO) opens 1♦ if possible.

Vul: Both

♦ A763

HCP: 15

♣ AQ92

**Board: 60**

♠ KJ932

LHO is dealer.

Dealer: West

♥ J543

West (LHO) opens 1♣ if possible.

Vul: None

♦ A32

HCP: 9+1

♣ 2

## Both hands (Answers Page)

<b>Board: 56</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q95	♠ KT643	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: Both	♥ A9	♥ QJ86	Pass	2 ♦	Pass	3 ♠
North HCP: 16	♦ KT93	♦ A54	Pass	4 ♠	All Pass	
South HCP: 10+1	♣ AK72	♣ 8				
Contract: 4 ♠ North			1. Stayman			

<b>Board: 57</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A7642	♠ KQ9			1 ♣	1NT
Vul: E-W	♥ KQ97	♥ 63	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 9+1	♦ 2	♦ AK98	Pass	3 ♠	Pass	4 ♠
South HCP: 15	♣ 765	♣ QJ32	All Pass			
Contract: 4 ♠ South			1. Stayman			

<b>Board: 58</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AKT	♠ QJ632	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ Q6	♥ AT43	Pass	2 ♦	Pass	3 ♠
North HCP: 15+1	♦ A74	♦ JT8	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ QT765	♣ J				
Contract: 4 ♠ North			1. Stayman			

<b>Board: 59</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A8632	♠ KQ7			1 ♦	1NT
Vul: Both	♥ K963	♥ 54	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 9+1	♦ J	♦ A763	Pass	3 ♠	Pass	4 ♠
South HCP: 15	♣ J63	♣ AQ92	All Pass			
Contract: 4 ♠ South			1. Stayman			

<b>Board: 60</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q75	♠ KJ932	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ AQ8	♥ J543	Pass	2 ♦	Pass	3 ♠
North HCP: 15	♦ 875	♦ A32	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ AK53	♣ 2				
Contract: 4 ♠ North			1. Stayman			

**North hands****We\_Overcall\_NT\_then\_Smolen****Board: 61**      ♠ AT953

LHO is dealer.

Dealer: East      ♥ J975

East (LHO) opens 1♣ if possible.

Vul: N-S      ♦ -

HCP: 9+1      ♣ A632

**Board: 62**      ♠ QJ7

RHO is dealer. You bid second.

Dealer: West      ♥ A65

West (RHO) opens 1♦ if possible.

Vul: Both      ♦ KJ92

HCP: 18      ♣ AK9

**Board: 63**      ♠ 963

RHO is dealer. You bid second.

Dealer: West      ♥ 86

West (RHO) opens 1♣ if possible.

Vul: Both      ♦ AK64

HCP: 15      ♣ AKJ3

**Board: 64**      ♠ A972

LHO is dealer.

Dealer: East      ♥ KQJ96

East (LHO) opens 1♣ if possible.

Vul: E-W      ♦ 984

HCP: 10+1      ♣ 2

## Both hands (Answers Page)

<b>Board: 61</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AT953	♠ QJ7			1♣	1NT
Vul: N-S	♥ J975	♥ AT6	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ -	♦ AQ82	Pass	3♠	Pass	4♠
South HCP: 16	♣ A632	♣ K94	All Pass			
Contract: 4♠ South			1. Stayman			

<b>Board: 62</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QJ7	♠ AK864	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A65	♥ QT98	Pass	2♦	Pass	3♠
North HCP: 18	♦ KJ92	♦ 4	Pass	4♦ <sup>2</sup>	Pass	4♠
South HCP: 9+1	♣ AK9	♣ 732	All Pass			
Contract: 4♠ South			1. Stayman			
			2. limit raise or better in !S			

<b>Board: 63</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 963	♠ AKQJ	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ 86	♥ T9754	Pass	2♦	Pass	3♥
North HCP: 15	♦ AK64	♦ 853	Pass	3NT	All Pass	
South HCP: 10+1	♣ AKJ3	♣ 5	1. Stayman			
Contract: 3NT North						

<b>Board: 64</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A972	♠ K64			1♣	1NT
Vul: E-W	♥ KQJ96	♥ 72	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10+1	♦ 984	♦ AKJ32	Pass	3♥	Pass	3NT
South HCP: 15+1	♣ 2	♣ A63	All Pass			
Contract: 3NT South			1. Stayman			

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

<b>Board: 61</b>	♠ QJ7	RHO is dealer. You bid second.
Dealer: East	♥ AT6	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ AQ82	
HCP: 16	♣ K94	

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<b>Board: 62</b>	♠ AK864	LHO is dealer.
Dealer: West	♥ QT98	West (LHO) opens 1♦ if possible.
Vul: Both	♦ 4	
HCP: 9+1	♣ 732	

---

<b>Board: 63</b>	♠ AKQJ	LHO is dealer.
Dealer: West	♥ T9754	West (LHO) opens 1♣ if possible.
Vul: Both	♦ 853	
HCP: 10+1	♣ 5	

---

<b>Board: 64</b>	♠ K64	RHO is dealer. You bid second.
Dealer: East	♥ 72	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ AKJ32	
HCP: 15+1	♣ A63	

## Both hands (Answers Page)

<b>Board: 61</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AT953	♠ QJ7			1♣	1NT
Vul: N-S	♥ J975	♥ AT6	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ -	♦ AQ82	Pass	3♠	Pass	4♠
South HCP: 16	♣ A632	♣ K94	All Pass			
Contract: 4♠ South			1. Stayman			

<b>Board: 62</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QJ7	♠ AK864	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A65	♥ QT98	Pass	2♦	Pass	3♠
North HCP: 18	♦ KJ92	♦ 4	Pass	4♦ <sup>2</sup>	Pass	4♠
South HCP: 9+1	♣ AK9	♣ 732	All Pass			
Contract: 4♠ South			1. Stayman			
			2. limit raise or better in !S			

<b>Board: 63</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 963	♠ AKQJ	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ 86	♥ T9754	Pass	2♦	Pass	3♥
North HCP: 15	♦ AK64	♦ 853	Pass	3NT	All Pass	
South HCP: 10+1	♣ AKJ3	♣ 5	1. Stayman			
Contract: 3NT North						

<b>Board: 64</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A972	♠ K64			1♣	1NT
Vul: E-W	♥ KQJ96	♥ 72	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10+1	♦ 984	♦ AKJ32	Pass	3♥	Pass	3NT
South HCP: 15+1	♣ 2	♣ A63	All Pass			
Contract: 3NT South			1. Stayman			

**North hands****We\_Overcall\_NT\_then\_Smolen****Board: 65**

♠ QT732

LHO is dealer.

Dealer: East

♥ Q732

East (LHO) opens 1♦ if possible.

Vul: E-W

♦ AQ2

HCP: 12+1

♣ Q

**Board: 66**

♠ KJ

RHO is dealer. You bid second.

Dealer: West

♥ K83

West (RHO) opens 1♦ if possible.

Vul: Both

♦ KQ84

HCP: 15

♣ K864

**Board: 67**

♠ Q8

RHO is dealer. You bid second.

Dealer: West

♥ A42

West (RHO) opens 1♦ if possible.

Vul: Both

♦ K62

HCP: 15+1

♣ KQJ54

**Board: 68**

♠ AK

RHO is dealer. You bid second.

Dealer: West

♥ AJ5

West (RHO) opens 1♦ if possible.

Vul: E-W

♦ K875

HCP: 15

♣ T962

**Board: 69**

♠ A865

LHO is dealer.

Dealer: East

♥ KJT85

East (LHO) opens 1♣ if possible.

Vul: Both

♦ 4

HCP: 10+1

♣ Q52

## Both hands (Answers Page)

<b>Board: 65</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QT732	♠ KJ6			1♦	1NT
Vul: E-W	♥ Q732	♥ KJ4	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12+1	♦ AQ2	♦ KT8	Pass	3♠	Pass	4♠
South HCP: 16	♣ Q	♣ AJ95	All Pass			
Contract: 4♠ South			1. Stayman			

<b>Board: 66</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KJ	♠ QT54	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ K83	♥ AQJ95	Pass	2♦	Pass	3♥
North HCP: 15	♦ KQ84	♦ 6	Pass	4♥	All Pass	
South HCP: 13+1	♣ K864	♣ AT7	1. Stayman			
Contract: 4♥ North						

<b>Board: 67</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q8	♠ AKJ96	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A42	♥ 9765	Pass	2♦	Pass	3♠
North HCP: 15+1	♦ K62	♦ Q	Pass	3NT	All Pass	
South HCP: 10+1	♣ KQJ54	♣ 983	1. Stayman			
Contract: 3NT North						

<b>Board: 68</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AK	♠ J9864	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AJ5	♥ K762	Pass	2♦	Pass	3♠
North HCP: 15	♦ K875	♦ A	All Pass			
South HCP: 9+1	♣ T962	♣ J87	1. Stayman			
Contract: 3♠ South						

<b>Board: 69</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A865	♠ Q73			1♣	1NT
Vul: Both	♥ KJT85	♥ AQ6	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10+1	♦ 4	♦ A985	Pass	3♥	Pass	4♥
South HCP: 15	♣ Q52	♣ KT3	All Pass			
Contract: 4♥ South			1. Stayman			

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

<b>Board: 65</b>	♠ KJ6	RHO is dealer. You bid second.
Dealer: East	♥ KJ4	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ KT8	
HCP: 16	♣ AJ95	
<b>Board: 66</b>	♠ QT54	LHO is dealer.
Dealer: West	♥ AQJ95	West (LHO) opens 1♦ if possible.
Vul: Both	♦ 6	
HCP: 13+1	♣ AT7	
<b>Board: 67</b>	♠ AKJ96	LHO is dealer.
Dealer: West	♥ 9765	West (LHO) opens 1♦ if possible.
Vul: Both	♦ Q	
HCP: 10+1	♣ 983	
<b>Board: 68</b>	♠ J9864	LHO is dealer.
Dealer: West	♥ K762	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ A	
HCP: 9+1	♣ J87	
<b>Board: 69</b>	♠ Q73	RHO is dealer. You bid second.
Dealer: East	♥ AQ6	East (RHO) opens 1♣ if possible.
Vul: Both	♦ A985	
HCP: 15	♣ KT3	

## Both hands (Answers Page)

<b>Board: 65</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QT732	♠ KJ6			1♦	1NT
Vul: E-W	♥ Q732	♥ KJ4	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12+1	♦ AQ2	♦ KT8	Pass	3♠	Pass	4♠
South HCP: 16	♣ Q	♣ AJ95	All Pass			
Contract: 4♠ South			1. Stayman			

<b>Board: 66</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KJ	♠ QT54	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ K83	♥ AQJ95	Pass	2♦	Pass	3♥
North HCP: 15	♦ KQ84	♦ 6	Pass	4♥	All Pass	
South HCP: 13+1	♣ K864	♣ AT7	1. Stayman			
Contract: 4♥ North						

<b>Board: 67</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q8	♠ AKJ96	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A42	♥ 9765	Pass	2♦	Pass	3♠
North HCP: 15+1	♦ K62	♦ Q	Pass	3NT	All Pass	
South HCP: 10+1	♣ KQJ54	♣ 983	1. Stayman			
Contract: 3NT North						

<b>Board: 68</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AK	♠ J9864	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AJ5	♥ K762	Pass	2♦	Pass	3♠
North HCP: 15	♦ K875	♦ A	All Pass			
South HCP: 9+1	♣ T962	♣ J87	1. Stayman			
Contract: 3♠ South						

<b>Board: 69</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A865	♠ Q73			1♣	1NT
Vul: Both	♥ KJT85	♥ AQ6	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10+1	♦ 4	♦ A985	Pass	3♥	Pass	4♥
South HCP: 15	♣ Q52	♣ KT3	All Pass			
Contract: 4♥ South			1. Stayman			

## North hands

## We\_Overcall\_NT\_then\_Smolen

<b>Board: 70</b>	♠ KT4	RHO is dealer. You bid second.
Dealer: West	♥ AQT	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ Q742	
HCP: 17	♣ KQJ	
<b>Board: 71</b>	♠ KJT96	LHO is dealer.
Dealer: East	♥ K965	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ 8	
HCP: 11+1	♣ AT4	
<b>Board: 72</b>	♠ T96	RHO is dealer. You bid second.
Dealer: West	♥ Q2	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ KQ75	
HCP: 16	♣ AKQ2	
<b>Board: 73</b>	♠ Q7632	LHO is dealer.
Dealer: East	♥ KT85	East (LHO) opens 1♣ if possible.
Vul: Both	♦ 9	
HCP: 9+1	♣ KJ2	
<b>Board: 74</b>	♠ Q873	LHO is dealer.
Dealer: East	♥ KJ643	East (LHO) opens 1♦ if possible.
Vul: None	♦ K73	
HCP: 13+1	♣ A	

## Both hands (Answers Page)

<b>Board: 70</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KT4	♠ QJ97	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ AQT	♥ K9765	Pass	2 ♦	Pass	3 ♥
North HCP: 17	♦ Q742	♦ AT6	Pass	4 ♥	All Pass	
South HCP: 10+1	♣ KQJ	♣ 7				
Contract: 4 ♥ North			1. Stayman			

<b>Board: 71</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KJT96	♠ AQ7			1 ♣	1NT
Vul: N-S	♥ K965	♥ 73	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 11+1	♦ 8	♦ KQJ97	Pass	3 ♠	Pass	4 ♠
South HCP: 15+1	♣ AT4	♣ QJ8	All Pass			
Contract: 4 ♠ South			1. Stayman			

<b>Board: 72</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T96	♠ KQJ54	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ Q2	♥ KJT6	Pass	2 ♦	Pass	3 ♠
North HCP: 16	♦ KQ75	♦ -	Pass	4 ♠	All Pass	
South HCP: 10+1	♣ AKQ2	♣ 7654				
Contract: 4 ♠ North			1. Stayman			

<b>Board: 73</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q7632	♠ K85			1 ♣	1NT
Vul: Both	♥ KT85	♥ AQ4	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 9+1	♦ 9	♦ K32	Pass	3 ♠	Pass	4 ♠
South HCP: 16	♣ KJ2	♣ AT97	All Pass			
Contract: 4 ♠ South			1. Stayman			

<b>Board: 74</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q873	♠ AK5			1 ♦	1NT
Vul: None	♥ KJ643	♥ T7	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 13+1	♦ K73	♦ AJ4	Pass	3 ♥	Pass	3NT
South HCP: 15+1	♣ A	♣ QJT54	All Pass			
Contract: 3NT South			1. Stayman			

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

<b>Board: 70</b>	♠ QJ97	LHO is dealer.
Dealer: West	♥ K9765	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ AT6	
HCP: 10+1	♣ 7	
<b>Board: 71</b>	♠ AQ7	RHO is dealer. You bid second.
Dealer: East	♥ 73	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ KQJ97	
HCP: 15+1	♣ QJ8	
<b>Board: 72</b>	♠ KQJ54	LHO is dealer.
Dealer: West	♥ KJT6	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ -	
HCP: 10+1	♣ 7654	
<b>Board: 73</b>	♠ K85	RHO is dealer. You bid second.
Dealer: East	♥ AQ4	East (RHO) opens 1♣ if possible.
Vul: Both	♦ K32	
HCP: 16	♣ AT97	
<b>Board: 74</b>	♠ AK5	RHO is dealer. You bid second.
Dealer: East	♥ T7	East (RHO) opens 1♦ if possible.
Vul: None	♦ AJ4	
HCP: 15+1	♣ QJT54	

## Both hands (Answers Page)

<b>Board: 70</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KT4	♠ QJ97	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ AQT	♥ K9765	Pass	2 ♦	Pass	3 ♥
North HCP: 17	♦ Q742	♦ AT6	Pass	4 ♥	All Pass	
South HCP: 10+1	♣ KQJ	♣ 7				
Contract: 4 ♥ North			1. Stayman			

<b>Board: 71</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KJT96	♠ AQ7			1 ♣	1NT
Vul: N-S	♥ K965	♥ 73	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 11+1	♦ 8	♦ KQJ97	Pass	3 ♠	Pass	4 ♠
South HCP: 15+1	♣ AT4	♣ QJ8	All Pass			
Contract: 4 ♠ South			1. Stayman			

<b>Board: 72</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T96	♠ KQJ54	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ Q2	♥ KJT6	Pass	2 ♦	Pass	3 ♠
North HCP: 16	♦ KQ75	♦ -	Pass	4 ♠	All Pass	
South HCP: 10+1	♣ AKQ2	♣ 7654				
Contract: 4 ♠ North			1. Stayman			

<b>Board: 73</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q7632	♠ K85			1 ♣	1NT
Vul: Both	♥ KT85	♥ AQ4	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 9+1	♦ 9	♦ K32	Pass	3 ♠	Pass	4 ♠
South HCP: 16	♣ KJ2	♣ AT97	All Pass			
Contract: 4 ♠ South			1. Stayman			

<b>Board: 74</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q873	♠ AK5			1 ♦	1NT
Vul: None	♥ KJ643	♥ T7	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 13+1	♦ K73	♦ AJ4	Pass	3 ♥	Pass	3NT
South HCP: 15+1	♣ A	♣ QJT54	All Pass			
Contract: 3NT South			1. Stayman			

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

**Board: 75**      ♠ AJ987  
Dealer: East      ♥ K865  
Vul: None      ♦ 8  
HCP: 11+1      ♣ QJ3

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**Board: 76**      ♠ A87  
Dealer: West      ♥ Q7  
Vul: E-W      ♦ A73  
HCP: 15+1      ♣ AJ952

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**Board: 77**      ♠ T3  
Dealer: West      ♥ K84  
Vul: None      ♦ AQT8  
HCP: 15      ♣ AQT8

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**Board: 78**      ♠ Q976  
Dealer: East      ♥ KT532  
Vul: E-W      ♦ KQ8  
HCP: 10+1      ♣ T

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**Board: 79**      ♠ AQ4  
Dealer: West      ♥ T4  
Vul: Both      ♦ AQJ85  
HCP: 16+1      ♣ K83

## Both hands (Answers Page)

<b>Board: 75</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AJ987	♠ Q63			1♣	1NT
Vul: None	♥ K865	♥ A43	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11+1	♦ 8	♦ Q95	Pass	3♠	Pass	4♠
South HCP: 15	♣ QJ3	♣ AKT5	All Pass			
Contract: 4♠ South			1. Stayman			

<b>Board: 76</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A87	♠ QJ654	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ Q7	♥ A853	Pass	2♦	Pass	3♠
North HCP: 15+1	♦ A73	♦ 6	Pass	4♠	All Pass	
South HCP: 9+1	♣ AJ952	♣ QT3	1. Stayman			
Contract: 4♠ North						

<b>Board: 77</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T3	♠ AKJ76	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ K84	♥ T632	Pass	2♦	Pass	3♠
North HCP: 15	♦ AQT8	♦ -	Pass	3NT	All Pass	
South HCP: 9+1	♣ AQT8	♣ J763	1. Stayman			
Contract: 3NT North						

<b>Board: 78</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q976	♠ AJ2			1♦	1NT
Vul: E-W	♥ KT532	♥ Q8	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10+1	♦ KQ8	♦ AJ5	Pass	3♥	Pass	3NT
South HCP: 15+1	♣ T	♣ K8763	All Pass			
Contract: 3NT South			1. Stayman			

<b>Board: 79</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQ4	♠ T862	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ T4	♥ AK632	Pass	2♦	Pass	3♥
North HCP: 16+1	♦ AQJ85	♦ T	Pass	3NT	All Pass	
South HCP: 11+1	♣ K83	♣ A75	1. Stayman			
Contract: 3NT North						

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

<b>Board: 75</b>	♠ Q63	RHO is dealer. You bid second.
Dealer: East	♥ A43	East (RHO) opens 1♣ if possible.
Vul: None	♦ Q95	
HCP: 15	♣ AKT5	
<b>Board: 76</b>	♠ QJ654	LHO is dealer.
Dealer: West	♥ A853	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ 6	
HCP: 9+1	♣ QT3	
<b>Board: 77</b>	♠ AKJ76	LHO is dealer.
Dealer: West	♥ T632	West (LHO) opens 1♦ if possible.
Vul: None	♦ -	
HCP: 9+1	♣ J763	
<b>Board: 78</b>	♠ AJ2	RHO is dealer. You bid second.
Dealer: East	♥ Q8	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AJ5	
HCP: 15+1	♣ K8763	
<b>Board: 79</b>	♠ T862	LHO is dealer.
Dealer: West	♥ AK632	West (LHO) opens 1♣ if possible.
Vul: Both	♦ T	
HCP: 11+1	♣ A75	

## Both hands (Answers Page)

<b>Board: 75</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AJ987	♠ Q63			1♣	1NT
Vul: None	♥ K865	♥ A43	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11+1	♦ 8	♦ Q95	Pass	3♠	Pass	4♠
South HCP: 15	♣ QJ3	♣ AKT5	All Pass			
Contract: 4♠ South			1. Stayman			

<b>Board: 76</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A87	♠ QJ654	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ Q7	♥ A853	Pass	2♦	Pass	3♠
North HCP: 15+1	♦ A73	♦ 6	Pass	4♠	All Pass	
South HCP: 9+1	♣ AJ952	♣ QT3	1. Stayman			
Contract: 4♠ North						

<b>Board: 77</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T3	♠ AKJ76	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ K84	♥ T632	Pass	2♦	Pass	3♠
North HCP: 15	♦ AQT8	♦ -	Pass	3NT	All Pass	
South HCP: 9+1	♣ AQT8	♣ J763	1. Stayman			
Contract: 3NT North						

<b>Board: 78</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q976	♠ AJ2			1♦	1NT
Vul: E-W	♥ KT532	♥ Q8	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10+1	♦ KQ8	♦ AJ5	Pass	3♥	Pass	3NT
South HCP: 15+1	♣ T	♣ K8763	All Pass			
Contract: 3NT South			1. Stayman			

<b>Board: 79</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQ4	♠ T862	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ T4	♥ AK632	Pass	2♦	Pass	3♥
North HCP: 16+1	♦ AQJ85	♦ T	Pass	3NT	All Pass	
South HCP: 11+1	♣ K83	♣ A75	1. Stayman			
Contract: 3NT North						

## North hands

## We\_Overcall\_NT\_then\_Smolen

<b>Board: 80</b>	♠ K54	RHO is dealer. You bid second.
Dealer: West	♥ AJT	West (RHO) opens 1♣ if possible.
Vul: None	♦ JT92	
HCP: 15	♣ AQ7	
<b>Board: 81</b>	♠ 9752	LHO is dealer.
Dealer: East	♥ KJT54	East (LHO) opens 1♠ if possible.
Vul: N-S	♦ 6	
HCP: 11+1	♣ AKT	
<b>Board: 82</b>	♠ KQ3	RHO is dealer. You bid second.
Dealer: West	♥ Q3	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ K85	
HCP: 16+1	♣ KQJT2	
<b>Board: 83</b>	♠ QJ8	RHO is dealer. You bid second.
Dealer: West	♥ AK	West (RHO) opens 1♦ if possible.
Vul: None	♦ K52	
HCP: 15+1	♣ Q9543	
<b>Board: 84</b>	♠ 854	RHO is dealer. You bid second.
Dealer: West	♥ AJ	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ KJ76	
HCP: 16	♣ AQJ6	

## Both hands (Answers Page)

<b>Board: 80</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K54	♠ AQJ9	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ AJT	♥ K9643	Pass	2 ♦	Pass	3 ♥
North HCP: 15	♦ JT92	♦ 4	Pass	4 ♥	All Pass	
South HCP: 10+1	♣ AQ7	♣ 986				
Contract: 4 ♥ North			1. Stayman			

<b>Board: 81</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 9752	♠ A64			1 ♠	1NT
Vul: N-S	♥ KJT54	♥ AQ3	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 11+1	♦ 6	♦ AJ7	Pass	3 ♥	Pass	4 ♥
South HCP: 17	♣ AKT	♣ Q874	All Pass			
Contract: 4 ♥ South			1. Stayman			

<b>Board: 82</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ3	♠ AJT52	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ Q3	♥ K965	Pass	2 ♦	Pass	3 ♠
North HCP: 16+1	♦ K85	♦ J32	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ KQJT2	♣ 3				
Contract: 4 ♠ North			1. Stayman			

<b>Board: 83</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QJ8	♠ A932	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ AK	♥ J9743	Pass	2 ♦	Pass	3 ♥
North HCP: 15+1	♦ K52	♦ AJ86	Pass	3NT	All Pass	
South HCP: 10+1	♣ Q9543	♣ -				
Contract: 3NT North			1. Stayman			

<b>Board: 84</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 854	♠ AKQJ7	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ AJ	♥ T642	Pass	2 ♦	Pass	3 ♠
North HCP: 16	♦ KJ76	♦ T	Pass	4 ♠	All Pass	
South HCP: 10+1	♣ AQJ6	♣ T74				
Contract: 4 ♠ North			1. Stayman			

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

<b>Board: 80</b>	♠ AQJ9
Dealer: West	♥ K9643
Vul: None	♦ 4
HCP: 10+1	♣ 986

LHO is dealer.

West (LHO) opens 1♣ if possible.

<b>Board: 81</b>	♠ A64
Dealer: East	♥ AQ3
Vul: N-S	♦ AJ7
HCP: 17	♣ Q874

RHO is dealer. You bid second.

East (RHO) opens 1♠ if possible.

<b>Board: 82</b>	♠ AJT52
Dealer: West	♥ K965
Vul: E-W	♦ J32
HCP: 9+1	♣ 3

LHO is dealer.

West (LHO) opens 1♦ if possible.

<b>Board: 83</b>	♠ A932
Dealer: West	♥ J9743
Vul: None	♦ AJ86
HCP: 10+1	♣ -

LHO is dealer.

West (LHO) opens 1♦ if possible.

<b>Board: 84</b>	♠ AKQJ7
Dealer: West	♥ T642
Vul: N-S	♦ T
HCP: 10+1	♣ T74

LHO is dealer.

West (LHO) opens 1♣ if possible.

## Both hands (Answers Page)

<b>Board: 80</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K54	♠ AQJ9	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ AJT	♥ K9643	Pass	2 ♦	Pass	3 ♥
North HCP: 15	♦ JT92	♦ 4	Pass	4 ♥	All Pass	
South HCP: 10+1	♣ AQ7	♣ 986				
Contract: 4 ♥ North			1. Stayman			

<b>Board: 81</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 9752	♠ A64			1 ♠	1NT
Vul: N-S	♥ KJT54	♥ AQ3	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 11+1	♦ 6	♦ AJ7	Pass	3 ♥	Pass	4 ♥
South HCP: 17	♣ AKT	♣ Q874	All Pass			
Contract: 4 ♥ South			1. Stayman			

<b>Board: 82</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ3	♠ AJT52	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ Q3	♥ K965	Pass	2 ♦	Pass	3 ♠
North HCP: 16+1	♦ K85	♦ J32	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ KQJT2	♣ 3				
Contract: 4 ♠ North			1. Stayman			

<b>Board: 83</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QJ8	♠ A932	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ AK	♥ J9743	Pass	2 ♦	Pass	3 ♥
North HCP: 15+1	♦ K52	♦ AJ86	Pass	3NT	All Pass	
South HCP: 10+1	♣ Q9543	♣ -				
Contract: 3NT North			1. Stayman			

<b>Board: 84</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 854	♠ AKQJ7	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ AJ	♥ T642	Pass	2 ♦	Pass	3 ♠
North HCP: 16	♦ KJ76	♦ T	Pass	4 ♠	All Pass	
South HCP: 10+1	♣ AQJ6	♣ T74				
Contract: 4 ♠ North			1. Stayman			

## North hands

## We\_Overcall\_NT\_then\_Smolen

<b>Board: 85</b>	♠ QJ743	LHO is dealer.
Dealer: East	♥ Q983	East (LHO) opens 1♦ if possible.
Vul: Both	♦ 8	
HCP: 9+1	♣ AT2	
<b>Board: 86</b>	♠ K54	RHO is dealer. You bid second.
Dealer: West	♥ K6	West (RHO) opens 1♦ if possible.
Vul: None	♦ KQ3	
HCP: 17+1	♣ KQJ52	
<b>Board: 87</b>	♠ AQJ6	LHO is dealer.
Dealer: East	♥ KQT97	East (LHO) opens 1♣ if possible.
Vul: Both	♦ J983	
HCP: 13+1	♣ -	
<b>Board: 88</b>	♠ KQT86	LHO is dealer.
Dealer: East	♥ JT98	East (LHO) opens 1♥ if possible.
Vul: N-S	♦ A94	
HCP: 10+1	♣ 3	

## Both hands (Answers Page)

<b>Board: 85</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJ743	♠ K62			1♦	1NT
Vul: Both	♥ Q983	♥ AKJ	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ 8	♦ K95	Pass	3♠	Pass	4♠
South HCP: 16	♣ AT2	♣ Q743	All Pass			
Contract: 4♠ South			1. Stayman			

<b>Board: 86</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K54	♠ AQ976	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ K6	♥ QT53	Pass	2♦	Pass	3♠
North HCP: 17+1	♦ KQ3	♦ J42	Pass	4♠	All Pass	
South HCP: 9+1	♣ KQJ52	♣ 7	1. Stayman			
Contract: 4♠ North						

<b>Board: 87</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQJ6	♠ T82			1♣	1NT
Vul: Both	♥ KQT97	♥ AJ6	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 13+1	♦ J983	♦ AT72	Pass	3♥	Pass	4♥
South HCP: 15	♣ -	♣ KQJ	Pass	4NT	Pass	5♥ <sup>2</sup>
Contract: 5♥ South			All Pass	1. Stayman		
				2. A=2/5 or 5/5, Q(H)=0		

<b>Board: 88</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQT86	♠ 73			1♥	1NT
Vul: N-S	♥ JT98	♥ AK5	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10+1	♦ A94	♦ KQT53	Pass	3♠	Pass	3NT
South HCP: 17+1	♣ 3	♣ AJ2	All Pass	1. Stayman		
Contract: 3NT South						

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

<b>Board: 85</b>	♠ K62	RHO is dealer. You bid second.
Dealer: East	♥ AKJ	East (RHO) opens 1♦ if possible.
Vul: Both	♦ K95	
HCP: 16	♣ Q743	

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<b>Board: 86</b>	♠ AQ976	LHO is dealer.
Dealer: West	♥ QT53	West (LHO) opens 1♦ if possible.
Vul: None	♦ J42	
HCP: 9+1	♣ 7	

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<b>Board: 87</b>	♠ T82	RHO is dealer. You bid second.
Dealer: East	♥ AJ6	East (RHO) opens 1♣ if possible.
Vul: Both	♦ AT72	
HCP: 15	♣ KQJ	

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<b>Board: 88</b>	♠ 73	RHO is dealer. You bid second.
Dealer: East	♥ AK5	East (RHO) opens 1♥ if possible.
Vul: N-S	♦ KQT53	
HCP: 17+1	♣ AJ2	

## Both hands (Answers Page)

<b>Board: 85</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJ743	♠ K62			1♦	1NT
Vul: Both	♥ Q983	♥ AKJ	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ 8	♦ K95	Pass	3♠	Pass	4♠
South HCP: 16	♣ AT2	♣ Q743	All Pass			
Contract: 4♠ South			1. Stayman			

<b>Board: 86</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K54	♠ AQ976	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ K6	♥ QT53	Pass	2♦	Pass	3♠
North HCP: 17+1	♦ KQ3	♦ J42	Pass	4♠	All Pass	
South HCP: 9+1	♣ KQJ52	♣ 7	1. Stayman			
Contract: 4♠ North						

<b>Board: 87</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQJ6	♠ T82			1♣	1NT
Vul: Both	♥ KQT97	♥ AJ6	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 13+1	♦ J983	♦ AT72	Pass	3♥	Pass	4♥
South HCP: 15	♣ -	♣ KQJ	Pass	4NT	Pass	5♥ <sup>2</sup>
Contract: 5♥ South			All Pass	1. Stayman		
				2. A=2/5 or 5/5, Q(H)=0		

<b>Board: 88</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQT86	♠ 73			1♥	1NT
Vul: N-S	♥ JT98	♥ AK5	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10+1	♦ A94	♦ KQT53	Pass	3♠	Pass	3NT
South HCP: 17+1	♣ 3	♣ AJ2	All Pass	1. Stayman		
Contract: 3NT South						

## North hands

## We\_Overcall\_NT\_then\_Smolen

<b>Board: 89</b>	♠ 932	RHO is dealer. You bid second.
Dealer: West	♥ T2	West (RHO) opens 1♦ if possible.
Vul: Both	♦ AK93	
HCP: 15	♣ AKJ4	
<b>Board: 90</b>	♠ Q86	RHO is dealer. You bid second.
Dealer: West	♥ Q94	West (RHO) opens 1♦ if possible.
Vul: Both	♦ AQ62	
HCP: 15	♣ AJ9	
<b>Board: 91</b>	♠ QT862	LHO is dealer.
Dealer: East	♥ A863	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ T	
HCP: 9+1	♣ K83	
<b>Board: 92</b>	♠ AJ6	RHO is dealer. You bid second.
Dealer: West	♥ A7	West (RHO) opens 1♦ if possible.
Vul: Both	♦ A984	
HCP: 15	♣ Q842	
<b>Board: 93</b>	♠ J98	RHO is dealer. You bid second.
Dealer: West	♥ KT	West (RHO) opens 1♦ if possible.
Vul: Both	♦ AQ63	
HCP: 15	♣ AJ92	

## Both hands (Answers Page)

<b>Board: 89</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 932	♠ AJ76	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ T2	♥ AJ753	Pass	2♦	Pass	3♥
North HCP: 15	♦ AK93	♦ 6	Pass	3NT	All Pass	
South HCP: 10+1	♣ AKJ4	♣ 873				
Contract: 3NT North			1. Stayman			

<b>Board: 90</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q86	♠ K932	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ Q94	♥ KJ763	Pass	2♦	Pass	3♥
North HCP: 15	♦ AQ62	♦ 4	Pass	4♥	All Pass	
South HCP: 10+1	♣ AJ9	♣ K53				
Contract: 4♥ North			1. Stayman			

<b>Board: 91</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QT862	♠ K97			1♣	1NT
Vul: N-S	♥ A863	♥ K54	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ T	♦ K963	Pass	3♠	Pass	4♠
South HCP: 15	♣ K83	♣ AQ7	All Pass			
Contract: 4♠ South			1. Stayman			

<b>Board: 92</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AJ6	♠ QT752	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A7	♥ Q953	Pass	2♦	Pass	3♠
North HCP: 15	♦ A984	♦ KJ2	Pass	4♠	All Pass	
South HCP: 9+1	♣ Q842	♣ J				
Contract: 4♠ North			1. Stayman			

<b>Board: 93</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J98	♠ Q642	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KT	♥ AJ863	Pass	2♦	Pass	3♥
North HCP: 15	♦ AQ63	♦ K	Pass	3NT	All Pass	
South HCP: 10+1	♣ AJ92	♣ T76				
Contract: 3NT North			1. Stayman			

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

<b>Board: 89</b>	♠ AJ76	LHO is dealer.
Dealer: West	♥ AJ753	West (LHO) opens 1♦ if possible.
Vul: Both	♦ 6	
HCP: 10+1	♣ 873	
 <b>Board: 90</b>	 ♠ K932	 LHO is dealer.
Dealer: West	♥ KJ763	West (LHO) opens 1♦ if possible.
Vul: Both	♦ 4	
HCP: 10+1	♣ K53	
 <b>Board: 91</b>	 ♠ K97	 RHO is dealer. You bid second.
Dealer: East	♥ K54	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ K963	
HCP: 15	♣ AQ7	
 <b>Board: 92</b>	 ♠ QT752	 LHO is dealer.
Dealer: West	♥ Q953	West (LHO) opens 1♦ if possible.
Vul: Both	♦ KJ2	
HCP: 9+1	♣ J	
 <b>Board: 93</b>	 ♠ Q642	 LHO is dealer.
Dealer: West	♥ AJ863	West (LHO) opens 1♦ if possible.
Vul: Both	♦ K	
HCP: 10+1	♣ T76	

## Both hands (Answers Page)

<b>Board: 89</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 932	♠ AJ76	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ T2	♥ AJ753	Pass	2♦	Pass	3♥
North HCP: 15	♦ AK93	♦ 6	Pass	3NT	All Pass	
South HCP: 10+1	♣ AKJ4	♣ 873				
Contract: 3NT North			1. Stayman			

<b>Board: 90</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q86	♠ K932	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ Q94	♥ KJ763	Pass	2♦	Pass	3♥
North HCP: 15	♦ AQ62	♦ 4	Pass	4♥	All Pass	
South HCP: 10+1	♣ AJ9	♣ K53				
Contract: 4♥ North			1. Stayman			

<b>Board: 91</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QT862	♠ K97			1♣	1NT
Vul: N-S	♥ A863	♥ K54	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ T	♦ K963	Pass	3♠	Pass	4♠
South HCP: 15	♣ K83	♣ AQ7	All Pass			
Contract: 4♠ South			1. Stayman			

<b>Board: 92</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AJ6	♠ QT752	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A7	♥ Q953	Pass	2♦	Pass	3♠
North HCP: 15	♦ A984	♦ KJ2	Pass	4♠	All Pass	
South HCP: 9+1	♣ Q842	♣ J				
Contract: 4♠ North			1. Stayman			

<b>Board: 93</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J98	♠ Q642	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KT	♥ AJ863	Pass	2♦	Pass	3♥
North HCP: 15	♦ AQ63	♦ K	Pass	3NT	All Pass	
South HCP: 10+1	♣ AJ92	♣ T76				
Contract: 3NT North			1. Stayman			

**North hands****We\_Overcall\_NT\_then\_Smolen****Board: 94**

♠ KT532

LHO is dealer.

Dealer: East

♥ AJ65

East (LHO) opens 1♦ if possible.

Vul: None

♦ J763

HCP: 9+1

♣ -

**Board: 95**

♠ J94

RHO is dealer. You bid second.

Dealer: West

♥ K2

West (RHO) opens 1♦ if possible.

Vul: E-W

♦ KQ94

HCP: 16

♣ AK32

**Board: 96**

♠ AJT32

LHO is dealer.

Dealer: East

♥ A984

East (LHO) opens 1♣ if possible.

Vul: Both

♦ 5

HCP: 9+1

♣ 765

**Board: 97**

♠ K982

LHO is dealer.

Dealer: East

♥ KQJT2

East (LHO) opens 1♣ if possible.

Vul: E-W

♦ 9

HCP: 10+1

♣ J92

**Board: 98**

♠ K62

RHO is dealer. You bid second.

Dealer: West

♥ KJT6

West (RHO) opens 1♥ if possible.

Vul: Both

♦ Q9

HCP: 15

♣ AQ82

## Both hands (Answers Page)

<b>Board: 94</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KT532	♠ J9			1♦	1NT
Vul: None	♥ AJ65	♥ Q42	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ J763	♦ A984	Pass	3♠	Pass	3NT
South HCP: 15	♣ -	♣ AKJ8	All Pass			
Contract: 3NT South			1. Stayman			

<b>Board: 95</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J94	♠ AQT3	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ K2	♥ QJ943	Pass	2♦	Pass	3♥
North HCP: 16	♦ KQ94	♦ J	Pass	3NT	All Pass	
South HCP: 12+1	♣ AK32	♣ Q94	1. Stayman			
Contract: 3NT North						

<b>Board: 96</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AJT32	♠ K9			1♣	1NT
Vul: Both	♥ A984	♥ QT2	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ 5	♦ AQJ43	Pass	3♠	Pass	3NT
South HCP: 16+1	♣ 765	♣ A93	All Pass			
Contract: 3NT South			1. Stayman			

<b>Board: 97</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K982	♠ AQJ			1♣	1NT
Vul: E-W	♥ KQJT2	♥ 654	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10+1	♦ 9	♦ AJ5	Pass	3♥	Pass	4♥
South HCP: 16	♣ J92	♣ A875	All Pass			
Contract: 4♥ South			1. Stayman			

<b>Board: 98</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K62	♠ A9854	1♥	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KJT6	♥ Q432	Pass	2♦	Pass	3♠
North HCP: 15	♦ Q9	♦ A	Pass	4♠	All Pass	
South HCP: 11+1	♣ AQ82	♣ J94	1. Stayman			
Contract: 4♠ North						

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

<b>Board: 94</b>	♠ J9	RHO is dealer. You bid second.
Dealer: East	♥ Q42	East (RHO) opens 1♦ if possible.
Vul: None	♦ A984	
HCP: 15	♣ AKJ8	
<b>Board: 95</b>	♠ AQT3	LHO is dealer.
Dealer: West	♥ QJ943	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ J	
HCP: 12+1	♣ Q94	
<b>Board: 96</b>	♠ K9	RHO is dealer. You bid second.
Dealer: East	♥ QT2	East (RHO) opens 1♣ if possible.
Vul: Both	♦ AQJ43	
HCP: 16+1	♣ A93	
<b>Board: 97</b>	♠ AQJ	RHO is dealer. You bid second.
Dealer: East	♥ 654	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ AJ5	
HCP: 16	♣ A875	
<b>Board: 98</b>	♠ A9854	LHO is dealer.
Dealer: West	♥ Q432	West (LHO) opens 1♥ if possible.
Vul: Both	♦ A	
HCP: 11+1	♣ J94	

## Both hands (Answers Page)

<b>Board: 94</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KT532	♠ J9			1♦	1NT
Vul: None	♥ AJ65	♥ Q42	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ J763	♦ A984	Pass	3♠	Pass	3NT
South HCP: 15	♣ -	♣ AKJ8	All Pass			
Contract: 3NT South			1. Stayman			

<b>Board: 95</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J94	♠ AQT3	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ K2	♥ QJ943	Pass	2♦	Pass	3♥
North HCP: 16	♦ KQ94	♦ J	Pass	3NT	All Pass	
South HCP: 12+1	♣ AK32	♣ Q94	1. Stayman			
Contract: 3NT North						

<b>Board: 96</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AJT32	♠ K9			1♣	1NT
Vul: Both	♥ A984	♥ QT2	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ 5	♦ AQJ43	Pass	3♠	Pass	3NT
South HCP: 16+1	♣ 765	♣ A93	All Pass			
Contract: 3NT South			1. Stayman			

<b>Board: 97</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K982	♠ AQJ			1♣	1NT
Vul: E-W	♥ KQJT2	♥ 654	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10+1	♦ 9	♦ AJ5	Pass	3♥	Pass	4♥
South HCP: 16	♣ J92	♣ A875	All Pass			
Contract: 4♥ South			1. Stayman			

<b>Board: 98</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K62	♠ A9854	1♥	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KJT6	♥ Q432	Pass	2♦	Pass	3♠
North HCP: 15	♦ Q9	♦ A	Pass	4♠	All Pass	
South HCP: 11+1	♣ AQ82	♣ J94	1. Stayman			
Contract: 4♠ North						

## North hands

## We\_Overcall\_NT\_then\_Smolen

<b>Board: 99</b>	♠ T4	RHO is dealer. You bid second.
Dealer: West	♥ AT4	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ AKT74	
HCP: 17+1	♣ KQJ	

---

<b>Board: 100</b>	♠ Q9542	LHO is dealer.
Dealer: East	♥ KQT4	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ J	
HCP: 11+1	♣ KT2	

---

<b>Board: 101</b>	♠ AKT76	LHO is dealer.
Dealer: East	♥ QT32	East (LHO) opens 1♦ if possible.
Vul: None	♦ T95	
HCP: 9+1	♣ 9	

---

<b>Board: 102</b>	♠ J86	RHO is dealer. You bid second.
Dealer: West	♥ KQ7	West (RHO) opens 1♣ if possible.
Vul: Both	♦ Q85	
HCP: 15	♣ AK32	

---

<b>Board: 103</b>	♠ AQ83	LHO is dealer.
Dealer: East	♥ QT542	East (LHO) opens 1♣ if possible.
Vul: Both	♦ 6	
HCP: 10+1	♣ Q96	

## Both hands (Answers Page)

<b>Board: 99</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T4	♠ KQJ65	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ AT4	♥ QJ97	Pass	2 ♦	Pass	3 ♠
North HCP: 17+1	♦ AKT74	♦ Q98	Pass	4 ♥	All Pass	
South HCP: 11+1	♣ KQJ	♣ 2				
Contract: 4 ♥ North			1. Stayman			

<b>Board: 100</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q9542	♠ AK			1 ♦	1NT
Vul: E-W	♥ KQT4	♥ 763	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 11+1	♦ J	♦ KQ95	Pass	3 ♠	Pass	3NT
South HCP: 15	♣ KT2	♣ QJ76	All Pass			
Contract: 3NT South			1. Stayman			

<b>Board: 101</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKT76	♠ Q92			1 ♦	1NT
Vul: None	♥ QT32	♥ K86	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 9+1	♦ T95	♦ AQJ4	Pass	3 ♠	Pass	4 ♠
South HCP: 15	♣ 9	♣ KT2	All Pass			
Contract: 4 ♠ South			1. Stayman			

<b>Board: 102</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J86	♠ AQ97	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: Both	♥ KQ7	♥ AJ943	Pass	2 ♦	Pass	3 ♥
North HCP: 15	♦ Q85	♦ 973	Pass	4 ♥	All Pass	
South HCP: 11+1	♣ AK32	♣ 5				
Contract: 4 ♥ North			1. Stayman			

<b>Board: 103</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQ83	♠ T92			1 ♣	1NT
Vul: Both	♥ QT542	♥ K96	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 10+1	♦ 6	♦ AQ2	Pass	3 ♥	Pass	4 ♥
South HCP: 16	♣ Q96	♣ AK32	All Pass			
Contract: 4 ♥ South			1. Stayman			

**South hands****We\_Overcall\_NT\_then\_Smolen****Board: 99**

♠ KQJ65

LHO is dealer.

Dealer: West

♥ QJ97

West (LHO) opens 1♣ if possible.

Vul: N-S

♦ Q98

HCP: 11+1

♣ 2

**Board: 100**

♠ AK

RHO is dealer. You bid second.

Dealer: East

♥ 763

East (RHO) opens 1♦ if possible.

Vul: E-W

♦ KQ95

HCP: 15

♣ QJ76

**Board: 101**

♠ Q92

RHO is dealer. You bid second.

Dealer: East

♥ K86

East (RHO) opens 1♦ if possible.

Vul: None

♦ AQJ4

HCP: 15

♣ KT2

**Board: 102**

♠ AQ97

LHO is dealer.

Dealer: West

♥ AJ943

West (LHO) opens 1♣ if possible.

Vul: Both

♦ 973

HCP: 11+1

♣ 5

**Board: 103**

♠ T92

RHO is dealer. You bid second.

Dealer: East

♥ K96

East (RHO) opens 1♣ if possible.

Vul: Both

♦ AQ2

HCP: 16

♣ AK32

## Both hands (Answers Page)

<b>Board: 99</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T4	♠ KQJ65	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ AT4	♥ QJ97	Pass	2 ♦	Pass	3 ♠
North HCP: 17+1	♦ AKT74	♦ Q98	Pass	4 ♥	All Pass	
South HCP: 11+1	♣ KQJ	♣ 2				
Contract: 4 ♥ North			1. Stayman			

<b>Board: 100</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q9542	♠ AK			1 ♦	1NT
Vul: E-W	♥ KQT4	♥ 763	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 11+1	♦ J	♦ KQ95	Pass	3 ♠	Pass	3NT
South HCP: 15	♣ KT2	♣ QJ76	All Pass			
Contract: 3NT South			1. Stayman			

<b>Board: 101</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKT76	♠ Q92			1 ♦	1NT
Vul: None	♥ QT32	♥ K86	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 9+1	♦ T95	♦ AQJ4	Pass	3 ♠	Pass	4 ♠
South HCP: 15	♣ 9	♣ KT2	All Pass			
Contract: 4 ♠ South			1. Stayman			

<b>Board: 102</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J86	♠ AQ97	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: Both	♥ KQ7	♥ AJ943	Pass	2 ♦	Pass	3 ♥
North HCP: 15	♦ Q85	♦ 973	Pass	4 ♥	All Pass	
South HCP: 11+1	♣ AK32	♣ 5				
Contract: 4 ♥ North			1. Stayman			

<b>Board: 103</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQ83	♠ T92			1 ♣	1NT
Vul: Both	♥ QT542	♥ K96	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 10+1	♦ 6	♦ AQ2	Pass	3 ♥	Pass	4 ♥
South HCP: 16	♣ Q96	♣ AK32	All Pass			
Contract: 4 ♥ South			1. Stayman			

## North hands

## We\_Overcall\_NT\_then\_Smolen

<b>Board: 104</b>	♠ A64	RHO is dealer. You bid second.
Dealer: West	♥ T85	West (RHO) opens 1♠ if possible.
Vul: Both	♦ AKQ	
HCP: 16	♣ KT85	
<b>Board: 105</b>	♠ K9765	LHO is dealer.
Dealer: East	♥ AJ76	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ J85	
HCP: 11+1	♣ Q	
<b>Board: 106</b>	♠ K42	RHO is dealer. You bid second.
Dealer: West	♥ AK8	West (RHO) opens 1♣ if possible.
Vul: None	♦ Q75	
HCP: 15	♣ K982	
<b>Board: 107</b>	♠ KQJ86	LHO is dealer.
Dealer: East	♥ QT62	East (LHO) opens 1♦ if possible.
Vul: None	♦ Q97	
HCP: 10+1	♣ 9	
<b>Board: 108</b>	♠ QJ5	RHO is dealer. You bid second.
Dealer: West	♥ KT7	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ AJ6	
HCP: 16	♣ KQ94	

## Both hands (Answers Page)

<b>Board: 104</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A64	♠ J987	1 ♠	1NT	Pass	2 ♣ <sup>1</sup>
Vul: Both	♥ T85	♥ AQJ73	Pass	2 ♦	Pass	3 ♥
North HCP: 16	♦ AKQ	♦ 952	Pass	4 ♥	All Pass	
South HCP: 10+1	♣ KT85	♣ Q				
Contract: 4 ♥ North			1. Stayman			

<b>Board: 105</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K9765	♠ T43			1 ♣	1NT
Vul: E-W	♥ AJ76	♥ KQ	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 11+1	♦ J85	♦ AQ963	Pass	3 ♠	Pass	4 ♠
South HCP: 16+1	♣ Q	♣ AJ2	All Pass			
Contract: 4 ♠ South			1. Stayman			

<b>Board: 106</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K42	♠ AT985	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ AK8	♥ J963	Pass	2 ♦	Pass	3 ♠
North HCP: 15	♦ Q75	♦ A94	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ K982	♣ 4				
Contract: 4 ♠ North			1. Stayman			

<b>Board: 107</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQJ86	♠ A54			1 ♦	1NT
Vul: None	♥ QT62	♥ KJ5	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 10+1	♦ Q97	♦ A863	Pass	3 ♠	Pass	4 ♠
South HCP: 15	♣ 9	♣ QJ5	All Pass			
Contract: 4 ♠ South			1. Stayman			

<b>Board: 108</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QJ5	♠ A8632	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ KT7	♥ AQ94	Pass	2 ♦	Pass	3 ♠
North HCP: 16	♦ AJ6	♦ 843	Pass	4 ♠	All Pass	
South HCP: 10+1	♣ KQ94	♣ 7				
Contract: 4 ♠ North			1. Stayman			

**South hands****We\_Overcall\_NT\_then\_Smolen****Board: 104**

♠ J987

LHO is dealer.

Dealer: West

♥ AQJ73

West (LHO) opens 1♠ if possible.

Vul: Both

♦ 952

HCP: 10+1

♣ Q

**Board: 105**

♠ T43

RHO is dealer. You bid second.

Dealer: East

♥ KQ

East (RHO) opens 1♣ if possible.

Vul: E-W

♦ AQ963

HCP: 16+1

♣ AJ2

**Board: 106**

♠ AT985

LHO is dealer.

Dealer: West

♥ J963

West (LHO) opens 1♣ if possible.

Vul: None

♦ A94

HCP: 9+1

♣ 4

**Board: 107**

♠ A54

RHO is dealer. You bid second.

Dealer: East

♥ KJ5

East (RHO) opens 1♦ if possible.

Vul: None

♦ A863

HCP: 15

♣ QJ5

**Board: 108**

♠ A8632

LHO is dealer.

Dealer: West

♥ AQ94

West (LHO) opens 1♦ if possible.

Vul: N-S

♦ 843

HCP: 10+1

♣ 7

## Both hands (Answers Page)

<b>Board: 104</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A64	♠ J987	1 ♠	1NT	Pass	2 ♣ <sup>1</sup>
Vul: Both	♥ T85	♥ AQJ73	Pass	2 ♦	Pass	3 ♥
North HCP: 16	♦ AKQ	♦ 952	Pass	4 ♥	All Pass	
South HCP: 10+1	♣ KT85	♣ Q				
Contract: 4 ♥ North			1. Stayman			

<b>Board: 105</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K9765	♠ T43			1 ♣	1NT
Vul: E-W	♥ AJ76	♥ KQ	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 11+1	♦ J85	♦ AQ963	Pass	3 ♠	Pass	4 ♠
South HCP: 16+1	♣ Q	♣ AJ2	All Pass			
Contract: 4 ♠ South			1. Stayman			

<b>Board: 106</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K42	♠ AT985	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ AK8	♥ J963	Pass	2 ♦	Pass	3 ♠
North HCP: 15	♦ Q75	♦ A94	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ K982	♣ 4				
Contract: 4 ♠ North			1. Stayman			

<b>Board: 107</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQJ86	♠ A54			1 ♦	1NT
Vul: None	♥ QT62	♥ KJ5	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 10+1	♦ Q97	♦ A863	Pass	3 ♠	Pass	4 ♠
South HCP: 15	♣ 9	♣ QJ5	All Pass			
Contract: 4 ♠ South			1. Stayman			

<b>Board: 108</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QJ5	♠ A8632	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ KT7	♥ AQ94	Pass	2 ♦	Pass	3 ♠
North HCP: 16	♦ AJ6	♦ 843	Pass	4 ♠	All Pass	
South HCP: 10+1	♣ KQ94	♣ 7				
Contract: 4 ♠ North			1. Stayman			

## North hands

## We\_Overcall\_NT\_then\_Smolen

**Board: 109**      ♠ QJ93

LHO is dealer.

Dealer: East      ♥ AJ654

East (LHO) opens 1♦ if possible.

Vul: None      ♦ 5

HCP: 11+1      ♣ K42

**Board: 110**      ♠ J95

RHO is dealer. You bid second.

Dealer: West      ♥ KQ

West (RHO) opens 1♣ if possible.

Vul: Both      ♦ K975

HCP: 16      ♣ AK54

**Board: 111**      ♠ JT64

LHO is dealer.

Dealer: East      ♥ KT962

East (LHO) opens 1♠ if possible.

Vul: None      ♦ A

HCP: 10+1      ♣ Q96

## Both hands (Answers Page)

<b>Board: 109</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJ93	♠ A82			1♦	1NT
Vul: None	♥ AJ654	♥ K82	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11+1	♦ 5	♦ AQJ2	Pass	3♥	Pass	4♥
South HCP: 16	♣ K42	♣ Q86	All Pass			
Contract: 4♥ South			1. Stayman			

<b>Board: 110</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J95	♠ K8732	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KQ	♥ A854	Pass	2♦	Pass	3♠
North HCP: 16	♦ K975	♦ T32	Pass	4♠	All Pass	
South HCP: 9+1	♣ AK54	♣ Q	1. Stayman			
Contract: 4♠ North						

<b>Board: 111</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ JT64	♠ K72			1♠	1NT
Vul: None	♥ KT962	♥ Q73	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10+1	♦ A	♦ QJ832	Pass	3♥	Pass	4♥
South HCP: 15+1	♣ Q96	♣ AK	All Pass			
Contract: 4♥ South			1. Stayman			

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

<b>Board: 109</b>	♠ A82	RHO is dealer. You bid second.
Dealer: East	♥ K82	East (RHO) opens 1♦ if possible.
Vul: None	♦ AQJ2	
HCP: 16	♣ Q86	

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<b>Board: 110</b>	♠ K8732	LHO is dealer.
Dealer: West	♥ A854	West (LHO) opens 1♣ if possible.
Vul: Both	♦ T32	
HCP: 9+1	♣ Q	

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<b>Board: 111</b>	♠ K72	RHO is dealer. You bid second.
Dealer: East	♥ Q73	East (RHO) opens 1♠ if possible.
Vul: None	♦ QJ832	
HCP: 15+1	♣ AK	

## Both hands (Answers Page)

<b>Board: 109</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJ93	♠ A82			1♦	1NT
Vul: None	♥ AJ654	♥ K82	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11+1	♦ 5	♦ AQJ2	Pass	3♥	Pass	4♥
South HCP: 16	♣ K42	♣ Q86	All Pass			
Contract: 4♥ South			1. Stayman			

<b>Board: 110</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J95	♠ K8732	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KQ	♥ A854	Pass	2♦	Pass	3♠
North HCP: 16	♦ K975	♦ T32	Pass	4♠	All Pass	
South HCP: 9+1	♣ AK54	♣ Q	1. Stayman			
Contract: 4♠ North						

<b>Board: 111</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ JT64	♠ K72			1♠	1NT
Vul: None	♥ KT962	♥ Q73	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10+1	♦ A	♦ QJ832	Pass	3♥	Pass	4♥
South HCP: 15+1	♣ Q96	♣ AK	All Pass			
Contract: 4♥ South			1. Stayman			