

North hands

We_Overcall_NT_then_MSS

Board: 1 ♠ T865 RHO opens the bidding 1♦.

Dealer: West ♥ AKT4 You bid next.

Vul: E-W ♦ A96

HCP: 15 ♣ A7

Board: 2 ♠ Q5 LHO opens the bidding 1♣.

Dealer: East ♥ 62 Partner bids next.

Vul: N-S ♦ AJ97

HCP: 10+1 ♣ QJ952

Board: 3 ♠ A94 RHO opens the bidding 1♠.

Dealer: West ♥ A753 You bid next.

Vul: Both ♦ AJ85

HCP: 16 ♣ QJ

Board: 4 ♠ - LHO opens the bidding 1♥.

Dealer: East ♥ JT84 Partner bids next.

Vul: None ♦ AK96

HCP: 11+1 ♣ K9432

Both hands (Answers Page)

| Board: 1 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|-----------------|
| Dealer: West | ♠ T865 | ♠ QJ | 1♦ | 1NT | Pass | 2♠ ¹ |
| Vul: E-W | ♥ AKT4 | ♥ 62 | Pass | 2NT ² | Pass | 3NT |
| North HCP: 15 | ♦ A96 | ♦ KJ875 | All Pass | | | |
| South HCP: 12+1 | ♣ A7 | ♣ KQ94 | | | | |
| Contract: 3NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 2 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|-----------------|----------|------------------|
| Dealer: East | ♠ Q5 | ♠ AJ93 | | 1♣ | 1NT | |
| Vul: N-S | ♥ 62 | ♥ AKJ9 | Pass | 2♠ ¹ | Pass | 2NT ² |
| North HCP: 10+1 | ♦ AJ97 | ♦ 82 | All Pass | | | |
| South HCP: 16 | ♣ QJ952 | ♣ K83 | | | | |
| Contract: 2NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 3 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|-----------------|----------|-----------------|
| Dealer: West | ♠ A94 | ♠ QJ | 1♠ | 1NT | Pass | 2♠ ¹ |
| Vul: Both | ♥ A753 | ♥ 64 | Pass | 3♦ ² | Pass | 3NT |
| North HCP: 16 | ♦ AJ85 | ♦ 9632 | All Pass | | | |
| South HCP: 10+1 | ♣ QJ | ♣ AK865 | | | | |
| Contract: 3NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 4 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|-----------------------------|-----------------|----------|-----------------|
| Dealer: East | ♠ - | ♠ QJT6 | | 1♥ | 1NT | |
| Vul: None | ♥ JT84 | ♥ AK2 | Pass | 2♠ ¹ | Pass | 4♦ ² |
| North HCP: 11+1 | ♦ AK96 | ♦ QJT7 | Pass | 5♠ | Pass | 6♦ ³ |
| South HCP: 17 | ♣ K9432 | ♣ A5 | All Pass | | | |
| Contract: 6♦ South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |
| | | | 3. 2 out of 4 | | | |

South hands**We_Overcall_NT_then_MSS**

| | | |
|-----------------|---------|---------------------------|
| Board: 1 | ♠ QJ | LHO opens the bidding 1♦. |
| Dealer: West | ♥ 62 | Partner bids next. |
| Vul: E-W | ♦ KJ875 | |
| HCP: 12+1 | ♣ KQ94 | |

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|-----------------|--------|---------------------------|
| Board: 2 | ♠ AJ93 | RHO opens the bidding 1♣. |
| Dealer: East | ♥ AKJ9 | You bid next. |
| Vul: N-S | ♦ 82 | |
| HCP: 16 | ♣ K83 | |

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|-----------------|---------|---------------------------|
| Board: 3 | ♠ QJ | LHO opens the bidding 1♠. |
| Dealer: West | ♥ 64 | Partner bids next. |
| Vul: Both | ♦ 9632 | |
| HCP: 10+1 | ♣ AK865 | |

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|-----------------|--------|---------------------------|
| Board: 4 | ♠ QJT6 | RHO opens the bidding 1♥. |
| Dealer: East | ♥ AK2 | You bid next. |
| Vul: None | ♦ QJT7 | |
| HCP: 17 | ♣ A5 | |

Both hands (Answers Page)

| Board: 1 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|-----------------|
| Dealer: West | ♠ T865 | ♠ QJ | 1♦ | 1NT | Pass | 2♠ ¹ |
| Vul: E-W | ♥ AKT4 | ♥ 62 | Pass | 2NT ² | Pass | 3NT |
| North HCP: 15 | ♦ A96 | ♦ KJ875 | All Pass | | | |
| South HCP: 12+1 | ♣ A7 | ♣ KQ94 | | | | |
| Contract: 3NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 2 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|-----------------|----------|------------------|
| Dealer: East | ♠ Q5 | ♠ AJ93 | | 1♣ | 1NT | |
| Vul: N-S | ♥ 62 | ♥ AKJ9 | Pass | 2♠ ¹ | Pass | 2NT ² |
| North HCP: 10+1 | ♦ AJ97 | ♦ 82 | All Pass | | | |
| South HCP: 16 | ♣ QJ952 | ♣ K83 | | | | |
| Contract: 2NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 3 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|-----------------|----------|-----------------|
| Dealer: West | ♠ A94 | ♠ QJ | 1♠ | 1NT | Pass | 2♠ ¹ |
| Vul: Both | ♥ A753 | ♥ 64 | Pass | 3♦ ² | Pass | 3NT |
| North HCP: 16 | ♦ AJ85 | ♦ 9632 | All Pass | | | |
| South HCP: 10+1 | ♣ QJ | ♣ AK865 | | | | |
| Contract: 3NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 4 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|-----------------------------|-----------------|----------|-----------------|
| Dealer: East | ♠ - | ♠ QJT6 | | 1♥ | 1NT | |
| Vul: None | ♥ JT84 | ♥ AK2 | Pass | 2♠ ¹ | Pass | 4♦ ² |
| North HCP: 11+1 | ♦ AK96 | ♦ QJT7 | Pass | 5♠ | Pass | 6♦ ³ |
| South HCP: 17 | ♣ K9432 | ♣ A5 | All Pass | | | |
| Contract: 6♦ South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |
| | | | 3. 2 out of 4 | | | |

North hands**We_Overcall_NT_then_MSS**

Board: 5 ♠ KJ9 RHO opens the bidding 1♠.

Dealer: West ♥ Q853 You bid next.

Vul: Both ♦ KQJ West (RHO) Doubles 2♠ if possible.

HCP: 16 ♣ A84

Board: 6 ♠ A42 LHO opens the bidding 1♥.

Dealer: East ♥ 4 Partner bids next.

Vul: N-S ♦ AQJ8 East (LHO) Doubles 3♥ if possible.

HCP: 13+1 ♣ Q9763

Board: 7 ♠ A986 RHO opens the bidding 1♣.

Dealer: West ♥ AQ75 You bid next.

Vul: Both ♦ Q9

HCP: 16 ♣ A75

Board: 8 ♠ J8 LHO opens the bidding 1♥.

Dealer: East ♥ 97 Partner bids next.

Vul: N-S ♦ AK954

HCP: 11+1 ♣ QJ95

Both hands (Answers Page)

| Board: 5 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: West | ♠ KJ9 | ♠ Q2 | 1 ♠ | 1NT | Pass | 2 ♠ ¹ |
| Vul: Both | ♥ Q853 | ♥ KT | X | 2NT ² | Pass | 3NT |
| North HCP: 16 | ♦ KQJ | ♦ 9732 | All Pass | | | |
| South HCP: 10+1 | ♣ A84 | ♣ KQ753 | | | | |
| Contract: 3NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 6 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: East | ♠ A42 | ♠ QJ75 | | | 1 ♥ | 1NT |
| Vul: N-S | ♥ 4 | ♥ KJ9 | Pass | 2 ♠ ¹ | Pass | 3 ♣ ² |
| North HCP: 13+1 | ♦ AQJ8 | ♦ K3 | Pass | 3 ♥ ³ | X | 3NT |
| South HCP: 15 | ♣ Q9763 | ♣ AJ82 | All Pass | | | |
| Contract: 3NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |
| | | | 3. artificial | | | |

| Board: 7 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: West | ♠ A986 | ♠ 5 | 1 ♣ | 1NT | Pass | 2 ♠ ¹ |
| Vul: Both | ♥ AQ75 | ♥ J93 | Pass | 2NT ² | Pass | 3 ♠ ³ |
| North HCP: 16 | ♦ Q9 | ♦ AJ53 | Pass | 3NT | All Pass | |
| South HCP: 11+1 | ♣ A75 | ♣ KQT93 | | | | |
| Contract: 3NT North | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |
| | | | 3. artificial | | | |

| Board: 8 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: East | ♠ J8 | ♠ A965 | | | 1 ♥ | 1NT |
| Vul: N-S | ♥ 97 | ♥ K863 | Pass | 2 ♠ ¹ | Pass | 2NT ² |
| North HCP: 11+1 | ♦ AK954 | ♦ JT | Pass | 3NT | All Pass | |
| South HCP: 15 | ♣ QJ95 | ♣ AK4 | | | | |
| Contract: 3NT North | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

South hands**We_Overcall_NT_then_MSS**

Board: 5 ♠ Q2 LHO opens the bidding 1♠.

Dealer: West ♥ KT Partner bids next.

Vul: Both ♦ 9732 West (LHO) Doubles 2♠ if possible.

HCP: 10+1 ♣ KQ753

Board: 6 ♠ QJ75 RHO opens the bidding 1♥.

Dealer: East ♥ KJ9 You bid next.

Vul: N-S ♦ K3 East (RHO) Doubles 3♥ if possible.

HCP: 15 ♣ AJ82

Board: 7 ♠ 5 LHO opens the bidding 1♣.

Dealer: West ♥ J93 Partner bids next.

Vul: Both ♦ AJ53

HCP: 11+1 ♣ KQT93

Board: 8 ♠ A965 RHO opens the bidding 1♥.

Dealer: East ♥ K863 You bid next.

Vul: N-S ♦ JT

HCP: 15 ♣ AK4

Both hands (Answers Page)

| Board: 5 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: West | ♠ KJ9 | ♠ Q2 | 1 ♠ | 1NT | Pass | 2 ♠ ¹ |
| Vul: Both | ♥ Q853 | ♥ KT | X | 2NT ² | Pass | 3NT |
| North HCP: 16 | ♦ KQJ | ♦ 9732 | All Pass | | | |
| South HCP: 10+1 | ♣ A84 | ♣ KQ753 | | | | |
| Contract: 3NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 6 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: East | ♠ A42 | ♠ QJ75 | | | 1 ♥ | 1NT |
| Vul: N-S | ♥ 4 | ♥ KJ9 | Pass | 2 ♠ ¹ | Pass | 3 ♣ ² |
| North HCP: 13+1 | ♦ AQJ8 | ♦ K3 | Pass | 3 ♥ ³ | X | 3NT |
| South HCP: 15 | ♣ Q9763 | ♣ AJ82 | All Pass | | | |
| Contract: 3NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |
| | | | 3. artificial | | | |

| Board: 7 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: West | ♠ A986 | ♠ 5 | 1 ♣ | 1NT | Pass | 2 ♠ ¹ |
| Vul: Both | ♥ AQ75 | ♥ J93 | Pass | 2NT ² | Pass | 3 ♠ ³ |
| North HCP: 16 | ♦ Q9 | ♦ AJ53 | Pass | 3NT | All Pass | |
| South HCP: 11+1 | ♣ A75 | ♣ KQT93 | | | | |
| Contract: 3NT North | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |
| | | | 3. artificial | | | |

| Board: 8 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: East | ♠ J8 | ♠ A965 | | | 1 ♥ | 1NT |
| Vul: N-S | ♥ 97 | ♥ K863 | Pass | 2 ♠ ¹ | Pass | 2NT ² |
| North HCP: 11+1 | ♦ AK954 | ♦ JT | Pass | 3NT | All Pass | |
| South HCP: 15 | ♣ QJ95 | ♣ AK4 | | | | |
| Contract: 3NT North | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

North hands

We_Overcall_NT_then_MSS

| | | |
|-----------------|-------------|----------------------------------|
| Board: 9 | ♠ A Q J | RHO opens the bidding 1 ♠. |
| Dealer: West | ♥ T 5 | You bid next. |
| Vul: None | ♦ A 7 2 | West (RHO) bids 3 ♥ if possible. |
| HCP: 16+1 | ♣ K Q 8 5 4 | |

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| Board: 10 | ♠ 4 | LHO opens the bidding 1 ♥. |
| Dealer: East | ♥ A T 7 | Partner bids next. |
| Vul: Both | ♦ K Q J 5 | |
| HCP: 12+1 | ♣ Q 7 5 4 3 | |

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|------------------|-----------|----------------------------|
| Board: 11 | ♠ A K 6 5 | RHO opens the bidding 1 ♣. |
| Dealer: West | ♥ K 9 2 | You bid next. |
| Vul: N-S | ♦ 9 5 3 | |
| HCP: 16 | ♣ A Q 5 | |

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|------------------|-------------|----------------------------|
| Board: 12 | ♠ Q 6 | LHO opens the bidding 1 ♣. |
| Dealer: East | ♥ A K | Partner bids next. |
| Vul: N-S | ♦ Q T 8 5 4 | |
| HCP: 11+1 | ♣ 9 8 7 2 | |

Both hands (Answers Page)

| Board: 9 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|-----------------------------|
| Dealer: West | ♠ AQJ | ♠ 43 | 1 ♠ | 1NT | Pass | 2 ♠ ¹ |
| Vul: None | ♥ T5 | ♥ J6 | 3 ♥ | 4 ♣ | All Pass | |
| North HCP: 16+1 | ♦ A72 | ♦ KQT98 | | | | |
| South HCP: 10+1 | ♣ KQ854 | ♣ AT63 | | | | 1. 1N-2S Minor Suit Stayman |
| Contract: 4 ♣ North | | | | | | |

| Board: 10 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|--------------------------|----------|------------------|
| Dealer: East | ♠ 4 | ♠ QJT | | | 1 ♥ | 1NT |
| Vul: Both | ♥ AT7 | ♥ K864 | Pass | 2 ♠ ¹ | Pass | 3 ♦ ² |
| North HCP: 12+1 | ♦ KQJ5 | ♦ A932 | Pass | 3 ♠ ³ | Pass | 3NT |
| South HCP: 15 | ♣ Q7543 | ♣ AJ | All Pass | | | |
| Contract: 3NT South | | | 1. | 1N-2S Minor Suit Stayman | | |
| | | | 2. | artificial | | |
| | | | 3. | artificial | | |

| Board: 11 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|------------------|----------|-----------------------------|
| Dealer: West | ♠ AK65 | ♠ J32 | 1 ♣ | 1NT | Pass | 2 ♠ ¹ |
| Vul: N-S | ♥ K92 | ♥ Q | Pass | 2NT ² | Pass | 3NT |
| North HCP: 16 | ♦ 953 | ♦ AJT6 | All Pass | | | |
| South HCP: 11+1 | ♣ AQ5 | ♣ KT432 | | | | 1. 1N-2S Minor Suit Stayman |
| Contract: 3NT South | | | | | | 2. artificial |

| Board: 12 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|--------------------------|----------|-----------------|
| Dealer: East | ♠ Q6 | ♠ K97 | | | 1♣ | 1NT |
| Vul: N-S | ♥ AK | ♥ QJ9 | Pass | 2♠ ¹ | Pass | 3♦ ² |
| North HCP: 11+1 | ♦ QT854 | ♦ A962 | Pass | 4♥ | Pass | 4♠ |
| South HCP: 15 | ♣ 9872 | ♣ KQT | Pass | 5♦ | All Pass | |
| Contract: 5♦ North | | | 1. | 1N-2S Minor Suit Stayman | | |
| | | | 2. | artificial | | |

South hands**We_Overcall_NT_then_MSS**

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|-----------------|---------|---------------------------------|
| Board: 9 | ♠ 43 | LHO opens the bidding 1♠. |
| Dealer: West | ♥ J6 | Partner bids next. |
| Vul: None | ♦ KQT98 | West (LHO) bids 3♥ if possible. |
| HCP: 10+1 | ♣ AT63 | |

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|------------------|--------|---------------------------|
| Board: 10 | ♠ QJT | RHO opens the bidding 1♥. |
| Dealer: East | ♥ K864 | You bid next. |
| Vul: Both | ♦ A932 | |
| HCP: 15 | ♣ AJ | |

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|------------------|---------|---------------------------|
| Board: 11 | ♠ J32 | LHO opens the bidding 1♣. |
| Dealer: West | ♥ Q | Partner bids next. |
| Vul: N-S | ♦ AJT6 | |
| HCP: 11+1 | ♣ KT432 | |

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|------------------|--------|---------------------------|
| Board: 12 | ♠ K97 | RHO opens the bidding 1♣. |
| Dealer: East | ♥ QJ9 | You bid next. |
| Vul: N-S | ♦ A962 | |
| HCP: 15 | ♣ KQT | |

Both hands (Answers Page)

| Board: 9 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|-----------------------------|
| Dealer: West | ♠ AQJ | ♠ 43 | 1 ♠ | 1NT | Pass | 2 ♠ ¹ |
| Vul: None | ♥ T5 | ♥ J6 | 3 ♥ | 4 ♣ | All Pass | |
| North HCP: 16+1 | ♦ A72 | ♦ KQT98 | | | | |
| South HCP: 10+1 | ♣ KQ854 | ♣ AT63 | | | | 1. 1N-2S Minor Suit Stayman |
| Contract: 4 ♣ North | | | | | | |

| Board: 10 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|--------------------------|----------|------------------|
| Dealer: East | ♠ 4 | ♠ QJT | | | 1 ♥ | 1NT |
| Vul: Both | ♥ AT7 | ♥ K864 | Pass | 2 ♠ ¹ | Pass | 3 ♦ ² |
| North HCP: 12+1 | ♦ KQJ5 | ♦ A932 | Pass | 3 ♠ ³ | Pass | 3NT |
| South HCP: 15 | ♣ Q7543 | ♣ AJ | All Pass | | | |
| Contract: 3NT South | | | 1. | 1N-2S Minor Suit Stayman | | |
| | | | 2. | artificial | | |
| | | | 3. | artificial | | |

| Board: 11 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|------------------|----------|-----------------------------|
| Dealer: West | ♠ AK65 | ♠ J32 | 1♣ | 1NT | Pass | 2♠ ¹ |
| Vul: N-S | ♥ K92 | ♥ Q | Pass | 2NT ² | Pass | 3NT |
| North HCP: 16 | ♦ 953 | ♦ AJT6 | All Pass | | | |
| South HCP: 11+1 | ♣ AQ5 | ♣ KT432 | | | | 1. 1N-2S Minor Suit Stayman |
| Contract: 3NT South | | | | | | 2. artificial |

| Board: 12 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|--------------------------|----------|------------------|
| Dealer: East | ♦ Q6 | ♦ K97 | | | 1 ♣ | 1NT |
| Vul: N-S | ♥ AK | ♥ QJ9 | Pass | 2 ♠ ¹ | Pass | 3 ♦ ² |
| North HCP: 11+1 | ♦ QT854 | ♦ A962 | Pass | 4 ♥ | Pass | 4 ♠ |
| South HCP: 15 | ♣ 9872 | ♣ KQT | Pass | 5 ♦ | All Pass | |
| Contract: 5 ♦ North | | | 1. | 1N-2S Minor Suit Stayman | | |
| | | | 2. | artificial | | |

North hands

We_Overcall_NT_then_MSS

| | | |
|------------------|--------|---------------------------|
| Board: 13 | ♠ Q872 | RHO opens the bidding 1♣. |
| Dealer: West | ♥ QJ2 | You bid next. |
| Vul: None | ♦ A75 | |
| HCP: 16 | ♣ AK6 | |

| | | |
|------------------|---------|---------------------------|
| Board: 14 | ♠ 65 | LHO opens the bidding 1♣. |
| Dealer: East | ♥ 64 | Partner bids next. |
| Vul: E-W | ♦ KJ732 | |
| HCP: 8+1 | ♣ A852 | |

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|------------------|--------|---------------------------|
| Board: 15 | ♠ AJ8 | RHO opens the bidding 1♦. |
| Dealer: West | ♥ AT4 | You bid next. |
| Vul: Both | ♦ KQ64 | |
| HCP: 15 | ♣ J87 | |

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|------------------|---------|---------------------------|
| Board: 16 | ♠ 953 | LHO opens the bidding 1♦. |
| Dealer: East | ♥ 8 | Partner bids next. |
| Vul: N-S | ♦ K975 | |
| HCP: 9+1 | ♣ AQT72 | |

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|------------------|--------|---------------------------|
| Board: 17 | ♠ QJT9 | RHO opens the bidding 1♥. |
| Dealer: West | ♥ AQT | You bid next. |
| Vul: E-W | ♦ KJ2 | |
| HCP: 16 | ♣ KT3 | |

Both hands (Answers Page)

| Board: 13 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|-----------------|
| Dealer: West | ♠ Q872 | ♠ K | 1♣ | 1NT | Pass | 2♠ ¹ |
| Vul: None | ♥ QJ2 | ♥ 543 | Pass | 2NT ² | All Pass | |
| North HCP: 16 | ♦ A75 | ♦ KQJ96 | | | | |
| South HCP: 9+1 | ♣ AK6 | ♣ 9432 | | | | |
| Contract: 2NT North | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 14 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|-----------------|----------|------------------|
| Dealer: East | ♠ 65 | ♠ K742 | | | 1♣ | 1NT |
| Vul: E-W | ♥ 64 | ♥ KQ73 | Pass | 2♠ ¹ | Pass | 2NT ² |
| North HCP: 8+1 | ♦ KJ732 | ♦ A6 | | | All Pass | |
| South HCP: 15 | ♣ A852 | ♣ QJ9 | | | | |
| Contract: 2NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 15 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|-----------------------------|-----------------|----------|-----------------|
| Dealer: West | ♠ AJ8 | ♠ K9 | 1♦ | 1NT | Pass | 2♠ ¹ |
| Vul: Both | ♥ AT4 | ♥ 62 | Pass | 3♦ ² | All Pass | |
| North HCP: 15 | ♦ KQ64 | ♦ JT52 | | | | |
| South HCP: 10+1 | ♣ J87 | ♣ AQ965 | | | | |
| Contract: 3♦ North | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 16 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|-----------------|----------|------------------|
| Dealer: East | ♠ 953 | ♠ AKQ7 | | | 1♦ | 1NT |
| Vul: N-S | ♥ 8 | ♥ AJT9 | Pass | 2♠ ¹ | Pass | 3NT ² |
| North HCP: 9+1 | ♦ K975 | ♦ QJ3 | | | All Pass | |
| South HCP: 17 | ♣ AQT72 | ♣ 53 | | | | |
| Contract: 3NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 17 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|-----------------|
| Dealer: West | ♠ QJT9 | ♠ K6 | 1♥ | 1NT | Pass | 2♠ ¹ |
| Vul: E-W | ♥ AQT | ♥ 93 | Pass | 2NT ² | Pass | 3NT |
| North HCP: 16 | ♦ KJ2 | ♦ AQ743 | | | All Pass | |
| South HCP: 11+1 | ♣ KT3 | ♣ Q765 | | | | |
| Contract: 3NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

South hands**We_Overcall_NT_then_MSS**

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|------------------|---------|---------------------------|
| Board: 13 | ♠ K | LHO opens the bidding 1♣. |
| Dealer: West | ♥ 543 | Partner bids next. |
| Vul: None | ♦ KQJ96 | |
| HCP: 9+1 | ♣ 9432 | |

| | | |
|------------------|--------|---------------------------|
| Board: 14 | ♠ K742 | RHO opens the bidding 1♣. |
| Dealer: East | ♥ KQ73 | You bid next. |
| Vul: E-W | ♦ A6 | |
| HCP: 15 | ♣ QJ9 | |

| | | |
|------------------|---------|---------------------------|
| Board: 15 | ♠ K9 | LHO opens the bidding 1♦. |
| Dealer: West | ♥ 62 | Partner bids next. |
| Vul: Both | ♦ JT52 | |
| HCP: 10+1 | ♣ AQ965 | |

| | | |
|------------------|--------|---------------------------|
| Board: 16 | ♠ AKQ7 | RHO opens the bidding 1♦. |
| Dealer: East | ♥ AJT9 | You bid next. |
| Vul: N-S | ♦ QJ3 | |
| HCP: 17 | ♣ 53 | |

| | | |
|------------------|---------|---------------------------|
| Board: 17 | ♠ K6 | LHO opens the bidding 1♥. |
| Dealer: West | ♥ 93 | Partner bids next. |
| Vul: E-W | ♦ AQ743 | |
| HCP: 11+1 | ♣ Q765 | |

Both hands (Answers Page)

| Board: 13 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|------------------|----------|-----------------------------|
| Dealer: West | ♠ Q872 | ♠ K | 1♣ | 1NT | Pass | 2♠ ¹ |
| Vul: None | ♥ QJ2 | ♥ 543 | Pass | 2NT ² | All Pass | |
| North HCP: 16 | ♦ A75 | ♦ KQJ96 | | | | 1. 1N-2S Minor Suit Stayman |
| South HCP: 9+1 | ♣ AK6 | ♣ 9432 | | | | 2. artificial |
| Contract: 2NT North | | | | | | |

| Board: 14 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|-----------------|----------|-----------------------------|
| Dealer: East | ♠ 65 | ♠ K742 | | | 1♣ | 1NT |
| Vul: E-W | ♥ 64 | ♥ KQ73 | Pass | 2♠ ¹ | Pass | 2NT ² |
| North HCP: 8+1 | ♦ KJ732 | ♦ A6 | | | All Pass | |
| South HCP: 15 | ♣ A852 | ♣ QJ9 | | | | 1. 1N-2S Minor Suit Stayman |
| Contract: 2NT South | | | | | | 2. artificial |

| Board: 15 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|-----------------|----------|-----------------------------|
| Dealer: West | ♠ AJ8 | ♠ K9 | 1♦ | 1NT | Pass | 2♠ ¹ |
| Vul: Both | ♥ AT4 | ♥ 62 | Pass | 3♦ ² | All Pass | |
| North HCP: 15 | ♦ KQ64 | ♦ JT52 | | | | 1. 1N-2S Minor Suit Stayman |
| South HCP: 10+1 | ♣ J87 | ♣ AQ965 | | | | 2. artificial |
| Contract: 3♦ North | | | | | | |

| Board: 16 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|-----------------|----------|-----------------------------|
| Dealer: East | ♠ 953 | ♠ AKQ7 | | | 1♦ | 1NT |
| Vul: N-S | ♥ 8 | ♥ AJT9 | Pass | 2♠ ¹ | Pass | 3NT ² |
| North HCP: 9+1 | ♦ K975 | ♦ QJ3 | | | All Pass | |
| South HCP: 17 | ♣ AQT72 | ♣ 53 | | | | 1. 1N-2S Minor Suit Stayman |
| Contract: 3NT South | | | | | | 2. artificial |

| Board: 17 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|------------------|----------|-----------------------------|
| Dealer: West | ♠ QJT9 | ♠ K6 | 1♥ | 1NT | Pass | 2♠ ¹ |
| Vul: E-W | ♥ AQT | ♥ 93 | Pass | 2NT ² | Pass | 3NT |
| North HCP: 16 | ♦ KJ2 | ♦ AQ743 | | | All Pass | |
| South HCP: 11+1 | ♣ KT3 | ♣ Q765 | | | | 1. 1N-2S Minor Suit Stayman |
| Contract: 3NT South | | | | | | 2. artificial |

North hands

We_Overcall_NT_then_MSS

| | | |
|------------------|---------|---------------------------|
| Board: 18 | ♠ K9 | LHO opens the bidding 1♣. |
| Dealer: East | ♥ A5 | Partner bids next. |
| Vul: Both | ♦ J9843 | |
| HCP: 11+1 | ♣ K654 | |

| | | |
|------------------|--------|---------------------------|
| Board: 19 | ♠ AK52 | RHO opens the bidding 1♠. |
| Dealer: West | ♥ KJ92 | You bid next. |
| Vul: N-S | ♦ KT | |
| HCP: 15 | ♣ J84 | |

| | | |
|------------------|---------|---------------------------|
| Board: 20 | ♠ 6 | LHO opens the bidding 1♣. |
| Dealer: East | ♥ AKJ | Partner bids next. |
| Vul: None | ♦ QT876 | |
| HCP: 12+1 | ♣ Q732 | |

| | | |
|------------------|--------|---------------------------|
| Board: 21 | ♠ K54 | RHO opens the bidding 1♣. |
| Dealer: West | ♥ KJT6 | You bid next. |
| Vul: Both | ♦ A83 | |
| HCP: 15 | ♣ AT3 | |

Both hands (Answers Page)

| Board: 18 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|--------------------------|----------|-----------------|
| Dealer: East | ♠ K9 | ♠ Q32 | | | 1♣ | 1NT |
| Vul: Both | ♥ A5 | ♥ KQJ3 | Pass | 2♠ ¹ | Pass | 3♣ ² |
| North HCP: 11+1 | ♦ J9843 | ♦ A6 | Pass | 3NT | All Pass | |
| South HCP: 15 | ♣ K654 | ♣ QJ87 | | | | |
| Contract: 3NT North | | | 1. | 1N-2S Minor Suit Stayman | | |
| | | | 2. | artificial | | |

| Board: 19 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|------------------|--------------------------|-----------------|
| Dealer: West | ♠ AK52 | ♠ T4 | 1♠ | 1NT | Pass | 2♠ ¹ |
| Vul: N-S | ♥ KJ92 | ♥ A3 | Pass | 2NT ² | Pass | 3NT |
| North HCP: 15 | ♦ KT | ♦ Q976 | All Pass | | | |
| South HCP: 11+1 | ♣ J84 | ♣ KQ976 | | 1. | 1N-2S Minor Suit Stayman | |
| Contract: 3NT South | | | 2. | artificial | | |

| Board: 20 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|--------------------------|----------|-----------------|
| Dealer: East | ♠ 6 | ♠ A974 | | | 1♣ | 1NT |
| Vul: None | ♥ AKJ | ♥ 65 | Pass | 2♠ ¹ | Pass | 3♦ ² |
| North HCP: 12+1 | ♦ QT876 | ♦ AKJ9 | Pass | 3♠ ³ | Pass | 3NT |
| South HCP: 15 | ♣ Q732 | ♣ K96 | All Pass | | | |
| Contract: 3NT South | | | 1. | 1N-2S Minor Suit Stayman | | |
| | | | 2. | artificial | | |
| | | | 3. | artificial | | |

| Board: 21 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|------------------|--------------------------|-----------------|
| Dealer: West | ♠ K54 | ♠ QT3 | 1♣ | 1NT | Pass | 2♠ ¹ |
| Vul: Both | ♥ KJT6 | ♥ A | Pass | 2NT ² | Pass | 3NT |
| North HCP: 15 | ♦ A83 | ♦ T7542 | All Pass | | | |
| South HCP: 10+1 | ♣ AT3 | ♣ KJ54 | | 1. | 1N-2S Minor Suit Stayman | |
| Contract: 3NT South | | | 2. | artificial | | |

South hands**We_Overcall_NT_then_MSS**

| | | |
|------------------|--------|---------------------------|
| Board: 18 | ♠ Q32 | RHO opens the bidding 1♣. |
| Dealer: East | ♥ KQJ3 | You bid next. |
| Vul: Both | ♦ A6 | |
| HCP: 15 | ♣ QJ87 | |

| | | |
|------------------|---------|---------------------------|
| Board: 19 | ♠ T4 | LHO opens the bidding 1♠. |
| Dealer: West | ♥ A3 | Partner bids next. |
| Vul: N-S | ♦ Q976 | |
| HCP: 11+1 | ♣ KQ976 | |

| | | |
|------------------|--------|---------------------------|
| Board: 20 | ♠ A974 | RHO opens the bidding 1♣. |
| Dealer: East | ♥ 65 | You bid next. |
| Vul: None | ♦ AKJ9 | |
| HCP: 15 | ♣ K96 | |

| | | |
|------------------|---------|---------------------------|
| Board: 21 | ♠ QT3 | LHO opens the bidding 1♣. |
| Dealer: West | ♥ A | Partner bids next. |
| Vul: Both | ♦ T7542 | |
| HCP: 10+1 | ♣ KJ54 | |

Both hands (Answers Page)

| Board: 18 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|--------------------------|----------|-----------------|
| Dealer: East | ♠ K9 | ♠ Q32 | | | 1♣ | 1NT |
| Vul: Both | ♥ A5 | ♥ KQJ3 | Pass | 2♠ ¹ | Pass | 3♣ ² |
| North HCP: 11+1 | ♦ J9843 | ♦ A6 | Pass | 3NT | All Pass | |
| South HCP: 15 | ♣ K654 | ♣ QJ87 | | | | |
| Contract: 3NT North | | | 1. | 1N-2S Minor Suit Stayman | | |
| | | | 2. | artificial | | |

| Board: 19 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|------------------|--------------------------|-----------------|
| Dealer: West | ♠ AK52 | ♠ T4 | 1♠ | 1NT | Pass | 2♠ ¹ |
| Vul: N-S | ♥ KJ92 | ♥ A3 | Pass | 2NT ² | Pass | 3NT |
| North HCP: 15 | ♦ KT | ♦ Q976 | All Pass | | | |
| South HCP: 11+1 | ♣ J84 | ♣ KQ976 | | 1. | 1N-2S Minor Suit Stayman | |
| Contract: 3NT South | | | 2. | artificial | | |

| Board: 20 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|--------------------------|----------|-----------------|
| Dealer: East | ♠ 6 | ♠ A974 | | | 1♣ | 1NT |
| Vul: None | ♥ AKJ | ♥ 65 | Pass | 2♠ ¹ | Pass | 3♦ ² |
| North HCP: 12+1 | ♦ QT876 | ♦ AKJ9 | Pass | 3♠ ³ | Pass | 3NT |
| South HCP: 15 | ♣ Q732 | ♣ K96 | All Pass | | | |
| Contract: 3NT South | | | 1. | 1N-2S Minor Suit Stayman | | |
| | | | 2. | artificial | | |
| | | | 3. | artificial | | |

| Board: 21 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|------------------|--------------------------|-----------------|
| Dealer: West | ♠ K54 | ♠ QT3 | 1♣ | 1NT | Pass | 2♠ ¹ |
| Vul: Both | ♥ KJT6 | ♥ A | Pass | 2NT ² | Pass | 3NT |
| North HCP: 15 | ♦ A83 | ♦ T7542 | All Pass | | | |
| South HCP: 10+1 | ♣ AT3 | ♣ KJ54 | | 1. | 1N-2S Minor Suit Stayman | |
| Contract: 3NT South | | | 2. | artificial | | |

North hands

We_Overcall_NT_then_MSS

| | | |
|------------------|---------|---------------------------|
| Board: 22 | ♠ 3 | LHO opens the bidding 1♣. |
| Dealer: East | ♥ 964 | Partner bids next. |
| Vul: None | ♦ AQT64 | |
| HCP: 10+1 | ♣ AT96 | |

| | | |
|------------------|--------|---------------------------|
| Board: 23 | ♠ A963 | RHO opens the bidding 1♠. |
| Dealer: West | ♥ T74 | You bid next. |
| Vul: None | ♦ AK | |
| HCP: 15 | ♣ KJ32 | |

| | | |
|------------------|----------|---------------------------|
| Board: 24 | ♠ 8 | LHO opens the bidding 1♣. |
| Dealer: East | ♥ Q | Partner bids next. |
| Vul: None | ♦ AKQ542 | |
| HCP: 11+3 | ♣ 87432 | |

| | | |
|------------------|--------|---------------------------|
| Board: 25 | ♠ KQ2 | RHO opens the bidding 1♦. |
| Dealer: West | ♥ QJT6 | You bid next. |
| Vul: N-S | ♦ AKT | |
| HCP: 15 | ♣ T42 | |

Both hands (Answers Page)

| Board: 22 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|-----------------|----------|-----------------|
| Dealer: East | ♠ 3 | ♠ AJ5 | | | 1♣ | 1NT |
| Vul: None | ♥ 964 | ♥ AK5 | Pass | 2♠ ¹ | Pass | 3♦ ² |
| North HCP: 10+1 | ♦ AQT64 | ♦ J953 | Pass | 3♠ ³ | Pass | 3NT |
| South HCP: 16 | ♣ AT96 | ♣ K32 | All Pass | | | |
| Contract: 3NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |
| | | | 3. artificial | | | |

| Board: 23 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|-----------------|----------|-----------------|
| Dealer: West | ♠ A963 | ♠ K | 1♠ | 1NT | Pass | 2♠ ¹ |
| Vul: None | ♥ T74 | ♥ KQ6 | Pass | 3♣ ² | Pass | 3NT |
| North HCP: 15 | ♦ AK | ♦ QT752 | All Pass | | | |
| South HCP: 12+1 | ♣ KJ32 | ♣ Q976 | 1. 1N-2S Minor Suit Stayman | | | |
| Contract: 3NT South | | | 2. artificial | | | |

| Board: 24 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|-----------------|----------|-----------------|
| Dealer: East | ♠ 8 | ♠ KQJ9 | | | 1♣ | 1NT |
| Vul: None | ♥ Q | ♥ KJ8 | Pass | 2♠ ¹ | Pass | 3♣ ² |
| North HCP: 11+3 | ♦ AKQ542 | ♦ 73 | Pass | 3♠ ³ | Pass | 3NT |
| South HCP: 16 | ♣ 87432 | ♣ AQT9 | All Pass | | | |
| Contract: 3NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |
| | | | 3. artificial | | | |

| Board: 25 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|-----------------|
| Dealer: West | ♠ KQ2 | ♠ 6 | 1♦ | 1NT | Pass | 2♠ ¹ |
| Vul: N-S | ♥ QJT6 | ♥ 983 | Pass | 2NT ² | All Pass | |
| North HCP: 15 | ♦ AKT | ♦ J953 | 1. 1N-2S Minor Suit Stayman | | | |
| South HCP: 9+1 | ♣ T42 | ♣ AKJ95 | 2. artificial | | | |
| Contract: 2NT North | | | | | | |

South hands**We_Overcall_NT_then_MSS**

| | | |
|------------------|--------|---------------------------|
| Board: 22 | ♠ AJ5 | RHO opens the bidding 1♣. |
| Dealer: East | ♥ AK5 | You bid next. |
| Vul: None | ♦ J953 | |
| HCP: 16 | ♣ K32 | |

| | | |
|------------------|---------|---------------------------|
| Board: 23 | ♠ K | LHO opens the bidding 1♠. |
| Dealer: West | ♥ KQ6 | Partner bids next. |
| Vul: None | ♦ QT752 | |
| HCP: 12+1 | ♣ Q976 | |

| | | |
|------------------|--------|---------------------------|
| Board: 24 | ♠ KQJ9 | RHO opens the bidding 1♣. |
| Dealer: East | ♥ KJ8 | You bid next. |
| Vul: None | ♦ 73 | |
| HCP: 16 | ♣ AQT9 | |

| | | |
|------------------|---------|---------------------------|
| Board: 25 | ♠ 6 | LHO opens the bidding 1♦. |
| Dealer: West | ♥ 983 | Partner bids next. |
| Vul: N-S | ♦ J953 | |
| HCP: 9+1 | ♣ AKJ95 | |

Both hands (Answers Page)

| Board: 22 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|-----------------|----------|-----------------|
| Dealer: East | ♠ 3 | ♠ AJ5 | | | 1♣ | 1NT |
| Vul: None | ♥ 964 | ♥ AK5 | Pass | 2♠ ¹ | Pass | 3♦ ² |
| North HCP: 10+1 | ♦ AQT64 | ♦ J953 | Pass | 3♠ ³ | Pass | 3NT |
| South HCP: 16 | ♣ AT96 | ♣ K32 | All Pass | | | |
| Contract: 3NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |
| | | | 3. artificial | | | |

| Board: 23 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|-----------------|----------|-----------------|
| Dealer: West | ♠ A963 | ♠ K | 1♠ | 1NT | Pass | 2♠ ¹ |
| Vul: None | ♥ T74 | ♥ KQ6 | Pass | 3♣ ² | Pass | 3NT |
| North HCP: 15 | ♦ AK | ♦ QT752 | All Pass | | | |
| South HCP: 12+1 | ♣ KJ32 | ♣ Q976 | 1. 1N-2S Minor Suit Stayman | | | |
| Contract: 3NT South | | | 2. artificial | | | |

| Board: 24 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|-----------------|----------|-----------------|
| Dealer: East | ♠ 8 | ♠ KQJ9 | | | 1♣ | 1NT |
| Vul: None | ♥ Q | ♥ KJ8 | Pass | 2♠ ¹ | Pass | 3♣ ² |
| North HCP: 11+3 | ♦ AKQ542 | ♦ 73 | Pass | 3♠ ³ | Pass | 3NT |
| South HCP: 16 | ♣ 87432 | ♣ AQT9 | All Pass | | | |
| Contract: 3NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |
| | | | 3. artificial | | | |

| Board: 25 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|-----------------|
| Dealer: West | ♠ KQ2 | ♠ 6 | 1♦ | 1NT | Pass | 2♠ ¹ |
| Vul: N-S | ♥ QJT6 | ♥ 983 | Pass | 2NT ² | All Pass | |
| North HCP: 15 | ♦ AKT | ♦ J953 | 1. 1N-2S Minor Suit Stayman | | | |
| South HCP: 9+1 | ♣ T42 | ♣ AKJ95 | 2. artificial | | | |
| Contract: 2NT North | | | | | | |

North hands

We_Overcall_NT_then_MSS

| | | |
|------------------|---------|---------------------------|
| Board: 26 | ♠ Q6 | LHO opens the bidding 1♥. |
| Dealer: East | ♥ J2 | Partner bids next. |
| Vul: N-S | ♦ T8532 | |
| HCP: 8+1 | ♣ AJ94 | |

| | | |
|------------------|--------|---------------------------------|
| Board: 27 | ♠ A75 | RHO opens the bidding 1♠. |
| Dealer: West | ♥ T732 | You bid next. |
| Vul: N-S | ♦ AKQ3 | East (LHO) bids 3♠ if possible. |
| HCP: 15 | ♣ Q8 | |

| | | |
|------------------|---------|---------------------------|
| Board: 28 | ♠ AQ6 | LHO opens the bidding 1♣. |
| Dealer: East | ♥ T | Partner bids next. |
| Vul: N-S | ♦ QJ765 | |
| HCP: 11+1 | ♣ Q763 | |

| | | |
|------------------|--------|---------------------------|
| Board: 29 | ♠ AKQ7 | RHO opens the bidding 1♣. |
| Dealer: West | ♥ J6 | You bid next. |
| Vul: Both | ♦ QJT6 | |
| HCP: 16 | ♣ K97 | |

Both hands (Answers Page)

| Board: 26 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: East | ♠ Q6 | ♠ T83 | | | 1 ♥ | 1NT |
| Vul: N-S | ♥ J2 | ♥ AT7 | Pass | 2 ♠ ¹ | Pass | 3 ♦ ² |
| North HCP: 8+1 | ♦ T8532 | ♦ AKJ64 | All Pass | | | |
| South HCP: 15+1 | ♣ AJ94 | ♣ K2 | | | | |
| Contract: 3 ♦ South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 27 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: West | ♠ A75 | ♠ K | 1 ♠ | 1NT | Pass | 2 ♠ ¹ |
| Vul: N-S | ♥ T732 | ♥ K86 | Pass | 3 ♦ ² | 3 ♠ | 3NT |
| North HCP: 15 | ♦ AKQ3 | ♦ 7654 | All Pass | | | |
| South HCP: 10+1 | ♣ Q8 | ♣ KJ652 | | | | |
| Contract: 3NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 28 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: East | ♠ AQ6 | ♠ K854 | | | 1 ♣ | 1NT |
| Vul: N-S | ♥ T | ♥ AKQ8 | Pass | 2 ♠ ¹ | Pass | 2NT ² |
| North HCP: 11+1 | ♦ QJ765 | ♦ 43 | Pass | 3 ♥ ³ | Pass | 3NT |
| South HCP: 16 | ♣ Q763 | ♣ KJ5 | All Pass | | | |
| Contract: 3NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |
| | | | 3. artificial | | | |

| Board: 29 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: West | ♠ AKQ7 | ♠ 63 | 1 ♣ | 1NT | Pass | 2 ♠ ¹ |
| Vul: Both | ♥ J6 | ♥ KT | Pass | 3 ♦ ² | Pass | 3NT |
| North HCP: 16 | ♦ QJT6 | ♦ 9742 | All Pass | | | |
| South HCP: 10+1 | ♣ K97 | ♣ AQJ32 | | | | |
| Contract: 3NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

South hands**We_Overcall_NT_then_MSS**

| | | |
|------------------|---------|---------------------------|
| Board: 26 | ♠ T83 | RHO opens the bidding 1♥. |
| Dealer: East | ♥ AT7 | You bid next. |
| Vul: N-S | ♦ AKJ64 | |
| HCP: 15+1 | ♣ K2 | |

| | | |
|------------------|---------|---------------------------------|
| Board: 27 | ♠ K | LHO opens the bidding 1♠. |
| Dealer: West | ♥ K86 | Partner bids next. |
| Vul: N-S | ♦ 7654 | East (RHO) bids 3♠ if possible. |
| HCP: 10+1 | ♣ KJ652 | |

| | | |
|------------------|--------|---------------------------|
| Board: 28 | ♠ K854 | RHO opens the bidding 1♣. |
| Dealer: East | ♥ AKQ8 | You bid next. |
| Vul: N-S | ♦ 43 | |
| HCP: 16 | ♣ KJ5 | |

| | | |
|------------------|---------|---------------------------|
| Board: 29 | ♠ 63 | LHO opens the bidding 1♣. |
| Dealer: West | ♥ KT | Partner bids next. |
| Vul: Both | ♦ 9742 | |
| HCP: 10+1 | ♣ AQJ32 | |

Both hands (Answers Page)

| Board: 26 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: East | ♠ Q6 | ♠ T83 | | | 1 ♥ | 1NT |
| Vul: N-S | ♥ J2 | ♥ AT7 | Pass | 2 ♠ ¹ | Pass | 3 ♦ ² |
| North HCP: 8+1 | ♦ T8532 | ♦ AKJ64 | All Pass | | | |
| South HCP: 15+1 | ♣ AJ94 | ♣ K2 | | | | |
| Contract: 3 ♦ South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 27 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: West | ♠ A75 | ♠ K | 1 ♠ | 1NT | Pass | 2 ♠ ¹ |
| Vul: N-S | ♥ T732 | ♥ K86 | Pass | 3 ♦ ² | 3 ♠ | 3NT |
| North HCP: 15 | ♦ AKQ3 | ♦ 7654 | All Pass | | | |
| South HCP: 10+1 | ♣ Q8 | ♣ KJ652 | | | | |
| Contract: 3NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 28 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: East | ♠ AQ6 | ♠ K854 | | | 1 ♣ | 1NT |
| Vul: N-S | ♥ T | ♥ AKQ8 | Pass | 2 ♠ ¹ | Pass | 2NT ² |
| North HCP: 11+1 | ♦ QJ765 | ♦ 43 | Pass | 3 ♥ ³ | Pass | 3NT |
| South HCP: 16 | ♣ Q763 | ♣ KJ5 | All Pass | | | |
| Contract: 3NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |
| | | | 3. artificial | | | |

| Board: 29 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: West | ♠ AKQ7 | ♠ 63 | 1 ♣ | 1NT | Pass | 2 ♠ ¹ |
| Vul: Both | ♥ J6 | ♥ KT | Pass | 3 ♦ ² | Pass | 3NT |
| North HCP: 16 | ♦ QJT6 | ♦ 9742 | All Pass | | | |
| South HCP: 10+1 | ♣ K97 | ♣ AQJ32 | | | | |
| Contract: 3NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

North hands

We_Overcall_NT_then_MSS

| | | |
|------------------|---------|---------------------------|
| Board: 30 | ♠ J | LHO opens the bidding 1♥. |
| Dealer: East | ♥ K97 | Partner bids next. |
| Vul: Both | ♦ QT752 | |
| HCP: 9+1 | ♣ K984 | |

| | | |
|------------------|--------|---------------------------|
| Board: 31 | ♠ AK3 | RHO opens the bidding 1♦. |
| Dealer: West | ♥ AJ9 | You bid next. |
| Vul: None | ♦ KT5 | |
| HCP: 17 | ♣ Q543 | |

| | | |
|------------------|---------|---------------------------|
| Board: 32 | ♠ J8 | LHO opens the bidding 1♠. |
| Dealer: East | ♥ J2 | Partner bids next. |
| Vul: Both | ♦ JT43 | |
| HCP: 8+1 | ♣ AJT85 | |

| | | |
|------------------|---------|---------------------------|
| Board: 33 | ♠ AQ9 | RHO opens the bidding 1♠. |
| Dealer: West | ♥ AK6 | You bid next. |
| Vul: N-S | ♦ 93 | |
| HCP: 16+1 | ♣ K9743 | |

Both hands (Answers Page)

| Board: 30 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: East | ♠ J | ♠ K2 | | | 1 ♥ | 1NT |
| Vul: Both | ♥ K97 | ♥ A653 | Pass | 2 ♠ ¹ | Pass | 3 ♣ ² |
| North HCP: 9+1 | ♦ QT752 | ♦ KJ3 | | All Pass | | |
| South HCP: 15 | ♣ K984 | ♣ AT65 | | | | |
| Contract: 3 ♣ South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 31 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: West | ♠ AK3 | ♠ 975 | 1 ♦ | 1NT | Pass | 2 ♠ ¹ |
| Vul: None | ♥ AJ9 | ♥ T | Pass | 4 ♣ ² | Pass | 4 ♦ |
| North HCP: 17 | ♦ KT5 | ♦ A842 | Pass | 4 ♥ | Pass | 5 ♣ |
| South HCP: 9+1 | ♣ Q543 | ♣ AJ976 | | All Pass | | |
| Contract: 5 ♣ South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 32 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: East | ♠ J8 | ♠ KQ4 | | | 1 ♠ | 1NT |
| Vul: Both | ♥ J2 | ♥ AK53 | Pass | 2 ♠ ¹ | Pass | 3 ♣ ² |
| North HCP: 8+1 | ♦ JT43 | ♦ 76 | | All Pass | | |
| South HCP: 15 | ♣ AJT85 | ♣ K764 | | | | |
| Contract: 3 ♣ South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 33 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: West | ♠ AQ9 | ♠ T87 | 1 ♠ | 1NT | Pass | 2 ♠ ¹ |
| Vul: N-S | ♥ AK6 | ♥ T | Pass | 3 ♣ ² | All Pass | |
| North HCP: 16+1 | ♦ 93 | ♦ KJ874 | | | | |
| South HCP: 8+1 | ♣ K9743 | ♣ AT85 | | | | |
| Contract: 3 ♣ North | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

South hands**We_Overcall_NT_then_MSS**

| | | |
|------------------|--------|---------------------------|
| Board: 30 | ♠ K2 | RHO opens the bidding 1♥. |
| Dealer: East | ♥ A653 | You bid next. |
| Vul: Both | ♦ KJ3 | |
| HCP: 15 | ♣ AT65 | |

| | | |
|------------------|---------|---------------------------|
| Board: 31 | ♠ 975 | LHO opens the bidding 1♦. |
| Dealer: West | ♥ T | Partner bids next. |
| Vul: None | ♦ A842 | |
| HCP: 9+1 | ♣ AJ976 | |

| | | |
|------------------|--------|---------------------------|
| Board: 32 | ♠ KQ4 | RHO opens the bidding 1♠. |
| Dealer: East | ♥ AK53 | You bid next. |
| Vul: Both | ♦ 76 | |
| HCP: 15 | ♣ K764 | |

| | | |
|------------------|---------|---------------------------|
| Board: 33 | ♠ T87 | LHO opens the bidding 1♠. |
| Dealer: West | ♥ T | Partner bids next. |
| Vul: N-S | ♦ KJ874 | |
| HCP: 8+1 | ♣ AT85 | |

Both hands (Answers Page)

| Board: 30 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: East | ♠ J | ♠ K2 | | | 1 ♥ | 1NT |
| Vul: Both | ♥ K97 | ♥ A653 | Pass | 2 ♠ ¹ | Pass | 3 ♣ ² |
| North HCP: 9+1 | ♦ QT752 | ♦ KJ3 | | All Pass | | |
| South HCP: 15 | ♣ K984 | ♣ AT65 | | | | |
| Contract: 3 ♣ South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 31 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: West | ♠ AK3 | ♠ 975 | 1 ♦ | 1NT | Pass | 2 ♠ ¹ |
| Vul: None | ♥ AJ9 | ♥ T | Pass | 4 ♣ ² | Pass | 4 ♦ |
| North HCP: 17 | ♦ KT5 | ♦ A842 | Pass | 4 ♥ | Pass | 5 ♣ |
| South HCP: 9+1 | ♣ Q543 | ♣ AJ976 | | All Pass | | |
| Contract: 5 ♣ South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 32 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: East | ♠ J8 | ♠ KQ4 | | | 1 ♠ | 1NT |
| Vul: Both | ♥ J2 | ♥ AK53 | Pass | 2 ♠ ¹ | Pass | 3 ♣ ² |
| North HCP: 8+1 | ♦ JT43 | ♦ 76 | | All Pass | | |
| South HCP: 15 | ♣ AJT85 | ♣ K764 | | | | |
| Contract: 3 ♣ South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 33 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: West | ♠ AQ9 | ♠ T87 | 1 ♠ | 1NT | Pass | 2 ♠ ¹ |
| Vul: N-S | ♥ AK6 | ♥ T | Pass | 3 ♣ ² | All Pass | |
| North HCP: 16+1 | ♦ 93 | ♦ KJ874 | | | | |
| South HCP: 8+1 | ♣ K9743 | ♣ AT85 | | | | |
| Contract: 3 ♣ North | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

North hands

We_Overcall_NT_then_MSS

| | | |
|------------------|---------|---------------------------|
| Board: 34 | ♠ Q6 | LHO opens the bidding 1♠. |
| Dealer: East | ♥ T4 | Partner bids next. |
| Vul: None | ♦ AJT6 | |
| HCP: 12+1 | ♣ KQ764 | |

| | | |
|------------------|----------|------------------------------------|
| Board: 35 | ♠ 94 | You bid first. |
| Dealer: North | ♥ AT7542 | East (LHO) bids 1NT if possible. |
| Vul: N-S | ♦ AKQ5 | West (RHO) bids 2♠ if possible. |
| HCP: 13+2 | ♣ 4 | East (LHO) bids 3♣ if possible. |
| | | East (LHO) Doubles 3♥ if possible. |

| | | |
|------------------|---------|---------------------------|
| Board: 36 | ♠ KQJ | LHO opens the bidding 1♣. |
| Dealer: East | ♥ Q | Partner bids next. |
| Vul: N-S | ♦ A9873 | |
| HCP: 13+1 | ♣ J762 | |

| | | |
|------------------|--------|---------------------------|
| Board: 37 | ♠ KJ43 | RHO opens the bidding 1♥. |
| Dealer: West | ♥ KQ9 | You bid next. |
| Vul: Both | ♦ K82 | |
| HCP: 16 | ♣ A52 | |

Both hands (Answers Page)

| Board: 34 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: East | ♠ Q6 | ♠ A852 | | | 1 ♠ | 1NT |
| Vul: None | ♥ T4 | ♥ AJ86 | Pass | 2 ♠ ¹ | Pass | 2NT ² |
| North HCP: 12+1 | ♦ AJT6 | ♦ KQ7 | Pass | 3NT | All Pass | |
| South HCP: 15 | ♣ KQ764 | ♣ J9 | | | | |
| Contract: 3NT North | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 35 | North: | South: | W | N | E | S |
|-----------------------|---------------|---------------|-----------------------------|----------|------------------|----------|
| Dealer: North | ♠ 94 | ♠ J8752 | | 1 ♥ | 1NT | Pass |
| Vul: N-S | ♥ AT7542 | ♥ 83 | 2 ♠ ¹ | Pass | 3 ♣ ² | Pass |
| North HCP: 13+2 | ♦ AKQ5 | ♦ 742 | Pass | 3 ♥ | X | All Pass |
| South HCP: 1+1 | ♣ 4 | ♣ 632 | | | | |
| Contract: 3 ♥ X North | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 36 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: East | ♠ KQJ | ♠ 53 | | 1 ♣ | 1NT | |
| Vul: N-S | ♥ Q | ♥ AKT2 | Pass | 2 ♠ ¹ | Pass | 3 ♣ ² |
| North HCP: 13+1 | ♦ A9873 | ♦ K62 | Pass | 4 ♦ | Pass | 5 ♣ |
| South HCP: 15 | ♣ J762 | ♣ KQ98 | All Pass | | | |
| Contract: 5 ♣ South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 37 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: West | ♠ KJ43 | ♠ 6 | 1 ♥ | 1NT | Pass | 2 ♠ ¹ |
| Vul: Both | ♥ KQ9 | ♥ T76 | Pass | 2NT ² | All Pass | |
| North HCP: 16 | ♦ K82 | ♦ QJT96 | | | | |
| South HCP: 8+1 | ♣ A52 | ♣ KQ97 | 1. 1N-2S Minor Suit Stayman | | | |
| Contract: 2NT North | | | 2. artificial | | | |

South hands**We_Overcall_NT_then_MSS**

Board: 34 ♠ A852 RHO opens the bidding 1♠.

Dealer: East ♥ AJ86 You bid next.

Vul: None ♦ KQ7

HCP: 15 ♣ J9

Board: 35 ♠ J8752 Partner bids first.

Dealer: North ♥ 83 East (RHO) bids 1NT if possible.

Vul: N-S ♦ 742 West (LHO) bids 2♠ if possible.

HCP: 1+1 ♣ 632 East (RHO) bids 3♣ if possible.

East (RHO) Doubles 3♥ if possible.

Board: 36 ♠ 53 RHO opens the bidding 1♣.

Dealer: East ♥ AKT2 You bid next.

Vul: N-S ♦ K62

HCP: 15 ♣ KQ98

Board: 37 ♠ 6 LHO opens the bidding 1♥.

Dealer: West ♥ T76 Partner bids next.

Vul: Both ♦ QJT96

HCP: 8+1 ♣ KQ97

Both hands (Answers Page)

| Board: 34 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: East | ♠ Q6 | ♠ A852 | | | 1 ♠ | 1NT |
| Vul: None | ♥ T4 | ♥ AJ86 | Pass | 2 ♠ ¹ | Pass | 2NT ² |
| North HCP: 12+1 | ♦ AJT6 | ♦ KQ7 | Pass | 3NT | All Pass | |
| South HCP: 15 | ♣ KQ764 | ♣ J9 | | | | |
| Contract: 3NT North | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 35 | North: | South: | W | N | E | S |
|-----------------------|---------------|---------------|-----------------------------|----------|------------------|----------|
| Dealer: North | ♠ 94 | ♠ J8752 | | 1 ♥ | 1NT | Pass |
| Vul: N-S | ♥ AT7542 | ♥ 83 | 2 ♠ ¹ | Pass | 3 ♣ ² | Pass |
| North HCP: 13+2 | ♦ AKQ5 | ♦ 742 | Pass | 3 ♥ | X | All Pass |
| South HCP: 1+1 | ♣ 4 | ♣ 632 | | | | |
| Contract: 3 ♥ X North | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 36 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: East | ♠ KQJ | ♠ 53 | | 1 ♣ | 1NT | |
| Vul: N-S | ♥ Q | ♥ AKT2 | Pass | 2 ♠ ¹ | Pass | 3 ♣ ² |
| North HCP: 13+1 | ♦ A9873 | ♦ K62 | Pass | 4 ♦ | Pass | 5 ♣ |
| South HCP: 15 | ♣ J762 | ♣ KQ98 | All Pass | | | |
| Contract: 5 ♣ South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

| Board: 37 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: West | ♠ KJ43 | ♠ 6 | 1 ♥ | 1NT | Pass | 2 ♠ ¹ |
| Vul: Both | ♥ KQ9 | ♥ T76 | Pass | 2NT ² | All Pass | |
| North HCP: 16 | ♦ K82 | ♦ QJT96 | | | | |
| South HCP: 8+1 | ♣ A52 | ♣ KQ97 | 1. 1N-2S Minor Suit Stayman | | | |
| Contract: 2NT North | | | 2. artificial | | | |

North hands

We_Overcall_NT_then_MSS

| | | |
|------------------|---------|----------------------------|
| Board: 38 | ♠ Q52 | LHO opens the bidding 1 ♠. |
| Dealer: East | ♥ T | Partner bids next. |
| Vul: N-S | ♦ AT53 | |
| HCP: 11+1 | ♣ AJT65 | |

| | | |
|------------------|--------|----------------------------|
| Board: 39 | ♠ KQ94 | RHO opens the bidding 1 ♣. |
| Dealer: West | ♥ A65 | You bid next. |
| Vul: N-S | ♦ Q87 | |
| HCP: 15 | ♣ KJ5 | |

| | | |
|------------------|---------|----------------------------|
| Board: 40 | ♠ 8 | LHO opens the bidding 1 ♠. |
| Dealer: East | ♥ 865 | Partner bids next. |
| Vul: E-W | ♦ JT84 | |
| HCP: 10+1 | ♣ AKQT5 | |

| | | |
|------------------|--------|----------------------------|
| Board: 41 | ♠ QT3 | RHO opens the bidding 1 ♦. |
| Dealer: West | ♥ K72 | You bid next. |
| Vul: N-S | ♦ AQ53 | |
| HCP: 16 | ♣ AJ8 | |

Both hands (Answers Page)

| Board: 38 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: East | ♠ Q52 | ♠ A73 | | | 1 ♠ | 1NT |
| Vul: N-S | ♥ T | ♥ AQ3 | Pass | 2 ♠ ¹ | Pass | 3 ♣ ² |
| North HCP: 11+1 | ♦ AT53 | ♦ KQ8 | Pass | 3 ♥ ³ | Pass | 3NT |
| South HCP: 15 | ♣ AJT65 | ♣ 8432 | All Pass | | | |
| Contract: 3NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |
| | | | 3. artificial | | | |

| Board: 39 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: West | ♠ KQ94 | ♠ T7 | 1 ♣ | 1NT | Pass | 2 ♠ ¹ |
| Vul: N-S | ♥ A65 | ♥ KQ | Pass | 2NT ² | Pass | 3NT |
| North HCP: 15 | ♦ Q87 | ♦ KJT62 | All Pass | | | |
| South HCP: 11+1 | ♣ KJ5 | ♣ QT98 | 1. 1N-2S Minor Suit Stayman | | | |
| Contract: 3NT South | | | 2. artificial | | | |

| Board: 40 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: East | ♠ 8 | ♠ AQ95 | | | 1 ♠ | 1NT |
| Vul: E-W | ♥ 865 | ♥ KQ7 | Pass | 2 ♠ ¹ | Pass | 4 ♣ ² |
| North HCP: 10+1 | ♦ JT84 | ♦ AQ | Pass | 5 ♣ | All Pass | |
| South HCP: 17 | ♣ AKQT5 | ♣ 9872 | 1. 1N-2S Minor Suit Stayman | | | |
| Contract: 5 ♣ North | | | 2. artificial | | | |

| Board: 41 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: West | ♠ QT3 | ♠ KJ8 | 1 ♦ | 1NT | Pass | 2 ♠ ¹ |
| Vul: N-S | ♥ K72 | ♥ 4 | Pass | 3 ♦ ² | Pass | 3 ♥ ³ |
| North HCP: 16 | ♦ AQ53 | ♦ KT874 | Pass | 3NT | All Pass | |
| South HCP: 10+1 | ♣ AJ8 | ♣ KT42 | 1. 1N-2S Minor Suit Stayman | | | |
| Contract: 3NT North | | | 2. artificial | | | |
| | | | 3. artificial | | | |

South hands**We_Overcall_NT_then_MSS**

| | | |
|------------------|--------|----------------------------|
| Board: 38 | ♠ A73 | RHO opens the bidding 1 ♠. |
| Dealer: East | ♥ AQ3 | You bid next. |
| Vul: N-S | ♦ KQ8 | |
| HCP: 15 | ♣ 8432 | |

| | | |
|------------------|---------|----------------------------|
| Board: 39 | ♠ T7 | LHO opens the bidding 1 ♣. |
| Dealer: West | ♥ KQ | Partner bids next. |
| Vul: N-S | ♦ KJT62 | |
| HCP: 11+1 | ♣ QT98 | |

| | | |
|------------------|--------|----------------------------|
| Board: 40 | ♠ AQ95 | RHO opens the bidding 1 ♠. |
| Dealer: East | ♥ KQ7 | You bid next. |
| Vul: E-W | ♦ AQ | |
| HCP: 17 | ♣ 9872 | |

| | | |
|------------------|---------|----------------------------|
| Board: 41 | ♠ KJ8 | LHO opens the bidding 1 ♦. |
| Dealer: West | ♥ 4 | Partner bids next. |
| Vul: N-S | ♦ KT874 | |
| HCP: 10+1 | ♣ KT42 | |

Both hands (Answers Page)

| Board: 38 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: East | ♠ Q52 | ♠ A73 | | | 1 ♠ | 1NT |
| Vul: N-S | ♥ T | ♥ AQ3 | Pass | 2 ♠ ¹ | Pass | 3 ♣ ² |
| North HCP: 11+1 | ♦ AT53 | ♦ KQ8 | Pass | 3 ♥ ³ | Pass | 3NT |
| South HCP: 15 | ♣ AJT65 | ♣ 8432 | All Pass | | | |
| Contract: 3NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |
| | | | 3. artificial | | | |

| Board: 39 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: West | ♠ KQ94 | ♠ T7 | 1 ♣ | 1NT | Pass | 2 ♠ ¹ |
| Vul: N-S | ♥ A65 | ♥ KQ | Pass | 2NT ² | Pass | 3NT |
| North HCP: 15 | ♦ Q87 | ♦ KJT62 | All Pass | | | |
| South HCP: 11+1 | ♣ KJ5 | ♣ QT98 | 1. 1N-2S Minor Suit Stayman | | | |
| Contract: 3NT South | | | 2. artificial | | | |

| Board: 40 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: East | ♠ 8 | ♠ AQ95 | | | 1 ♠ | 1NT |
| Vul: E-W | ♥ 865 | ♥ KQ7 | Pass | 2 ♠ ¹ | Pass | 4 ♣ ² |
| North HCP: 10+1 | ♦ JT84 | ♦ AQ | Pass | 5 ♣ | All Pass | |
| South HCP: 17 | ♣ AKQT5 | ♣ 9872 | 1. 1N-2S Minor Suit Stayman | | | |
| Contract: 5 ♣ North | | | 2. artificial | | | |

| Board: 41 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: West | ♠ QT3 | ♠ KJ8 | 1 ♦ | 1NT | Pass | 2 ♠ ¹ |
| Vul: N-S | ♥ K72 | ♥ 4 | Pass | 3 ♦ ² | Pass | 3 ♥ ³ |
| North HCP: 16 | ♦ AQ53 | ♦ KT874 | Pass | 3NT | All Pass | |
| South HCP: 10+1 | ♣ AJ8 | ♣ KT42 | 1. 1N-2S Minor Suit Stayman | | | |
| Contract: 3NT North | | | 2. artificial | | | |
| | | | 3. artificial | | | |

North hands

We_Overcall_NT_then_MSS

| | | |
|------------------|---------|---------------------------|
| Board: 42 | ♠ J6 | LHO opens the bidding 1♦. |
| Dealer: East | ♥ Q3 | Partner bids next. |
| Vul: E-W | ♦ Q732 | |
| HCP: 8+1 | ♣ QJ854 | |

| | | |
|------------------|--------|---------------------------|
| Board: 43 | ♠ K943 | RHO opens the bidding 1♥. |
| Dealer: West | ♥ KQT7 | You bid next. |
| Vul: None | ♦ A3 | |
| HCP: 16 | ♣ A74 | |

| | | |
|------------------|---------|---------------------------|
| Board: 44 | ♠ J95 | LHO opens the bidding 1♥. |
| Dealer: East | ♥ 7 | Partner bids next. |
| Vul: E-W | ♦ AJT74 | |
| HCP: 10+1 | ♣ A875 | |

| | | |
|------------------|------------|------------------------------------|
| Board: 45 | ♠ KQJT9832 | You bid first. |
| Dealer: North | ♥ K7 | East (LHO) bids 1NT if possible. |
| Vul: Both | ♦ 8 | West (RHO) bids 2♠ if possible. |
| HCP: 12+4 | ♣ K7 | East (LHO) Doubles 4♠ if possible. |

Both hands (Answers Page)

| Board: 42 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|-----------------|----------|-----------------------------|
| Dealer: East | ♠ J6 | ♠ 843 | | | 1♦ | 1NT |
| Vul: E-W | ♥ Q3 | ♥ AK72 | Pass | 2♠ ¹ | Pass | 2NT ² |
| North HCP: 8+1 | ♦ Q732 | ♦ A85 | | All Pass | | |
| South HCP: 15 | ♣ QJ854 | ♣ A93 | | | | 1. 1N-2S Minor Suit Stayman |
| Contract: 2NT South | | | | | | 2. artificial |

| Board: 43 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|------------------|----------|-----------------------------|
| Dealer: West | ♠ K943 | ♠ Q62 | 1♥ | 1NT | Pass | 2♠ ¹ |
| Vul: None | ♥ KQT7 | ♥ A | Pass | 2NT ² | Pass | 3NT |
| North HCP: 16 | ♦ A3 | ♦ QT64 | | All Pass | | |
| South HCP: 11+1 | ♣ A74 | ♣ QJ653 | | | | 1. 1N-2S Minor Suit Stayman |
| Contract: 3NT South | | | | | | 2. artificial |

| Board: 44 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|-----------------|----------|-----------------------------|
| Dealer: East | ♠ J95 | ♠ KQ2 | | | 1♥ | 1NT |
| Vul: E-W | ♥ 7 | ♥ A983 | Pass | 2♠ ¹ | Pass | 2NT ² |
| North HCP: 10+1 | ♦ AJT74 | ♦ K52 | Pass | 3♥ ³ | Pass | 3NT |
| South HCP: 15 | ♣ A875 | ♣ K32 | | All Pass | | |
| Contract: 3NT South | | | | | | 1. 1N-2S Minor Suit Stayman |
| | | | | | | 2. artificial |
| | | | | | | 3. artificial |

| Board: 45 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------|----------|----------|-----------------------------|
| Dealer: North | ♠ KQJT9832 | ♠ 5 | | 1♠ | 1NT | Pass |
| Vul: Both | ♥ K7 | ♥ J9542 | 2♠ ¹ | 4♠ | X | All Pass |
| North HCP: 12+4 | ♦ 8 | ♦ 9764 | | | | |
| South HCP: 2+1 | ♣ K7 | ♣ J86 | | | | 1. 1N-2S Minor Suit Stayman |
| Contract: 4♠X North | | | | | | |

South hands**We_Overcall_NT_then_MSS**

Board: 42 ♠ 843 RHO opens the bidding 1♦.

Dealer: East ♥ AK72 You bid next.

Vul: E-W ♦ A85

HCP: 15 ♣ A93

Board: 43 ♠ Q62 LHO opens the bidding 1♥.

Dealer: West ♥ A Partner bids next.

Vul: None ♦ QT64

HCP: 11+1 ♣ QJ653

Board: 44 ♠ KQ2 RHO opens the bidding 1♥.

Dealer: East ♥ A983 You bid next.

Vul: E-W ♦ K52

HCP: 15 ♣ K32

Board: 45 ♠ 5 Partner bids first.

Dealer: North ♥ J9542 East (RHO) bids 1NT if possible.

Vul: Both ♦ 9764 West (LHO) bids 2♠ if possible.

HCP: 2+1 ♣ J86 East (RHO) Doubles 4♠ if possible.

Both hands (Answers Page)

| Board: 42 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|-----------------|----------|-----------------------------|
| Dealer: East | ♠ J6 | ♠ 843 | | | 1♦ | 1NT |
| Vul: E-W | ♥ Q3 | ♥ AK72 | Pass | 2♠ ¹ | Pass | 2NT ² |
| North HCP: 8+1 | ♦ Q732 | ♦ A85 | | All Pass | | |
| South HCP: 15 | ♣ QJ854 | ♣ A93 | | | | 1. 1N-2S Minor Suit Stayman |
| Contract: 2NT South | | | | | | 2. artificial |

| Board: 43 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|------------------|----------|-----------------------------|
| Dealer: West | ♠ K943 | ♠ Q62 | 1♥ | 1NT | Pass | 2♠ ¹ |
| Vul: None | ♥ KQT7 | ♥ A | Pass | 2NT ² | Pass | 3NT |
| North HCP: 16 | ♦ A3 | ♦ QT64 | | All Pass | | |
| South HCP: 11+1 | ♣ A74 | ♣ QJ653 | | | | 1. 1N-2S Minor Suit Stayman |
| Contract: 3NT South | | | | | | 2. artificial |

| Board: 44 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|-----------------|----------|-----------------------------|
| Dealer: East | ♠ J95 | ♠ KQ2 | | | 1♥ | 1NT |
| Vul: E-W | ♥ 7 | ♥ A983 | Pass | 2♠ ¹ | Pass | 2NT ² |
| North HCP: 10+1 | ♦ AJT74 | ♦ K52 | Pass | 3♥ ³ | Pass | 3NT |
| South HCP: 15 | ♣ A875 | ♣ K32 | | All Pass | | |
| Contract: 3NT South | | | | | | 1. 1N-2S Minor Suit Stayman |
| | | | | | | 2. artificial |
| | | | | | | 3. artificial |

| Board: 45 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------|----------|----------|-----------------------------|
| Dealer: North | ♠ KQJT9832 | ♠ 5 | | 1♠ | 1NT | Pass |
| Vul: Both | ♥ K7 | ♥ J9542 | 2♠ ¹ | 4♠ | X | All Pass |
| North HCP: 12+4 | ♦ 8 | ♦ 9764 | | | | |
| South HCP: 2+1 | ♣ K7 | ♣ J86 | | | | 1. 1N-2S Minor Suit Stayman |
| Contract: 4♠X North | | | | | | |

North hands

We_Overcall_NT_then_MSS

| | | |
|------------------|---------|---------------------------|
| Board: 46 | ♠ 432 | LHO opens the bidding 1♥. |
| Dealer: East | ♥ 5 | Partner bids next. |
| Vul: None | ♦ AJ652 | |
| HCP: 10+1 | ♣ AJT8 | |

| | | |
|------------------|--------|---------------------------|
| Board: 47 | ♠ KJ63 | RHO opens the bidding 1♠. |
| Dealer: West | ♥ KQ76 | You bid next. |
| Vul: N-S | ♦ 84 | |
| HCP: 15 | ♣ AQ8 | |

| | | |
|------------------|---------|---------------------------|
| Board: 48 | ♠ A94 | LHO opens the bidding 1♣. |
| Dealer: East | ♥ T | Partner bids next. |
| Vul: Both | ♦ 86432 | |
| HCP: 11+1 | ♣ AK98 | |

| | | |
|------------------|--------|---------------------------|
| Board: 49 | ♠ Q97 | RHO opens the bidding 1♦. |
| Dealer: West | ♥ KQ96 | You bid next. |
| Vul: N-S | ♦ AK9 | |
| HCP: 17 | ♣ QJ5 | |

Both hands (Answers Page)

| Board: 46 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: East | ♠ 432 | ♠ AKQ8 | | | 1 ♥ | 1NT |
| Vul: None | ♥ 5 | ♥ KJT | Pass | 2 ♠ ¹ | Pass | 2NT ² |
| North HCP: 10+1 | ♦ AJ652 | ♦ K74 | Pass | 3 ♥ ³ | Pass | 3NT |
| South HCP: 16 | ♣ AJT8 | ♣ 742 | All Pass | | | |
| Contract: 3NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |
| | | | 3. artificial | | | |

| Board: 47 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: West | ♠ KJ63 | ♠ Q7 | 1 ♠ | 1NT | Pass | 2 ♠ ¹ |
| Vul: N-S | ♥ KQ76 | ♥ T9 | Pass | 2NT ² | Pass | 3NT |
| North HCP: 15 | ♦ 84 | ♦ AKQT9 | All Pass | | | |
| South HCP: 11+1 | ♣ AQ8 | ♣ 9732 | 1. 1N-2S Minor Suit Stayman | | | |
| Contract: 3NT South | | | 2. artificial | | | |

| Board: 48 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: East | ♠ A94 | ♠ KQ82 | | | 1 ♣ | 1NT |
| Vul: Both | ♥ T | ♥ AJ3 | Pass | 2 ♠ ¹ | Pass | 3 ♣ ² |
| North HCP: 11+1 | ♦ 86432 | ♦ QT | Pass | 3 ♥ ³ | Pass | 3NT |
| South HCP: 15 | ♣ AK98 | ♣ QJ52 | All Pass | | | |
| Contract: 3NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |
| | | | 3. artificial | | | |

| Board: 49 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: West | ♠ Q97 | ♠ 5 | 1 ♦ | 1NT | Pass | 2 ♠ ¹ |
| Vul: N-S | ♥ KQ96 | ♥ AJ5 | Pass | 3NT ² | All Pass | |
| North HCP: 17 | ♦ AK9 | ♦ T843 | 1. 1N-2S Minor Suit Stayman | | | |
| South HCP: 9+1 | ♣ QJ5 | ♣ AT743 | 2. artificial | | | |
| Contract: 3NT North | | | | | | |

South hands**We_Overcall_NT_then_MSS**

| | | |
|------------------|--------|---------------------------|
| Board: 46 | ♠ AKQ8 | RHO opens the bidding 1♥. |
| Dealer: East | ♥ KJT | You bid next. |
| Vul: None | ♦ K74 | |
| HCP: 16 | ♣ 742 | |

| | | |
|------------------|---------|---------------------------|
| Board: 47 | ♠ Q7 | LHO opens the bidding 1♠. |
| Dealer: West | ♥ T9 | Partner bids next. |
| Vul: N-S | ♦ AKQT9 | |
| HCP: 11+1 | ♣ 9732 | |

| | | |
|------------------|--------|---------------------------|
| Board: 48 | ♠ KQ82 | RHO opens the bidding 1♣. |
| Dealer: East | ♥ AJ3 | You bid next. |
| Vul: Both | ♦ QT | |
| HCP: 15 | ♣ QJ52 | |

| | | |
|------------------|---------|---------------------------|
| Board: 49 | ♠ 5 | LHO opens the bidding 1♦. |
| Dealer: West | ♥ AJ5 | Partner bids next. |
| Vul: N-S | ♦ T843 | |
| HCP: 9+1 | ♣ AT743 | |

Both hands (Answers Page)

| Board: 46 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: East | ♠ 432 | ♠ AKQ8 | | | 1 ♥ | 1NT |
| Vul: None | ♥ 5 | ♥ KJT | Pass | 2 ♠ ¹ | Pass | 2NT ² |
| North HCP: 10+1 | ♦ AJ652 | ♦ K74 | Pass | 3 ♥ ³ | Pass | 3NT |
| South HCP: 16 | ♣ AJT8 | ♣ 742 | All Pass | | | |
| Contract: 3NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |
| | | | 3. artificial | | | |

| Board: 47 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: West | ♠ KJ63 | ♠ Q7 | 1 ♠ | 1NT | Pass | 2 ♠ ¹ |
| Vul: N-S | ♥ KQ76 | ♥ T9 | Pass | 2NT ² | Pass | 3NT |
| North HCP: 15 | ♦ 84 | ♦ AKQT9 | All Pass | | | |
| South HCP: 11+1 | ♣ AQ8 | ♣ 9732 | 1. 1N-2S Minor Suit Stayman | | | |
| Contract: 3NT South | | | 2. artificial | | | |

| Board: 48 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: East | ♠ A94 | ♠ KQ82 | | | 1 ♣ | 1NT |
| Vul: Both | ♥ T | ♥ AJ3 | Pass | 2 ♠ ¹ | Pass | 3 ♣ ² |
| North HCP: 11+1 | ♦ 86432 | ♦ QT | Pass | 3 ♥ ³ | Pass | 3NT |
| South HCP: 15 | ♣ AK98 | ♣ QJ52 | All Pass | | | |
| Contract: 3NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |
| | | | 3. artificial | | | |

| Board: 49 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-----------------------------|------------------|----------|------------------|
| Dealer: West | ♠ Q97 | ♠ 5 | 1 ♦ | 1NT | Pass | 2 ♠ ¹ |
| Vul: N-S | ♥ KQ96 | ♥ AJ5 | Pass | 3NT ² | All Pass | |
| North HCP: 17 | ♦ AK9 | ♦ T843 | 1. 1N-2S Minor Suit Stayman | | | |
| South HCP: 9+1 | ♣ QJ5 | ♣ AT743 | 2. artificial | | | |
| Contract: 3NT North | | | | | | |

North hands

We_Overcall_NT_then_MSS

| | | |
|------------------|---------|------------------------------------|
| Board: 50 | ♠ 742 | LHO opens the bidding 1♠. |
| Dealer: East | ♥ 3 | Partner bids next. |
| Vul: N-S | ♦ KT943 | East (LHO) Doubles 2♠ if possible. |
| HCP: 8+1 | ♣ AJ86 | |

Both hands (Answers Page)

| Board: 50 | North: | South: | W | N | E | S |
|---------------------|---------|--------|-----------------------------|------------------|-----|------------------|
| Dealer: East | ♠ 742 | ♠ A96 | | | 1 ♠ | 1NT |
| Vul: N-S | ♥ 3 | ♥ KQ92 | Pass | 2 ♠ ¹ | X | 2NT ² |
| North HCP: 8+1 | ♦ KT943 | ♦ A72 | All Pass | | | |
| South HCP: 16 | ♣ AJ86 | ♣ K74 | | | | |
| Contract: 2NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |

South hands**We_Overcall_NT_then_MSS**

| | | |
|------------------|--------|-------------------------------------|
| Board: 50 | ♠ A96 | RHO opens the bidding 1 ♠. |
| Dealer: East | ♥ KQ92 | You bid next. |
| Vul: N-S | ♦ A72 | East (RHO) Doubles 2 ♠ if possible. |
| HCP: 16 | ♣ K74 | |

Both hands (Answers Page)

| Board: 50 | North: | South: | W | N | E | S |
|---------------------|---------|--------|-----------------------------|------------------|-----|------------------|
| Dealer: East | ♠ 742 | ♠ A96 | | | 1 ♠ | 1NT |
| Vul: N-S | ♥ 3 | ♥ KQ92 | Pass | 2 ♠ ¹ | X | 2NT ² |
| North HCP: 8+1 | ♦ KT943 | ♦ A72 | All Pass | | | |
| South HCP: 16 | ♣ AJ86 | ♣ K74 | | | | |
| Contract: 2NT South | | | 1. 1N-2S Minor Suit Stayman | | | |
| | | | 2. artificial | | | |