

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 1	♠ J832	East Bids 3♣ if possible.
Dealer: S	♥ A9765	
Vul: None	♦ Q62	Partner bids first.
HCP: 7	♣ 8	

Board: 2	♠ J1075	West Bids 3♦ if possible.
Dealer: N	♥ A873	East Bids 4♦ if possible.
Vul: None	♦ K5	
HCP: 15	♣ AK6	You bid first.

Board: 3	♠ AK1095	East Bids 3♥ if possible.
Dealer: S	♥ 3	
Vul: NS	♦ J94	Partner bids first.
HCP: 8	♣ 7643	

Board: 4	♠ Q102	West Bids 3♣ if possible.
Dealer: N	♥ A973	
Vul: Both	♦ AQ63	You bid first.
HCP: 15	♣ K7	

Board: 5	♠ A65432	East Bids 3♥ if possible.
Dealer: S	♥ 9	
Vul: None	♦ 654	Partner bids first.
HCP: 5	♣ J43	

Board: 6	♠ K853	West Bids 2♠ if possible.
Dealer: N	♥ 102	West Bids 3♠ if possible.
Vul: Both	♦ AKJ	
HCP: 16	♣ AJ72	You bid first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ J832	♠ AK106				1NT
Vul: None	♥ A9765	♥ QJ42	Pass	2♦	3♣	3♥
North HCP: 7	♦ Q62	♦ A109	Pass	4♥	AP	
South HCP: 15	♣ 8	♣ J4				
Contract: 4♥ S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ J1075	♠ KQ86		1NT	Pass	2♦
Vul: None	♥ A873	♥ J10954	3♦	3♥	4♦	4♥
North HCP: 15	♦ K5	♦ 2	AP			
South HCP: 6	♣ AK6	♣ 852				
Contract: 4♥ N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ AK1095	♠ Q72				1NT
Vul: NS	♥ 3	♥ K9	Pass	2♥	3♥	AP
North HCP: 8	♦ J94	♦ KQ3				
South HCP: 15	♣ 7643	♣ AJ852				
Contract: 3♥ E						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ Q102	♠ J85		1NT	Pass	2♦
Vul: Both	♥ A973	♥ 86542	3♣	AP		
North HCP: 15	♦ AQ63	♦ J972				
South HCP: 2	♣ K7	♣ 10				
Contract: 3♣ W						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ A65432	♠ Q8				1NT
Vul: None	♥ 9	♥ K108	Pass	2♥	3♥	Pass
North HCP: 5	♦ 654	♦ KQ732	Pass	3♠	AP	
South HCP: 15	♣ J43	♣ KQ8				
Contract: 3♠ N						

Board: 6

Dealer: N

Vul: Both

North HCP: 16

South HCP: 4

Contract: 3♠ W

North:

♠ K853

♥ 102

♦ AKJ

♣ AJ72

South:

♠ 74

♥ KJ9765

♦ 9764

♣ 5

West	North	East	South
	1NT	Pass	2♦
2♠	Pass	Pass	3♥
3♠	AP		

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 1	♠ AK106	East Bids 3♣ if possible.
Dealer: S	♥ QJ42	
Vul: None	♦ A109	You bid first.
HCP: 15	♣ J4	

Board: 2	♠ KQ86	West Bids 3♦ if possible.
Dealer: N	♥ J10954	East Bids 4♦ if possible.
Vul: None	♦ 2	
HCP: 6	♣ 852	Partner bids first.

Board: 3	♠ Q72	East Bids 3♥ if possible.
Dealer: S	♥ K9	
Vul: NS	♦ KQ3	You bid first.
HCP: 15	♣ AJ852	

Board: 4	♠ J85	West Bids 3♣ if possible.
Dealer: N	♥ 86542	
Vul: Both	♦ J972	Partner bids first.
HCP: 2	♣ 10	

Board: 5	♠ Q8	East Bids 3♥ if possible.
Dealer: S	♥ K108	
Vul: None	♦ KQ732	You bid first.
HCP: 15	♣ KQ8	

Board: 6	♠ 74	West Bids 2♠ if possible.
Dealer: N	♥ KJ9765	West Bids 3♠ if possible.
Vul: Both	♦ 9764	
HCP: 4	♣ 5	Partner bids first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ J832	♠ AK106				1NT
Vul: None	♥ A9765	♥ QJ42	Pass	2♦	3♣	3♥
North HCP: 7	♦ Q62	♦ A109	Pass	4♥	AP	
South HCP: 15	♣ 8	♣ J4				
Contract: 4♥ S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ J1075	♠ KQ86		1NT	Pass	2♦
Vul: None	♥ A873	♥ J10954	3♦	3♥	4♦	4♥
North HCP: 15	♦ K5	♦ 2	AP			
South HCP: 6	♣ AK6	♣ 852				
Contract: 4♥ N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ AK1095	♠ Q72				1NT
Vul: NS	♥ 3	♥ K9	Pass	2♥	3♥	AP
North HCP: 8	♦ J94	♦ KQ3				
South HCP: 15	♣ 7643	♣ AJ852				
Contract: 3♥ E						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ Q102	♠ J85		1NT	Pass	2♦
Vul: Both	♥ A973	♥ 86542	3♣	AP		
North HCP: 15	♦ AQ63	♦ J972				
South HCP: 2	♣ K7	♣ 10				
Contract: 3♣ W						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ A65432	♠ Q8				1NT
Vul: None	♥ 9	♥ K108	Pass	2♥	3♥	Pass
North HCP: 5	♦ 654	♦ KQ732	Pass	3♠	AP	
South HCP: 15	♣ J43	♣ KQ8				
Contract: 3♠ N						

Board: 6

Dealer: N

Vul: Both

North HCP: 16

South HCP: 4

Contract: 3♠ W

North:

♠ K853

♥ 102

♦ AKJ

♣ AJ72

South:

♠ 74

♥ KJ9765

♦ 9764

♣ 5

West	North	East	South
	1NT	Pass	2♦
2♠	Pass	Pass	3♥
3♠	AP		

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 7	♠ 106542	East Bids 3♦ if possible.
Dealer: S	♥ KQ732	
Vul: NS	♦ 109	Partner bids first.
HCP: 8	♣ K	

Board: 8	♠ Q32	West Bids 3♥ if possible.
Dealer: N	♥ K52	West Bids 4♥ if possible.
Vul: None	♦ AQJ76	
HCP: 16	♣ A5	You bid first.

Board: 9	♠ J9654	East Bids 3♥ if possible.
Dealer: S	♥ 864	
Vul: EW	♦ K76	Partner bids first.
HCP: 4	♣ 54	

Board: 10	♠ AJ75	West Bids 3♦ if possible.
Dealer: N	♥ AK3	
Vul: Both	♦ K93	You bid first.
HCP: 16	♣ J63	

Board: 11	♠ K10985	East Bids 3♣ if possible.
Dealer: S	♥ 96542	West Bids X♠ if possible.
Vul: None	♦ Q2	
HCP: 5	♣ 7	Partner bids first.

Board: 12	♠ AK103	West Bids 3♥ if possible.
Dealer: N	♥ 872	
Vul: NS	♦ K3	You bid first.
HCP: 16	♣ KQJ2	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ 106542	♠ KJ3				1NT
Vul: NS	♥ KQ732	♥ AJ954	Pass	2♥	3♦	Pass
North HCP: 8	♦ 109	♦ Q5	Pass	4♥	AP	
South HCP: 16	♣ K	♣ AJ8				
Contract: 4♥ N						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ A108754		1NT	Pass	2♥
Vul: None	♥ K52	♥ 10	3♥	Pass	Pass	3♠
North HCP: 16	♦ AQJ76	♦ 852	4♥	Pass	Pass	XA♠♠
South HCP: 4	♣ A5	♣ 1042	AP			
Contract: 4♥ X W						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ J9654	♠ AQ1082				1NT
Vul: EW	♥ 864	♥ 75	Pass	2♥	3♥	3♠
North HCP: 4	♦ K76	♦ AJ5	AP			
South HCP: 16	♣ 54	♣ KQ7				
Contract: 3♠ S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AJ75	♠ Q932		1NT	Pass	2♦
Vul: Both	♥ AK3	♥ 98764	3♦	AP		
North HCP: 16	♦ K93	♦ 8				
South HCP: 5	♣ J63	♣ K85				
Contract: 3♦ W						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ K10985	♠ J76				1NT
Vul: None	♥ 96542	♥ AK8	Pass	2♥	3♣	3♠
North HCP: 5	♦ Q2	♦ A105	X♠	AP		
South HCP: 15	♣ 7	♣ K963				
Contract: 3♠ X S						

Board: 12

Dealer: N

Vul: NS

North HCP: 16

South HCP: 2

Contract: 3♠ N

North:

♠ AK103

♥ 872

♦ K3

♣ KQJ2

South:

♠ 98642

♥ 10

♦ Q1065

♣ 1075

West	North	East	South
	1NT	Pass	2♥
3♥	3♠	AP	

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 7	♠ KJ3	East Bids 3♦ if possible.
Dealer: S	♥ AJ954	
Vul: NS	♦ Q5	You bid first.
HCP: 16	♣ AJ8	

Board: 8	♠ A108754	West Bids 3♥ if possible.
Dealer: N	♥ 10	West Bids 4♥ if possible.
Vul: None	♦ 852	
HCP: 4	♣ 1042	Partner bids first.

Board: 9	♠ AQ1082	East Bids 3♥ if possible.
Dealer: S	♥ 75	
Vul: EW	♦ AJ5	You bid first.
HCP: 16	♣ KQ7	

Board: 10	♠ Q932	West Bids 3♦ if possible.
Dealer: N	♥ 98764	
Vul: Both	♦ 8	Partner bids first.
HCP: 5	♣ K85	

Board: 11	♠ J76	East Bids 3♣ if possible.
Dealer: S	♥ AK8	West Bids X♠ if possible.
Vul: None	♦ A105	
HCP: 15	♣ K963	You bid first.

Board: 12	♠ 98642	West Bids 3♥ if possible.
Dealer: N	♥ 10	
Vul: NS	♦ Q1065	Partner bids first.
HCP: 2	♣ 1075	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ 106542	♠ KJ3				1NT
Vul: NS	♥ KQ732	♥ AJ954	Pass	2♥	3♦	Pass
North HCP: 8	♦ 109	♦ Q5	Pass	4♥	AP	
South HCP: 16	♣ K	♣ AJ8				
Contract: 4♥ N						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ A108754		1NT	Pass	2♥
Vul: None	♥ K52	♥ 10	3♥	Pass	Pass	3♠
North HCP: 16	♦ AQJ76	♦ 852	4♥	Pass	Pass	XA♠♠
South HCP: 4	♣ A5	♣ 1042	AP			
Contract: 4♥ X W						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ J9654	♠ AQ1082				1NT
Vul: EW	♥ 864	♥ 75	Pass	2♥	3♥	3♠
North HCP: 4	♦ K76	♦ AJ5	AP			
South HCP: 16	♣ 54	♣ KQ7				
Contract: 3♠ S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AJ75	♠ Q932		1NT	Pass	2♦
Vul: Both	♥ AK3	♥ 98764	3♦	AP		
North HCP: 16	♦ K93	♦ 8				
South HCP: 5	♣ J63	♣ K85				
Contract: 3♦ W						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ K10985	♠ J76				1NT
Vul: None	♥ 96542	♥ AK8	Pass	2♥	3♣	3♠
North HCP: 5	♦ Q2	♦ A105	X♠	AP		
South HCP: 15	♣ 7	♣ K963				
Contract: 3♠ X S						

Board: 12

Dealer: N

Vul: NS

North HCP: 16

South HCP: 2

Contract: 3♠ N

North:

♠ AK103

♥ 872

♦ K3

♣ KQJ2

South:

♠ 98642

♥ 10

♦ Q1065

♣ 1075

West	North	East	South
	1NT	Pass	2♥
3♥	3♠	AP	

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 13	♠ 642	East Bids 2♠ if possible.
Dealer: S	♥ J9532	
Vul: Both	♦ 105	Partner bids first.
HCP: 1	♣ 1054	

Board: 14	♠ 1073	West Bids 3♠ if possible.
Dealer: N	♥ AK109	
Vul: NS	♦ AJ	You bid first.
HCP: 16	♣ KJ106	

Board: 15	♠ J9843	East Bids 3♣ if possible.
Dealer: S	♥ QJ	
Vul: None	♦ 876	Partner bids first.
HCP: 5	♣ J104	

Board: 16	♠ 1093	West Bids 2♠ if possible.
Dealer: N	♥ KJ	
Vul: Both	♦ KQ83	You bid first.
HCP: 16	♣ AK106	

Board: 17	♠ 1076543	East Bids 3♣ if possible.
Dealer: S	♥ AJ5	
Vul: NS	♦ A5	Partner bids first.
HCP: 9	♣ 64	

Board: 18	♠ A72	West Bids 3♦ if possible.
Dealer: N	♥ A3	
Vul: None	♦ 976	You bid first.
HCP: 17	♣ AKQ62	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ J108				1NT
Vul: Both	♥ J9532	♥ KQ	Pass	2♦	2♠	AP
North HCP: 1	♦ 105	♦ AK73				
South HCP: 17	♣ 1054	♣ KJ97				
Contract: 2♠ E						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ 1073	♠ Q		1NT	Pass	2♦
Vul: NS	♥ AK109	♥ QJ842	3♠	Pass	Pass	4♦
North HCP: 16	♦ AJ	♦ Q10542	Pass	4♥	AP	
South HCP: 9	♣ KJ106	♣ Q8				
Contract: 4♥ N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ J9843	♠ A1062				1NT
Vul: None	♥ QJ	♥ AK87	Pass	2♥	3♣	3♠
North HCP: 5	♦ 876	♦ A4	AP			
South HCP: 15	♣ J104	♣ 632				
Contract: 3♠ S						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ 1093	♠ 42		1NT	Pass	2♦
Vul: Both	♥ KJ	♥ Q8732	2♠	AP		
North HCP: 16	♦ KQ83	♦ J1064				
South HCP: 3	♣ AK106	♣ 72				
Contract: 2♠ W						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 1076543	♠ AKQJ				1NT
Vul: NS	♥ AJ5	♥ K63	Pass	2♥	3♣	Pass
North HCP: 9	♦ A5	♦ Q98	Pass	3♠	AP	
South HCP: 15	♣ 64	♣ 872				
Contract: 3♠ N						

Board: 18

Dealer: N

Vul: None

North HCP: 17

South HCP: 7

Contract: 4♠ S

North:

♠ A72

♥ A3

♦ 976

♣ AKQ62

South:

♠ KJ1064

♥ 64

♦ K83

♣ 1094

West	North	East	South
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	1NT	Pass	2♥
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3♦	4♦ ¹	Pass	4♠
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AP

1. limit raise or better in ♠

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 13	♠ J108	East Bids 2♠ if possible.
Dealer: S	♥ KQ	
Vul: Both	♦ AK73	You bid first.
HCP: 17	♣ KJ97	

Board: 14	♠ Q	West Bids 3♠ if possible.
Dealer: N	♥ QJ842	
Vul: NS	♦ Q10542	Partner bids first.
HCP: 9	♣ Q8	

Board: 15	♠ A1062	East Bids 3♣ if possible.
Dealer: S	♥ AK87	
Vul: None	♦ A4	You bid first.
HCP: 15	♣ 632	

Board: 16	♠ 42	West Bids 2♠ if possible.
Dealer: N	♥ Q8732	
Vul: Both	♦ J1064	Partner bids first.
HCP: 3	♣ 72	

Board: 17	♠ AKQJ	East Bids 3♣ if possible.
Dealer: S	♥ K63	
Vul: NS	♦ Q98	You bid first.
HCP: 15	♣ 872	

Board: 18	♠ KJ1064	West Bids 3♦ if possible.
Dealer: N	♥ 64	
Vul: None	♦ K83	Partner bids first.
HCP: 7	♣ 1094	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ J108				1NT
Vul: Both	♥ J9532	♥ KQ	Pass	2♦	2♠	AP
North HCP: 1	♦ 105	♦ AK73				
South HCP: 17	♣ 1054	♣ KJ97				
Contract: 2♠ E						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ 1073	♠ Q		1NT	Pass	2♦
Vul: NS	♥ AK109	♥ QJ842	3♠	Pass	Pass	4♦
North HCP: 16	♦ AJ	♦ Q10542	Pass	4♥	AP	
South HCP: 9	♣ KJ106	♣ Q8				
Contract: 4♥ N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ J9843	♠ A1062				1NT
Vul: None	♥ QJ	♥ AK87	Pass	2♥	3♣	3♠
North HCP: 5	♦ 876	♦ A4	AP			
South HCP: 15	♣ J104	♣ 632				
Contract: 3♠ S						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ 1093	♠ 42		1NT	Pass	2♦
Vul: Both	♥ KJ	♥ Q8732	2♠	AP		
North HCP: 16	♦ KQ83	♦ J1064				
South HCP: 3	♣ AK106	♣ 72				
Contract: 2♠ W						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 1076543	♠ AKQJ				1NT
Vul: NS	♥ AJ5	♥ K63	Pass	2♥	3♣	Pass
North HCP: 9	♦ A5	♦ Q98	Pass	3♠	AP	
South HCP: 15	♣ 64	♣ 872				
Contract: 3♠ N						

Board: 18

Dealer: N

Vul: None

North HCP: 17

South HCP: 7

Contract: 4♠ S

North:

♠ A72

♥ A3

♦ 976

♣ AKQ62

South:

♠ KJ1064

♥ 64

♦ K83

♣ 1094

West	North	East	South
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	1NT	Pass	2♥
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3♦	4♦ ¹	Pass	4♠
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AP

1. limit raise or better in ♠

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 19	♠ J10972	East Bids 4♦ if possible.
Dealer: S	♥ 76	
Vul: EW	♦ 9	Partner bids first.
HCP: 8	♣ AK432	

Board: 20	♠ AK62	West Bids 3♦ if possible.
Dealer: N	♥ A7	
Vul: None	♦ Q632	You bid first.
HCP: 17	♣ A93	

Board: 21	♠ AJ95	East Bids 3♦ if possible.
Dealer: S	♥ K9652	
Vul: NS	♦ 5	Partner bids first.
HCP: 8	♣ 1062	

Board: 22	♠ KJ43	West Bids 3♦ if possible.
Dealer: N	♥ AQ5	
Vul: EW	♦ K863	You bid first.
HCP: 15	♣ Q2	

Board: 23	♠ 107	East Bids 2♠ if possible.
Dealer: S	♥ Q98753	East Bids 3♠ if possible.
Vul: None	♦ 6	
HCP: 4	♣ Q1087	Partner bids first.

Board: 24	♠ AKJ	West Bids 3♣ if possible.
Dealer: N	♥ K74	
Vul: NS	♦ 9762	You bid first.
HCP: 15	♣ A74	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ J10972	♠ AK63				1NT
Vul: EW	♥ 76	♥ AK43	Pass	2♥	4♦	Pass
North HCP: 8	♦ 9	♦ 53	Pass	XA♠♠	Pass	4♠
South HCP: 17	♣ AK432	♣ QJ8	AP			
Contract: 4♠ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ J10953				
Vul: None	♥ A7	♥ Q6532		1NT	Pass	2♥
North HCP: 17	♦ Q632	♦ 9	3♦	3♠	AP	
South HCP: 6	♣ A93	♣ QJ				
Contract: 3♠ N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ AJ95	♠ 764				
Vul: NS	♥ K9652	♥ AQ10				1NT
North HCP: 8	♦ 5	♦ Q2	Pass	2♦	3♦	AP
South HCP: 15	♣ 1062	♣ AQJ94				
Contract: 3♦ E						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ KJ43	♠ Q76				
Vul: EW	♥ AQ5	♥ KJ862		1NT	Pass	2♦
North HCP: 15	♦ K863	♦ 5	3♦	AP		
South HCP: 6	♣ Q2	♣ 9765				
Contract: 3♦ W						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ J64				1NT
Vul: None	♥ Q98753	♥ KJ104	Pass	2♦	2♠	3♥
North HCP: 4	♦ 6	♦ KJ	Pass	Pass	3♠	AP
South HCP: 16	♣ Q1087	♣ AK63				
Contract: 3♠ E						

Board: 24

Dealer: N

Vul: NS

North HCP: 15

South HCP: 5

Contract: 3♣X W

North:

♠ AKJ

♥ K74

♦ 9762

♣ A74

South:

♠ 9876

♥ AJ952

♦ 43

♣ 93

West	North	East	South
	1NT	Pass	2♦
3♣	Pass	Pass	XA♠♠
AP			

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 19	♠ AK63	East Bids 4♦ if possible.
Dealer: S	♥ AK43	
Vul: EW	♦ 53	You bid first.
HCP: 17	♣ QJ8	
Board: 20	♠ J10953	West Bids 3♦ if possible.
Dealer: N	♥ Q6532	
Vul: None	♦ 9	Partner bids first.
HCP: 6	♣ QJ	
Board: 21	♠ 764	East Bids 3♦ if possible.
Dealer: S	♥ AQ10	
Vul: NS	♦ Q2	You bid first.
HCP: 15	♣ AQJ94	
Board: 22	♠ Q76	West Bids 3♦ if possible.
Dealer: N	♥ KJ862	
Vul: EW	♦ 5	Partner bids first.
HCP: 6	♣ 9765	
Board: 23	♠ J64	East Bids 2♠ if possible.
Dealer: S	♥ KJ104	East Bids 3♠ if possible.
Vul: None	♦ KJ	
HCP: 16	♣ AK63	You bid first.
Board: 24	♠ 9876	West Bids 3♣ if possible.
Dealer: N	♥ AJ952	
Vul: NS	♦ 43	Partner bids first.
HCP: 5	♣ 93	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ J10972	♠ AK63				1NT
Vul: EW	♥ 76	♥ AK43	Pass	2♥	4♦	Pass
North HCP: 8	♦ 9	♦ 53	Pass	XA♠♠	Pass	4♠
South HCP: 17	♣ AK432	♣ QJ8	AP			
Contract: 4♠ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ J10953				
Vul: None	♥ A7	♥ Q6532		1NT	Pass	2♥
North HCP: 17	♦ Q632	♦ 9	3♦	3♠	AP	
South HCP: 6	♣ A93	♣ QJ				
Contract: 3♠ N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ AJ95	♠ 764				
Vul: NS	♥ K9652	♥ AQ10				1NT
North HCP: 8	♦ 5	♦ Q2	Pass	2♦	3♦	AP
South HCP: 15	♣ 1062	♣ AQJ94				
Contract: 3♦ E						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ KJ43	♠ Q76				
Vul: EW	♥ AQ5	♥ KJ862		1NT	Pass	2♦
North HCP: 15	♦ K863	♦ 5	3♦	AP		
South HCP: 6	♣ Q2	♣ 9765				
Contract: 3♦ W						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ J64				
Vul: None	♥ Q98753	♥ KJ104				1NT
North HCP: 4	♦ 6	♦ KJ	Pass	2♦	2♠	3♥
South HCP: 16	♣ Q1087	♣ AK63	Pass	Pass	3♠	AP
Contract: 3♠ E						

Board: 24

Dealer: N

Vul: NS

North HCP: 15

South HCP: 5

Contract: 3♣X W

North:

♠ AKJ

♥ K74

♦ 9762

♣ A74

South:

♠ 9876

♥ AJ952

♦ 43

♣ 93

West	North	East	South
	1NT	Pass	2♦
3♣	Pass	Pass	XA♠♠
AP			

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 25	♠ 9	East Bids 2♠ if possible.
Dealer: S	♥ QJ10987	
Vul: EW	♦ J864	Partner bids first.
HCP: 6	♣ Q9	

Board: 26	♠ 108	West Bids 2♠ if possible.
Dealer: N	♥ A65	
Vul: Both	♦ KQ6	You bid first.
HCP: 15	♣ AQ753	

Board: 27	♠ 2	East Bids 2♠ if possible.
Dealer: S	♥ Q10853	West Bids 3♥ if possible.
Vul: None	♦ 874	East Bids 3♠ if possible.
HCP: 5	♣ QJ53	Partner bids first.

Board: 28	♠ 43	West Bids 2♠ if possible.
Dealer: N	♥ A93	
Vul: None	♦ AQ85	You bid first.
HCP: 17	♣ AK105	

Board: 29	♠ K	East Bids 3♦ if possible.
Dealer: S	♥ 98742	
Vul: None	♦ 632	Partner bids first.
HCP: 3	♣ 9742	

Board: 30	♠ AK92	West Bids 3♥ if possible.
Dealer: N	♥ Q105	
Vul: EW	♦ Q2	You bid first.
HCP: 15	♣ A742	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ K543				1NT
Vul: EW	♥ QJ10987	♥ AK6	Pass	2♦	2♠	Pass
North HCP: 6	♦ J864	♦ K75	Pass	4♥	AP	
South HCP: 17	♣ Q9	♣ A108				
Contract: 4♥ N						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ Q9		1NT	Pass	2♦
Vul: Both	♥ A65	♥ KQJ83	2♠	Pass	Pass	3♣
North HCP: 15	♦ KQ6	♦ 3	Pass	3♥	Pass	3NT
South HCP: 11	♣ AQ753	♣ K10862	Pass	4♥	AP	
Contract: 4♥ N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ 1053				1NT
Vul: None	♥ Q10853	♥ A7	Pass	2♦	2♠	Pass
North HCP: 5	♦ 874	♦ KJ5	3♥ ¹	Pass	3♠	AP
South HCP: 15	♣ QJ53	♣ AK984	1. limit raise or better in ♠			
Contract: 3♠ E						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ 43	♠ 765				
Vul: None	♥ A93	♥ Q8754		1NT	Pass	2♦
North HCP: 17	♦ AQ85	♦ 43	2♠	AP		
South HCP: 2	♣ AK105	♣ 643				
Contract: 2♠ W						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ A9532				1NT
Vul: None	♥ 98742	♥ KQ	Pass	2♦	3♦	Pass
North HCP: 3	♦ 632	♦ A75	Pass	XA♠♠	AP	
South HCP: 17	♣ 9742	♣ A63				
Contract: 3♦ X E						

Board: 30

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 4♠ N

North:

♠ AK92

♥ Q105

♦ Q2

♣ A742

South:

♠ J10654

♥ 7

♦ AK

♣ J10963

West	North	East	South
	1NT	Pass	2♥
3♥	3♠	Pass	4♠
AP			

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 25	♠ K543	East Bids 2♠ if possible.
Dealer: S	♥ AK6	
Vul: EW	♦ K75	You bid first.
HCP: 17	♣ A108	

Board: 26	♠ Q9	West Bids 2♠ if possible.
Dealer: N	♥ KQJ83	
Vul: Both	♦ 3	Partner bids first.
HCP: 11	♣ K10862	

Board: 27	♠ 1053	East Bids 2♠ if possible.
Dealer: S	♥ A7	West Bids 3♥ if possible.
Vul: None	♦ KJ5	East Bids 3♠ if possible.
HCP: 15	♣ AK984	You bid first.

Board: 28	♠ 765	West Bids 2♠ if possible.
Dealer: N	♥ Q8754	
Vul: None	♦ 43	Partner bids first.
HCP: 2	♣ 643	

Board: 29	♠ A9532	East Bids 3♦ if possible.
Dealer: S	♥ KQ	
Vul: None	♦ A75	You bid first.
HCP: 17	♣ A63	

Board: 30	♠ J10654	West Bids 3♥ if possible.
Dealer: N	♥ 7	
Vul: EW	♦ AK	Partner bids first.
HCP: 9	♣ J10963	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ K543				1NT
Vul: EW	♥ QJ10987	♥ AK6	Pass	2♦	2♠	Pass
North HCP: 6	♦ J864	♦ K75	Pass	4♥	AP	
South HCP: 17	♣ Q9	♣ A108				
Contract: 4♥ N						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ Q9		1NT	Pass	2♦
Vul: Both	♥ A65	♥ KQJ83	2♠	Pass	Pass	3♣
North HCP: 15	♦ KQ6	♦ 3	Pass	3♥	Pass	3NT
South HCP: 11	♣ AQ753	♣ K10862	Pass	4♥	AP	
Contract: 4♥ N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ 1053				1NT
Vul: None	♥ Q10853	♥ A7	Pass	2♦	2♠	Pass
North HCP: 5	♦ 874	♦ KJ5	3♥ ¹	Pass	3♠	AP
South HCP: 15	♣ QJ53	♣ AK984	1. limit raise or better in ♠			
Contract: 3♠ E						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ 43	♠ 765				
Vul: None	♥ A93	♥ Q8754		1NT	Pass	2♦
North HCP: 17	♦ AQ85	♦ 43	2♠	AP		
South HCP: 2	♣ AK105	♣ 643				
Contract: 2♠ W						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ A9532				1NT
Vul: None	♥ 98742	♥ KQ	Pass	2♦	3♦	Pass
North HCP: 3	♦ 632	♦ A75	Pass	XA♠♠	AP	
South HCP: 17	♣ 9742	♣ A63				
Contract: 3♦ X E						

Board: 30

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 4♠ N

North:

♠ AK92

♥ Q105

♦ Q2

♣ A742

South:

♠ J10654

♥ 7

♦ AK

♣ J10963

West	North	East	South
	1NT	Pass	2♥
3♥	3♠	Pass	4♠
AP			

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 31	♠ 984	East Bids 3♦ if possible.
Dealer: S	♥ QJ985	
Vul: Both	♦ 63	Partner bids first.
HCP: 3	♣ 984	

Board: 32	♠ 96	West Bids 2♠ if possible.
Dealer: N	♥ A85	
Vul: Both	♦ AQ963	You bid first.
HCP: 15	♣ AJ6	

Board: 33	♠ 10	East Bids 2♠ if possible.
Dealer: S	♥ J8643	
Vul: None	♦ 63	Partner bids first.
HCP: 4	♣ K10983	

Board: 34	♠ J984	West Bids 3♣ if possible.
Dealer: N	♥ A65	
Vul: NS	♦ AK4	You bid first.
HCP: 15	♣ K86	

Board: 35	♠ J8643	East Bids 3♥ if possible.
Dealer: S	♥ 53	
Vul: Both	♦ K3	Partner bids first.
HCP: 4	♣ 10975	

Board: 36	♠ AK9	West Bids 3♦ if possible.
Dealer: N	♥ A763	
Vul: EW	♦ J43	You bid first.
HCP: 15	♣ K105	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ Q10				1NT
Vul: Both	♥ QJ985	♥ AK2				
North HCP: 3	♦ 63	♦ K10982	Pass	2♦	3♦	AP
South HCP: 16	♣ 984	♣ KJ3				
Contract: 3♦ E						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ 96	♠ J875		1NT	Pass	2♦
Vul: Both	♥ A85	♥ QJ976				
North HCP: 15	♦ AQ963	♦ K72	2♠	AP		
South HCP: 7	♣ AJ6	♣ 2				
Contract: 2♠ W						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ A94				1NT
Vul: None	♥ J8643	♥ KQ9				
North HCP: 4	♦ 63	♦ AJ82	Pass	2♦	2♠	AP
South HCP: 16	♣ K10983	♣ Q65				
Contract: 2♠ E						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ J984	♠ 63		1NT	Pass	2♦
Vul: NS	♥ A65	♥ 98432				
North HCP: 15	♦ AK4	♦ QJ1083	3♣	AP		
South HCP: 3	♣ K86	♣ 9				
Contract: 3♣ W						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ J8643	♠ K109				1NT
Vul: Both	♥ 53	♥ K92				
North HCP: 4	♦ K3	♦ AQJ5	Pass	2♥	3♥	AP
South HCP: 15	♣ 10975	♣ Q32				
Contract: 3♥ E						

Board: 36

Dealer: N

Vul: EW

North HCP: 15

South HCP: 3

Contract: 3♦ W

North:

♠ AK9

♥ A763

♦ J43

♣ K105

South:

♠ 108765

♥ Q82

♦ 10

♣ J642

West	North	East	South
	1NT	Pass	2♥
3♦	AP		

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 31	♠ Q10	East Bids 3♦ if possible.
Dealer: S	♥ AK2	
Vul: Both	♦ K10982	You bid first.
HCP: 16	♣ KJ3	

Board: 32	♠ J875	West Bids 2♠ if possible.
Dealer: N	♥ QJ976	
Vul: Both	♦ K72	Partner bids first.
HCP: 7	♣ 2	

Board: 33	♠ A94	East Bids 2♠ if possible.
Dealer: S	♥ KQ9	
Vul: None	♦ AJ82	You bid first.
HCP: 16	♣ Q65	

Board: 34	♠ 63	West Bids 3♣ if possible.
Dealer: N	♥ 98432	
Vul: NS	♦ QJ1083	Partner bids first.
HCP: 3	♣ 9	

Board: 35	♠ K109	East Bids 3♥ if possible.
Dealer: S	♥ K92	
Vul: Both	♦ AQJ5	You bid first.
HCP: 15	♣ Q32	

Board: 36	♠ 108765	West Bids 3♦ if possible.
Dealer: N	♥ Q82	
Vul: EW	♦ 10	Partner bids first.
HCP: 3	♣ J642	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ Q10				1NT
Vul: Both	♥ QJ985	♥ AK2				
North HCP: 3	♦ 63	♦ K10982	Pass	2♦	3♦	AP
South HCP: 16	♣ 984	♣ KJ3				
Contract: 3♦ E						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ 96	♠ J875				
Vul: Both	♥ A85	♥ QJ976		1NT	Pass	2♦
North HCP: 15	♦ AQ963	♦ K72	2♠	AP		
South HCP: 7	♣ AJ6	♣ 2				
Contract: 2♠ W						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ A94				
Vul: None	♥ J8643	♥ KQ9				1NT
North HCP: 4	♦ 63	♦ AJ82	Pass	2♦	2♠	AP
South HCP: 16	♣ K10983	♣ Q65				
Contract: 2♠ E						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ J984	♠ 63				
Vul: NS	♥ A65	♥ 98432		1NT	Pass	2♦
North HCP: 15	♦ AK4	♦ QJ1083	3♣	AP		
South HCP: 3	♣ K86	♣ 9				
Contract: 3♣ W						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ J8643	♠ K109				
Vul: Both	♥ 53	♥ K92				1NT
North HCP: 4	♦ K3	♦ AQJ5	Pass	2♥	3♥	AP
South HCP: 15	♣ 10975	♣ Q32				
Contract: 3♥ E						

Board: 36

Dealer: N

Vul: EW

North HCP: 15

South HCP: 3

Contract: 3♦ W

North:

♠ AK9

♥ A763

♦ J43

♣ K105

South:

♠ 108765

♥ Q82

♦ 10

♣ J642

West	North	East	South
	1NT	Pass	2♥
3♦	AP		

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 37	♠ 96	East Bids 3♣ if possible.
Dealer: S	♥ AJ10653	
Vul: None	♦ 95	Partner bids first.
HCP: 5	♣ 753	
Board: 38	♠ AQ	West Bids 3♦ if possible.
Dealer: N	♥ 1064	
Vul: NS	♦ A42	You bid first.
HCP: 15	♣ KQ942	
Board: 39	♠ Q10942	East Bids 3♣ if possible.
Dealer: S	♥ 873	
Vul: EW	♦ A54	Partner bids first.
HCP: 6	♣ 54	
Board: 40	♠ A108	West Bids 3♣ if possible.
Dealer: N	♥ AQ	
Vul: EW	♦ A96	You bid first.
HCP: 15	♣ J6543	
Board: 41	♠ 643	East Bids 3♦ if possible.
Dealer: S	♥ 109652	
Vul: NS	♦ 74	Partner bids first.
HCP: 0	♣ 1053	
Board: 42	♠ A76	West Bids 2♠ if possible.
Dealer: N	♥ Q975	West Doubles 3♠ if possible.
Vul: EW	♦ AJ92	
HCP: 15	♣ A3	You bid first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ 43				1NT
Vul: None	♥ AJ10653	♥ Q92	Pass	2♦	3♣	Pass
North HCP: 5	♦ 95	♦ AKQJ3	Pass	3♥	AP	
South HCP: 15	♣ 753	♣ K86				
Contract: 3♥ N						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 954				
Vul: NS	♥ 1064	♥ KJ752		1NT	Pass	2♦
North HCP: 15	♦ A42	♦ 107	3♦	AP		
South HCP: 5	♣ KQ942	♣ J63				
Contract: 3♦ W						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ Q10942	♠ KJ				1NT
Vul: EW	♥ 873	♥ AK2	Pass	2♥	3♣	Pass
North HCP: 6	♦ A54	♦ KJ962	Pass	XA♠♠	AP	
South HCP: 16	♣ 54	♣ J107				
Contract: 3♣ X E						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ K42				
Vul: EW	♥ AQ	♥ J10984	3♣	1NT	Pass	2♦
North HCP: 15	♦ A96	♦ KJ1084	AP	Pass	Pass	3♦
South HCP: 8	♣ J6543	♣ —				
Contract: 3♦ S						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 643	♠ A105				
Vul: NS	♥ 109652	♥ KQ				1NT
North HCP: 0	♦ 74	♦ K8532	Pass	2♦	3♦	AP
South HCP: 15	♣ 1053	♣ K84				
Contract: 3♦ E						

Board: 42
Dealer: N
Vul: EW
North HCP: 15
South HCP: 11
Contract: 4♥ N

North:
♠ A76
♥ Q975
♦ AJ92
♣ A3

South:
♠ 2
♥ AK632
♦ 1054
♣ KJ64

West	North	East	South
	1NT	Pass	2♦
2♠	3♥	Pass	3♠ ¹
X	4♣ ²	Pass	4♦ ³
Pass	4♥	AP	

1. Cue bid, a ♠ stopper
2. Cue bid, a ♣ stopper
3. Cue bid, surplus

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 37	♠ 43	East Bids 3♣ if possible.
Dealer: S	♥ Q92	
Vul: None	♦ AKQJ3	You bid first.
HCP: 15	♣ K86	
Board: 38	♠ 954	West Bids 3♦ if possible.
Dealer: N	♥ KJ752	
Vul: NS	♦ 107	Partner bids first.
HCP: 5	♣ J63	
Board: 39	♠ KJ	East Bids 3♣ if possible.
Dealer: S	♥ AK2	
Vul: EW	♦ KJ962	You bid first.
HCP: 16	♣ J107	
Board: 40	♠ K42	West Bids 3♣ if possible.
Dealer: N	♥ J10984	
Vul: EW	♦ KJ1084	Partner bids first.
HCP: 8	♣ —	
Board: 41	♠ A105	East Bids 3♦ if possible.
Dealer: S	♥ KQ	
Vul: NS	♦ K8532	You bid first.
HCP: 15	♣ K84	
Board: 42	♠ 2	West Bids 2♠ if possible.
Dealer: N	♥ AK632	West Doubles 3♠ if possible.
Vul: EW	♦ 1054	
HCP: 11	♣ KJ64	Partner bids first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ 43				1NT
Vul: None	♥ AJ10653	♥ Q92	Pass	2♦	3♣	Pass
North HCP: 5	♦ 95	♦ AKQJ3	Pass	3♥	AP	
South HCP: 15	♣ 753	♣ K86				
Contract: 3♥ N						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 954				
Vul: NS	♥ 1064	♥ KJ752		1NT	Pass	2♦
North HCP: 15	♦ A42	♦ 107	3♦	AP		
South HCP: 5	♣ KQ942	♣ J63				
Contract: 3♦ W						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ Q10942	♠ KJ				1NT
Vul: EW	♥ 873	♥ AK2	Pass	2♥	3♣	Pass
North HCP: 6	♦ A54	♦ KJ962	Pass	XA♠♠	AP	
South HCP: 16	♣ 54	♣ J107				
Contract: 3♣ X E						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ K42				
Vul: EW	♥ AQ	♥ J10984	3♣	1NT	Pass	2♦
North HCP: 15	♦ A96	♦ KJ1084	AP	Pass	Pass	3♦
South HCP: 8	♣ J6543	♣ —				
Contract: 3♦ S						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 643	♠ A105				
Vul: NS	♥ 109652	♥ KQ				1NT
North HCP: 0	♦ 74	♦ K8532	Pass	2♦	3♦	AP
South HCP: 15	♣ 1053	♣ K84				
Contract: 3♦ E						

Board: 42
Dealer: N
Vul: EW
North HCP: 15
South HCP: 11
Contract: 4♥ N

North:
♠ A76
♥ Q975
♦ AJ92
♣ A3

South:
♠ 2
♥ AK632
♦ 1054
♣ KJ64

West	North	East	South
	1NT	Pass	2♦
2♠	3♥	Pass	3♠ ¹
X	4♣ ²	Pass	4♦ ³
Pass	4♥	AP	

1. Cue bid, a ♠ stopper
2. Cue bid, a ♣ stopper
3. Cue bid, surplus

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 43	♠ 1095	East Bids 3♦ if possible.
Dealer: S	♥ AJ1084	
Vul: NS	♦ 6	Partner bids first.
HCP: 6	♣ J852	

Board: 44	♠ AK97	West Bids 3♦ if possible.
Dealer: N	♥ AKJ2	
Vul: Both	♦ 942	You bid first.
HCP: 15	♣ 83	

Board: 45	♠ KJ632	East Bids 3♣ if possible.
Dealer: S	♥ KJ7	
Vul: EW	♦ 754	Partner bids first.
HCP: 12	♣ A6	

Board: 46	♠ KJ	West Bids 3♣ if possible.
Dealer: N	♥ AJ2	
Vul: Both	♦ AJ872	You bid first.
HCP: 17	♣ K96	

Board: 47	♠ K107632	East Bids 3♥ if possible.
Dealer: S	♥ K107	
Vul: NS	♦ 52	Partner bids first.
HCP: 6	♣ 73	

Board: 48	♠ Q95	West Bids 3♥ if possible.
Dealer: N	♥ Q65	
Vul: None	♦ A104	You bid first.
HCP: 16	♣ AKJ6	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 1095	♠ J74				1NT
Vul: NS	♥ AJ1084	♥ Q72				
North HCP: 6	♦ 6	♦ A854	Pass	2♦	3♦	AP
South HCP: 16	♣ J852	♣ AKQ				
Contract: 3♦ E						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AK97	♠ 65432		1NT	Pass	2♥
Vul: Both	♥ AKJ2	♥ Q				
North HCP: 15	♦ 942	♦ J107	3♦	3♠	AP	
South HCP: 7	♣ 83	♣ A654				
Contract: 3♠ N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ KJ632	♠ 75				1NT
Vul: EW	♥ KJ7	♥ AQ94	Pass	2♥	3♣	Pass
North HCP: 12	♦ 754	♦ AKQ9	Pass	3NT	AP	
South HCP: 15	♣ A6	♣ 982				
Contract: 3N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 1096543		1NT	Pass	2♥
Vul: Both	♥ AJ2	♥ K4	3♣	Pass	Pass	3♠
North HCP: 17	♦ AJ872	♦ K10	AP			
South HCP: 6	♣ K96	♣ 1072				
Contract: 3♠ S						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ K107632	♠ AQJ54				1NT
Vul: NS	♥ K107	♥ 43	Pass	2♥	3♥	3♠
North HCP: 6	♦ 52	♦ KJ6	Pass	4♠	AP	
South HCP: 15	♣ 73	♣ KJ9				
Contract: 4♠ S						

Board: 48

Dealer: N

Vul: None

North HCP: 16

South HCP: 7

Contract: 3♥X W

North:

♠ Q95

♥ Q65

♦ A104

♣ AKJ6

South:

♠ AJ732

♥ 103

♦ Q7532

♣ 10

West	North	East	South
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	1NT	Pass	2♥
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3♥	Pass	Pass	XA♠♠
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AP			
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South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 43	♠ J74	East Bids 3♦ if possible.
Dealer: S	♥ Q72	
Vul: NS	♦ A854	You bid first.
HCP: 16	♣ AKQ	

Board: 44	♠ 65432	West Bids 3♦ if possible.
Dealer: N	♥ Q	
Vul: Both	♦ J107	Partner bids first.
HCP: 7	♣ A654	

Board: 45	♠ 75	East Bids 3♣ if possible.
Dealer: S	♥ AQ94	
Vul: EW	♦ AKQ9	You bid first.
HCP: 15	♣ 982	

Board: 46	♠ 1096543	West Bids 3♣ if possible.
Dealer: N	♥ K4	
Vul: Both	♦ K10	Partner bids first.
HCP: 6	♣ 1072	

Board: 47	♠ AQJ54	East Bids 3♥ if possible.
Dealer: S	♥ 43	
Vul: NS	♦ KJ6	You bid first.
HCP: 15	♣ KJ9	

Board: 48	♠ AJ732	West Bids 3♥ if possible.
Dealer: N	♥ 103	
Vul: None	♦ Q7532	Partner bids first.
HCP: 7	♣ 10	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 1095	♠ J74				1NT
Vul: NS	♥ AJ1084	♥ Q72				
North HCP: 6	♦ 6	♦ A854	Pass	2♦	3♦	AP
South HCP: 16	♣ J852	♣ AKQ				
Contract: 3♦ E						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AK97	♠ 65432		1NT	Pass	2♥
Vul: Both	♥ AKJ2	♥ Q				
North HCP: 15	♦ 942	♦ J107	3♦	3♠	AP	
South HCP: 7	♣ 83	♣ A654				
Contract: 3♠ N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ KJ632	♠ 75				1NT
Vul: EW	♥ KJ7	♥ AQ94	Pass	2♥	3♣	Pass
North HCP: 12	♦ 754	♦ AKQ9	Pass	3NT	AP	
South HCP: 15	♣ A6	♣ 982				
Contract: 3N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 1096543		1NT	Pass	2♥
Vul: Both	♥ AJ2	♥ K4	3♣	Pass	Pass	3♠
North HCP: 17	♦ AJ872	♦ K10	AP			
South HCP: 6	♣ K96	♣ 1072				
Contract: 3♠ S						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ K107632	♠ AQJ54				1NT
Vul: NS	♥ K107	♥ 43	Pass	2♥	3♥	3♠
North HCP: 6	♦ 52	♦ KJ6	Pass	4♠	AP	
South HCP: 15	♣ 73	♣ KJ9				
Contract: 4♠ S						

Board: 48

Dealer: N

Vul: None

North HCP: 16

South HCP: 7

Contract: 3♥X W

North:

♠ Q95

♥ Q65

♦ A104

♣ AKJ6

South:

♠ AJ732

♥ 103

♦ Q7532

♣ 10

West	North	East	South
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	1NT	Pass	2♥
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3♥	Pass	Pass	XA♠♠
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AP			
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North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 49 ♠ Q6 East Bids 3♦ if possible.
Dealer: S ♥ 96542
Vul: NS ♦ 107 Partner bids first.
HCP: 4 ♣ Q962

Board: 50 ♠ 1065 West Bids 3♠ if possible.
Dealer: N ♥ A109
Vul: NS ♦ AQ102 You bid first.
HCP: 17 ♣ AK3

Board: 51 ♠ QJ872 East Bids 2♠ if possible.
Dealer: S ♥ 85 West Bids 3♥ if possible.
Vul: NS ♦ 9862 Partner bids first.
HCP: 5 ♣ Q5

Board: 52 ♠ AK West Bids 3♣ if possible.
Dealer: N ♥ J753
Vul: Both ♦ AJ10 You bid first.
HCP: 16 ♣ K943

Board: 53 ♠ KQ9832 East Bids 3♥ if possible.
Dealer: S ♥ — East Doubles 6♠ if possible.
Vul: EW ♦ KJ6
HCP: 10 ♣ J987 Partner bids first.

Board: 54 ♠ AKJ2 West Bids 3♥ if possible.
Dealer: N ♥ 108
Vul: None ♦ Q107 You bid first.
HCP: 16 ♣ AQ109

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ KJ872				1NT
Vul: NS	♥ 96542	♥ KJ10				
North HCP: 4	♦ 107	♦ A2	Pass	2♦	3♦	AP
South HCP: 15	♣ Q962	♣ K84				
Contract: 3♦ E						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ 1065	♠ 94		1NT	Pass	2♦
Vul: NS	♥ A109	♥ KQ6542				
North HCP: 17	♦ AQ102	♦ J9	3♠	Pass	Pass	4♥
South HCP: 6	♣ AK3	♣ 876	AP			
Contract: 4♥ S						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ QJ872	♠ AK94				1NT
Vul: NS	♥ 85	♥ 42	Pass	2♥	2♠ ¹	X
North HCP: 5	♦ 9862	♦ KQ10	3♥	3♠	AP	
South HCP: 16	♣ Q5	♣ KJ42	1. Michaels Cuebid			
Contract: 3♠ N						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 10763				
Vul: Both	♥ J753	♥ AQ1064		1NT	Pass	2♦
North HCP: 16	♦ AJ10	♦ 962	3♣	AP		
South HCP: 6	♣ K943	♣ 10				
Contract: 3♣ W						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ KQ9832	♠ AJ4				1NT
Vul: EW	♥ —	♥ Q52	Pass	2♥	3♥	Pass
North HCP: 10	♦ KJ6	♦ AQ4	Pass	6♠	X	AP
South HCP: 15	♣ J987	♣ Q1032				
Contract: 6♠ X N						

Board: 54

Dealer: N

Vul: None

North HCP: 16

South HCP: 4

Contract: 3♠ N

North:

♠ AKJ2

♥ 108

♦ Q107

♣ AQ109

South:

♠ 108653

♥ J72

♦ K982

♣ 2

West	North	East	South
	1NT	Pass	2♥
3♥	3♠	AP	

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 49	♠ KJ872	East Bids 3♦ if possible.
Dealer: S	♥ KJ10	
Vul: NS	♦ A2	You bid first.
HCP: 15	♣ K84	
Board: 50	♠ 94	West Bids 3♠ if possible.
Dealer: N	♥ KQ6542	
Vul: NS	♦ J9	Partner bids first.
HCP: 6	♣ 876	
Board: 51	♠ AK94	East Bids 2♠ if possible.
Dealer: S	♥ 42	West Bids 3♥ if possible.
Vul: NS	♦ KQ10	
HCP: 16	♣ KJ42	You bid first.
Board: 52	♠ 10763	West Bids 3♣ if possible.
Dealer: N	♥ AQ1064	
Vul: Both	♦ 962	Partner bids first.
HCP: 6	♣ 10	
Board: 53	♠ AJ4	East Bids 3♥ if possible.
Dealer: S	♥ Q52	East Doubles 6♠ if possible.
Vul: EW	♦ AQ4	
HCP: 15	♣ Q1032	You bid first.
Board: 54	♠ 108653	West Bids 3♥ if possible.
Dealer: N	♥ J72	
Vul: None	♦ K982	Partner bids first.
HCP: 4	♣ 2	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ KJ872				1NT
Vul: NS	♥ 96542	♥ KJ10				
North HCP: 4	♦ 107	♦ A2	Pass	2♦	3♦	AP
South HCP: 15	♣ Q962	♣ K84				
Contract: 3♦ E						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ 1065	♠ 94		1NT	Pass	2♦
Vul: NS	♥ A109	♥ KQ6542				
North HCP: 17	♦ AQ102	♦ J9	3♠	Pass	Pass	4♥
South HCP: 6	♣ AK3	♣ 876	AP			
Contract: 4♥ S						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ QJ872	♠ AK94				1NT
Vul: NS	♥ 85	♥ 42	Pass	2♥	2♠ ¹	X
North HCP: 5	♦ 9862	♦ KQ10	3♥	3♠	AP	
South HCP: 16	♣ Q5	♣ KJ42	1. Michaels Cuebid			
Contract: 3♠ N						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 10763				
Vul: Both	♥ J753	♥ AQ1064		1NT	Pass	2♦
North HCP: 16	♦ AJ10	♦ 962	3♣	AP		
South HCP: 6	♣ K943	♣ 10				
Contract: 3♣ W						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ KQ9832	♠ AJ4				1NT
Vul: EW	♥ —	♥ Q52				
North HCP: 10	♦ KJ6	♦ AQ4	Pass	2♥	3♥	Pass
South HCP: 15	♣ J987	♣ Q1032	Pass	6♠	X	AP
Contract: 6♠ X N						

Board: 54

Dealer: N

Vul: None

North HCP: 16

South HCP: 4

Contract: 3♠ N

North:

♠ AKJ2

♥ 108

♦ Q107

♣ AQ109

South:

♠ 108653

♥ J72

♦ K982

♣ 2

West	North	East	South
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	1NT	Pass	2♥
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3♥	3♠	AP	
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North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 55 ♠ KQ984 East Bids 3♥ if possible.
Dealer: S ♥ 109
Vul: NS ♦ J93 Partner bids first.
HCP: 6 ♣ 732

Board: 56 ♠ A3 West Bids 3♦ if possible.
Dealer: N ♥ AK7
Vul: Both ♦ 632 You bid first.
HCP: 15 ♣ A9643

Board: 57 ♠ A5 East Bids 4NT if possible.
Dealer: S ♥ J8432 West Bids 5♦ if possible.
Vul: NS ♦ 104
HCP: 7 ♣ Q1095 Partner bids first.

Board: 58 ♠ 87 West Bids 2♠ if possible.
Dealer: N ♥ 754 East Bids 3♠ if possible.
Vul: None ♦ AQ6
HCP: 15 ♣ AKQ74 You bid first.

Board: 59 ♠ K10864 East Bids 3♣ if possible.
Dealer: S ♥ J98
Vul: NS ♦ KJ6 Partner bids first.
HCP: 8 ♣ 92

Board: 60 ♠ A43 West Bids 4♥ if possible.
Dealer: N ♥ A105
Vul: EW ♦ A1094 You bid first.
HCP: 15 ♣ K96

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 55
Dealer: S
Vul: NS
North HCP: 6
South HCP: 16
Contract: 3♥X E

North:
♠ KQ984
♥ 109
♦ J93
♣ 732

South:
♠ AJ7
♥ J3
♦ A86
♣ AQ1095

West	North	East	South
			1NT
Pass	2♥	3♥	Pass
Pass	XA♠♠	AP	

Board: 56
Dealer: N
Vul: Both
North HCP: 15
South HCP: 7
Contract: 3♦X W

North:
♠ A3
♥ AK7
♦ 632
♣ A9643

South:
♠ K10
♥ Q10942
♦ Q98
♣ 1075

West	North	East	South
	1NT	Pass	2♦
3♦	Pass	Pass	XA♠♠
AP			

Board: 57
Dealer: S
Vul: NS
North HCP: 7
South HCP: 15
Contract: 5♦ W

North:
♠ A5
♥ J8432
♦ 104
♣ Q1095

South:
♠ KQJ94
♥ AQ7
♦ 32
♣ K42

West	North	East	South
			1NT
Pass	2♦	4NT ¹	Pass
5♦	Pass	Pass ²	Pass

1. Unusual 4NT
2. bidable suit

Board: 58
Dealer: N
Vul: None
North HCP: 15
South HCP: 10
Contract: 4♥ N

North:
♠ 87
♥ 754
♦ AQ6
♣ AKQ74

South:
♠ 2
♥ AQJ86
♦ K10975
♣ 109

West	North	East	South
	1NT	Pass	2♦
2♠	3♥	3♠	4♥
AP			

Board: 59
Dealer: S
Vul: NS
North HCP: 8
South HCP: 16
Contract: 3♣X E

North:
♠ K10864
♥ J98
♦ KJ6
♣ 92

South:
♠ Q75
♥ A65
♦ AQ42
♣ A74

West	North	East	South
			1NT
Pass	2♥	3♣	Pass
Pass	XA♠♠	AP	

Board: 60

Dealer: N

Vul: EW

North HCP: 15

South HCP: 7

Contract: 4♥X W

North:

♠ A43

♥ A105

♦ A1094

♣ K96

South:

♠ K10976

♥ 2

♦ QJ5

♣ J843

West	North	East	South
	1NT	Pass	2♥
4♥	Pass	Pass	XA♠♠
AP			

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 55	♠ AJ7	East Bids 3♥ if possible.
Dealer: S	♥ J3	
Vul: NS	♦ A86	You bid first.
HCP: 16	♣ AQ1095	

Board: 56	♠ K10	West Bids 3♦ if possible.
Dealer: N	♥ Q10942	
Vul: Both	♦ Q98	Partner bids first.
HCP: 7	♣ 1075	

Board: 57	♠ KQJ94	East Bids 4NT if possible.
Dealer: S	♥ AQ7	West Bids 5♦ if possible.
Vul: NS	♦ 32	
HCP: 15	♣ K42	You bid first.

Board: 58	♠ 2	West Bids 2♠ if possible.
Dealer: N	♥ AQJ86	East Bids 3♠ if possible.
Vul: None	♦ K10975	
HCP: 10	♣ 109	Partner bids first.

Board: 59	♠ Q75	East Bids 3♣ if possible.
Dealer: S	♥ A65	
Vul: NS	♦ AQ42	You bid first.
HCP: 16	♣ A74	

Board: 60	♠ K10976	West Bids 4♥ if possible.
Dealer: N	♥ 2	
Vul: EW	♦ QJ5	Partner bids first.
HCP: 7	♣ J843	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 55
Dealer: S
Vul: NS
North HCP: 6
South HCP: 16
Contract: 3♥X E

North:
♠ KQ984
♥ 109
♦ J93
♣ 732

South:
♠ AJ7
♥ J3
♦ A86
♣ AQ1095

West	North	East	South
			1NT
Pass	2♥	3♥	Pass
Pass	XA♠♠	AP	

Board: 56
Dealer: N
Vul: Both
North HCP: 15
South HCP: 7
Contract: 3♦X W

North:
♠ A3
♥ AK7
♦ 632
♣ A9643

South:
♠ K10
♥ Q10942
♦ Q98
♣ 1075

West	North	East	South
	1NT	Pass	2♦
3♦	Pass	Pass	XA♠♠
AP			

Board: 57
Dealer: S
Vul: NS
North HCP: 7
South HCP: 15
Contract: 5♦ W

North:
♠ A5
♥ J8432
♦ 104
♣ Q1095

South:
♠ KQJ94
♥ AQ7
♦ 32
♣ K42

West	North	East	South
			1NT
Pass	2♦	4NT ¹	Pass
5♦	Pass	Pass ²	Pass

1. Unusual 4NT
2. bidable suit

Board: 58
Dealer: N
Vul: None
North HCP: 15
South HCP: 10
Contract: 4♥ N

North:
♠ 87
♥ 754
♦ AQ6
♣ AKQ74

South:
♠ 2
♥ AQJ86
♦ K10975
♣ 109

West	North	East	South
	1NT	Pass	2♦
2♠	3♥	3♠	4♥
AP			

Board: 59
Dealer: S
Vul: NS
North HCP: 8
South HCP: 16
Contract: 3♣X E

North:
♠ K10864
♥ J98
♦ KJ6
♣ 92

South:
♠ Q75
♥ A65
♦ AQ42
♣ A74

West	North	East	South
			1NT
Pass	2♥	3♣	Pass
Pass	XA♠♠	AP	

Board: 60

Dealer: N

Vul: EW

North HCP: 15

South HCP: 7

Contract: 4♥X W

North:

♠ A43

♥ A105

♦ A1094

♣ K96

South:

♠ K10976

♥ 2

♦ QJ5

♣ J843

West	North	East	South
	1NT	Pass	2♥
4♥	Pass	Pass	XA♠♠
AP			

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 61	♠ AJ962	East Bids 3♦ if possible.
Dealer: S	♥ J1063	
Vul: Both	♦ —	Partner bids first.
HCP: 6	♣ 10543	
Board: 62	♠ AJ93	West Bids 3♣ if possible.
Dealer: N	♥ AJ7	
Vul: EW	♦ AK74	You bid first.
HCP: 17	♣ 102	
Board: 63	♠ J9652	East Bids 3♥ if possible.
Dealer: S	♥ 84	West Bids X♠ if possible.
Vul: Both	♦ Q954	
HCP: 6	♣ K9	Partner bids first.
Board: 64	♠ AQ2	West Bids 3♣ if possible.
Dealer: N	♥ AK962	
Vul: None	♦ Q7	You bid first.
HCP: 17	♣ Q108	
Board: 65	♠ KJ843	East Bids 3♦ if possible.
Dealer: S	♥ 9	
Vul: None	♦ Q3	Partner bids first.
HCP: 7	♣ J9753	
Board: 66	♠ KJ32	West Bids 4♥ if possible.
Dealer: N	♥ Q3	West Bids 5♥ if possible.
Vul: NS	♦ KQ104	
HCP: 16	♣ KQ9	You bid first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ AJ962	♠ KQ3				1NT
Vul: Both	♥ J1063	♥ AK8				
North HCP: 6	♦ —	♦ J105	Pass	2♥	3♦	AP
South HCP: 17	♣ 10543	♣ A982				
Contract: 3♦ E						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AJ93	♠ K7542				
Vul: EW	♥ AJ7	♥ 10		1NT	Pass	2♥
North HCP: 17	♦ AK74	♦ J10953	3♣	3♠	AP	
South HCP: 4	♣ 102	♣ 75				
Contract: 3♠ N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ J9652	♠ AQ107				1NT
Vul: Both	♥ 84	♥ A1093				
North HCP: 6	♦ Q954	♦ K3	Pass	2♥	3♥	3♠
South HCP: 15	♣ K9	♣ Q53	X♠	XX	AP	
Contract: 3♠XX S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ J83				
Vul: None	♥ AK962	♥ J8543		1NT	Pass	2♦
North HCP: 17	♦ Q7	♦ A103	3♣	3♥	AP	
South HCP: 6	♣ Q108	♣ 92				
Contract: 3♥ N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ KJ843	♠ Q652				1NT
Vul: None	♥ 9	♥ AQ6				
North HCP: 7	♦ Q3	♦ 654	Pass	2♥	3♦	3♠
South HCP: 15	♣ J9753	♣ AK10	Pass	4♠	AP	
Contract: 4♠ S						

Board: 66

Dealer: N

Vul: NS

North HCP: 16

South HCP: 6

Contract: 5♥X W

North:

♠ KJ32

♥ Q3

♦ KQ104

♣ KQ9

South:

♠ AQ10754

♥ 109

♦ 865

♣ 105

West

North

East

South

1NT

Pass

2♥

4♥

Pass

Pass

4♠

5♥

Pass

Pass

XA♠♠

AP

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 61	♠ KQ3	East Bids 3♦ if possible.
Dealer: S	♥ AK8	
Vul: Both	♦ J105	You bid first.
HCP: 17	♣ A982	

Board: 62	♠ K7542	West Bids 3♣ if possible.
Dealer: N	♥ 10	
Vul: EW	♦ J10953	Partner bids first.
HCP: 4	♣ 75	

Board: 63	♠ AQ107	East Bids 3♥ if possible.
Dealer: S	♥ A1093	West Bids X♠ if possible.
Vul: Both	♦ K3	
HCP: 15	♣ Q53	You bid first.

Board: 64	♠ J83	West Bids 3♣ if possible.
Dealer: N	♥ J8543	
Vul: None	♦ A103	Partner bids first.
HCP: 6	♣ 92	

Board: 65	♠ Q652	East Bids 3♦ if possible.
Dealer: S	♥ AQ6	
Vul: None	♦ 654	You bid first.
HCP: 15	♣ AK10	

Board: 66	♠ AQ10754	West Bids 4♥ if possible.
Dealer: N	♥ 109	West Bids 5♥ if possible.
Vul: NS	♦ 865	
HCP: 6	♣ 105	Partner bids first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ AJ962	♠ KQ3				1NT
Vul: Both	♥ J1063	♥ AK8				
North HCP: 6	♦ —	♦ J105	Pass	2♥	3♦	AP
South HCP: 17	♣ 10543	♣ A982				
Contract: 3♦ E						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AJ93	♠ K7542				
Vul: EW	♥ AJ7	♥ 10		1NT	Pass	2♥
North HCP: 17	♦ AK74	♦ J10953	3♣	3♠	AP	
South HCP: 4	♣ 102	♣ 75				
Contract: 3♠ N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ J9652	♠ AQ107				1NT
Vul: Both	♥ 84	♥ A1093				
North HCP: 6	♦ Q954	♦ K3	Pass	2♥	3♥	3♠
South HCP: 15	♣ K9	♣ Q53	X♠	XX	AP	
Contract: 3♠XX S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ J83				
Vul: None	♥ AK962	♥ J8543		1NT	Pass	2♦
North HCP: 17	♦ Q7	♦ A103	3♣	3♥	AP	
South HCP: 6	♣ Q108	♣ 92				
Contract: 3♥ N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ KJ843	♠ Q652				1NT
Vul: None	♥ 9	♥ AQ6				
North HCP: 7	♦ Q3	♦ 654	Pass	2♥	3♦	3♠
South HCP: 15	♣ J9753	♣ AK10	Pass	4♠	AP	
Contract: 4♠ S						

Board: 66

Dealer: N

Vul: NS

North HCP: 16

South HCP: 6

Contract: 5♥X W

North:

♠ KJ32

♥ Q3

♦ KQ104

♣ KQ9

South:

♠ AQ10754

♥ 109

♦ 865

♣ 105

West

North

East

South

1NT

Pass

2♥

4♥

Pass

Pass

4♠

5♥

Pass

Pass

XA♣♣

AP

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 67	♠ J1043	East Bids 2♠ if possible.
Dealer: S	♥ KJ853	
Vul: NS	♦ 10	Partner bids first.
HCP: 6	♣ J104	
Board: 68	♠ 72	West Bids 2♠ if possible.
Dealer: N	♥ AK643	West Bids 3♠ if possible.
Vul: EW	♦ Q103	
HCP: 15	♣ AQ10	You bid first.
Board: 69	♠ J	East Bids 2♥ if possible.
Dealer: S	♥ Q10763	
Vul: None	♦ 75	Partner bids first.
HCP: 3	♣ 96543	
Board: 70	♠ KJ74	West Bids 3♦ if possible.
Dealer: N	♥ A832	
Vul: Both	♦ 94	You bid first.
HCP: 16	♣ AKJ	
Board: 71	♠ A9654	East Bids 3♦ if possible.
Dealer: S	♥ K10	
Vul: None	♦ 7	Partner bids first.
HCP: 10	♣ QJ975	
Board: 72	♠ 532	West Bids 2NT if possible.
Dealer: N	♥ AKJ83	East Redoubles if possible.
Vul: Both	♦ A82	
HCP: 16	♣ A10	You bid first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ J1043	♠ 97				1NT
Vul: NS	♥ KJ853	♥ AQ76	Pass	2♦	2♠	3♥
North HCP: 6	♦ 10	♦ A753	Pass	4♥	AP	
South HCP: 17	♣ J104	♣ AK8				
Contract: 4♥ S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ 72	♠ Q105		1NT	Pass	2♦
Vul: EW	♥ AK643	♥ QJ952	2♠	3♥	Pass	Pass
North HCP: 15	♦ Q103	♦ J42	3♠	Pass	Pass	XA♠♠
South HCP: 9	♣ AQ10	♣ K5	AP			
Contract: 3♠X W						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ 1098				1NT
Vul: None	♥ Q10763	♥ AK54	Pass	2♦	2♥ ¹	3♥
North HCP: 3	♦ 75	♦ Q3	AP			
South HCP: 17	♣ 96543	♣ AKJ8	1. Michaels Cuebid			
Contract: 3♥ S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ KJ74	♠ Q10853				
Vul: Both	♥ A832	♥ J975		1NT	Pass	2♥
North HCP: 16	♦ 94	♦ J73	3♦	3♠	AP	
South HCP: 4	♣ AKJ	♣ 5				
Contract: 3♠ N						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ A9654	♠ KQ8				1NT
Vul: None	♥ K10	♥ Q9742	Pass	2♥	3♦	Pass
North HCP: 10	♦ 7	♦ A2	Pass	4♣	Pass	4♠
South HCP: 15	♣ QJ975	♣ A63	AP			
Contract: 4♠ S						

Board: 72
Dealer: N
Vul: Both
North HCP: 16
South HCP: 10
Contract: 4♠ N

North:
♠ 532
♥ AKJ83
♦ A82
♣ A10

South:
♠ KJ974
♥ Q4
♦ 109
♣ KJ63

West	North	East	South
	1NT	Pass	2♥
2NT ¹	X ²	XX ³	3♣ ⁴
Pass	3♠	Pass	4♠
AP			

1. Unusual 2NT
2. artificial
3. show your better suit
4. artificial

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 67	♠ 97	East Bids 2♠ if possible.
Dealer: S	♥ AQ76	
Vul: NS	♦ A753	You bid first.
HCP: 17	♣ AK8	

Board: 68	♠ Q105	West Bids 2♠ if possible.
Dealer: N	♥ QJ952	West Bids 3♠ if possible.
Vul: EW	♦ J42	
HCP: 9	♣ K5	Partner bids first.

Board: 69	♠ 1098	East Bids 2♥ if possible.
Dealer: S	♥ AK54	
Vul: None	♦ Q3	You bid first.
HCP: 17	♣ AKJ8	

Board: 70	♠ Q10853	West Bids 3♦ if possible.
Dealer: N	♥ J975	
Vul: Both	♦ J73	Partner bids first.
HCP: 4	♣ 5	

Board: 71	♠ KQ8	East Bids 3♦ if possible.
Dealer: S	♥ Q9742	
Vul: None	♦ A2	You bid first.
HCP: 15	♣ A63	

Board: 72	♠ KJ974	West Bids 2NT if possible.
Dealer: N	♥ Q4	East Redoubles if possible.
Vul: Both	♦ 109	
HCP: 10	♣ KJ63	Partner bids first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ J1043	♠ 97				1NT
Vul: NS	♥ KJ853	♥ AQ76	Pass	2♦	2♠	3♥
North HCP: 6	♦ 10	♦ A753	Pass	4♥	AP	
South HCP: 17	♣ J104	♣ AK8				
Contract: 4♥ S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ 72	♠ Q105		1NT	Pass	2♦
Vul: EW	♥ AK643	♥ QJ952	2♠	3♥	Pass	Pass
North HCP: 15	♦ Q103	♦ J42	3♠	Pass	Pass	XA♠♠
South HCP: 9	♣ AQ10	♣ K5	AP			
Contract: 3♠X W						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ 1098				1NT
Vul: None	♥ Q10763	♥ AK54	Pass	2♦	2♥ ¹	3♥
North HCP: 3	♦ 75	♦ Q3	AP			
South HCP: 17	♣ 96543	♣ AKJ8	1. Michaels Cuebid			
Contract: 3♥ S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ KJ74	♠ Q10853				
Vul: Both	♥ A832	♥ J975		1NT	Pass	2♥
North HCP: 16	♦ 94	♦ J73	3♦	3♠	AP	
South HCP: 4	♣ AKJ	♣ 5				
Contract: 3♠ N						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ A9654	♠ KQ8				1NT
Vul: None	♥ K10	♥ Q9742	Pass	2♥	3♦	Pass
North HCP: 10	♦ 7	♦ A2	Pass	4♣	Pass	4♠
South HCP: 15	♣ QJ975	♣ A63	AP			
Contract: 4♠ S						

Board: 72
Dealer: N
Vul: Both
North HCP: 16
South HCP: 10
Contract: 4♠ N

North:
♠ 532
♥ AKJ83
♦ A82
♣ A10

South:
♠ KJ974
♥ Q4
♦ 109
♣ KJ63

West	North	East	South
	1NT	Pass	2♥
2NT ¹	X ²	XX ³	3♣ ⁴
Pass	3♠	Pass	4♠
AP			

1. Unusual 2NT
2. artificial
3. show your better suit
4. artificial

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 73	♠ K10965	East Bids 3♣ if possible.
Dealer: S	♥ 32	
Vul: None	♦ QJ95	Partner bids first.
HCP: 6	♣ 104	
Board: 74	♠ AQ10	West Bids 3♦ if possible.
Dealer: N	♥ KQ3	
Vul: Both	♦ 87	You bid first.
HCP: 16	♣ AJ853	
Board: 75	♠ Q108	East Bids 3♣ if possible.
Dealer: S	♥ 109754	East Bids 4♣ if possible.
Vul: None	♦ 874	
HCP: 2	♣ 74	Partner bids first.
Board: 76	♠ AQ6	West Bids 3♦ if possible.
Dealer: N	♥ AKQ5	East Bids 4♦ if possible.
Vul: NS	♦ 32	
HCP: 17	♣ Q1054	You bid first.
Board: 77	♠ J10843	East Bids 3♣ if possible.
Dealer: S	♥ 10862	
Vul: Both	♦ J732	Partner bids first.
HCP: 2	♣ —	
Board: 78	♠ AKJ	West Bids 3♣ if possible.
Dealer: N	♥ J98	West Doubles 4♥ if possible.
Vul: EW	♦ Q10963	
HCP: 15	♣ A3	You bid first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 73

Dealer: S

Vul: None

North HCP: 6

South HCP: 15

Contract: 3♣ E

North:

♠ K10965

♥ 32

♦ QJ95

♣ 104

South:

♠ AQ7

♥ KJ87

♦ A1062

♣ J5

West North East South

1NT

Pass 2♥ 3♣ AP

Board: 74

Dealer: N

Vul: Both

North HCP: 16

South HCP: 7

Contract: 4♠ S

North:

♠ AQ10

♥ KQ3

♦ 87

♣ AJ853

South:

♠ J7532

♥ AJ987

♦ J6

♣ 6

West North East South

1NT Pass 2♥

3♦ Pass Pass 3♥

Pass 4♦¹ Pass 4♠

AP

1. limit raise or better in ♠

Board: 75

Dealer: S

Vul: None

North HCP: 2

South HCP: 16

Contract: 4♣ E

North:

♠ Q108

♥ 109754

♦ 874

♣ 74

South:

♠ 973

♥ KQJ6

♦ AK105

♣ K5

West North East South

1NT

Pass 2♦ 3♣ 3♥

Pass Pass 4♣ AP

Board: 76

Dealer: N

Vul: NS

North HCP: 17

South HCP: 0

Contract: 4♦X W

North:

♠ AQ6

♥ AKQ5

♦ 32

♣ Q1054

South:

♠ 87542

♥ 32

♦ 108

♣ 9876

West North East South

1NT Pass 2♥

3♦ 3♠ 4♦ Pass

Pass X AP

Board: 77

Dealer: S

Vul: Both

North HCP: 2

South HCP: 15

Contract: 3♣ E

North:

♠ J10843

♥ 10862

♦ J732

♣ —

South:

♠ Q5

♥ AKQ94

♦ A94

♣ 986

West North East South

1NT

Pass 2♥ 3♣ AP

Board: 78

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 4♠ N

North:

♠ AKJ

♥ J98

♦ Q10963

♣ A3

South:

♠ Q6432

♥ A6543

♦ K

♣ 74

West	North	East	South
------	-------	------	-------

	1NT	Pass	2♥
--	-----	------	----

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

X	4♠	AP	
---	----	----	--

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 73 ♠ AQ7 East Bids 3♣ if possible.
Dealer: S ♥ KJ87
Vul: None ♦ A1062 You bid first.
HCP: 15 ♣ J5

Board: 74 ♠ J7532 West Bids 3♦ if possible.
Dealer: N ♥ AJ987
Vul: Both ♦ J6 Partner bids first.
HCP: 7 ♣ 6

Board: 75 ♠ 973 East Bids 3♣ if possible.
Dealer: S ♥ KQJ6 East Bids 4♣ if possible.
Vul: None ♦ AK105
HCP: 16 ♣ K5 You bid first.

Board: 76 ♠ 87542 West Bids 3♦ if possible.
Dealer: N ♥ 32 East Bids 4♦ if possible.
Vul: NS ♦ 108
HCP: 0 ♣ 9876 Partner bids first.

Board: 77 ♠ Q5 East Bids 3♣ if possible.
Dealer: S ♥ AKQ94
Vul: Both ♦ A94 You bid first.
HCP: 15 ♣ 986

Board: 78 ♠ Q6432 West Bids 3♣ if possible.
Dealer: N ♥ A6543 West Doubles 4♥ if possible.
Vul: EW ♦ K Partner bids first.
HCP: 9 ♣ 74

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 73

Dealer: S

Vul: None

North HCP: 6

South HCP: 15

Contract: 3♣ E

North:

♠ K10965

♥ 32

♦ QJ95

♣ 104

South:

♠ AQ7

♥ KJ87

♦ A1062

♣ J5

West North East South

1NT

Pass 2♥ 3♣ AP

Board: 74

Dealer: N

Vul: Both

North HCP: 16

South HCP: 7

Contract: 4♠ S

North:

♠ AQ10

♥ KQ3

♦ 87

♣ AJ853

South:

♠ J7532

♥ AJ987

♦ J6

♣ 6

West North East South

1NT Pass 2♥

3♦ Pass Pass 3♥

Pass 4♦¹ Pass 4♠

AP

1. limit raise or better in ♠

Board: 75

Dealer: S

Vul: None

North HCP: 2

South HCP: 16

Contract: 4♣ E

North:

♠ Q108

♥ 109754

♦ 874

♣ 74

South:

♠ 973

♥ KQJ6

♦ AK105

♣ K5

West North East South

1NT

Pass 2♦ 3♣ 3♥

Pass Pass 4♣ AP

Board: 76

Dealer: N

Vul: NS

North HCP: 17

South HCP: 0

Contract: 4♦X W

North:

♠ AQ6

♥ AKQ5

♦ 32

♣ Q1054

South:

♠ 87542

♥ 32

♦ 108

♣ 9876

West North East South

1NT Pass 2♥

3♦ 3♠ 4♦ Pass

Pass X AP

Board: 77

Dealer: S

Vul: Both

North HCP: 2

South HCP: 15

Contract: 3♣ E

North:

♠ J10843

♥ 10862

♦ J732

♣ —

South:

♠ Q5

♥ AKQ94

♦ A94

♣ 986

West North East South

1NT

Pass 2♥ 3♣ AP

Board: 78

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 4♠ N

North:

♠ AKJ

♥ J98

♦ Q10963

♣ A3

South:

♠ Q6432

♥ A6543

♦ K

♣ 74

West	North	East	South
------	-------	------	-------

	1NT	Pass	2♥
--	-----	------	----

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

X	4♠	AP	
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North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 79 ♠ J92 East Bids 3♣ if possible.
Dealer: S ♥ KJ1073
Vul: None ♦ 987 Partner bids first.
HCP: 5 ♣ 52

Board: 80 ♠ K42 West Bids 3♣ if possible.
Dealer: N ♥ AQ5
Vul: None ♦ AQ106 You bid first.
HCP: 15 ♣ 653

Board: 81 ♠ 64 East Bids 3♠ if possible.
Dealer: S ♥ KQ953
Vul: EW ♦ K103 Partner bids first.
HCP: 8 ♣ 1052

Board: 82 ♠ A83 West Bids 3♣ if possible.
Dealer: N ♥ A102
Vul: None ♦ AK83 You bid first.
HCP: 17 ♣ Q86

Board: 83 ♠ KQJ2 East Bids 3♦ if possible.
Dealer: S ♥ QJ1072
Vul: NS ♦ 93 Partner bids first.
HCP: 9 ♣ 105

Board: 84 ♠ AQJ83 West Bids 3♣ if possible.
Dealer: N ♥ K97
Vul: NS ♦ QJ5 You bid first.
HCP: 15 ♣ Q3

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ KQ64				1NT
Vul: None	♥ KJ1073	♥ 984				
North HCP: 5	♦ 987	♦ AKQ4	Pass	2♦	3♣	AP
South HCP: 16	♣ 52	♣ Q9				
Contract: 3♣ E						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ K42	♠ AQJ75		1NT	Pass	2♥
Vul: None	♥ AQ5	♥ KJ8				
North HCP: 15	♦ AQ106	♦ J95	3♣	Pass	Pass	XA♠♠
South HCP: 12	♣ 653	♣ 84	AP			
Contract: 3♣X W						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ Q7				1NT
Vul: EW	♥ KQ953	♥ 862				
North HCP: 8	♦ K103	♦ AQJ64	Pass	2♦	3♠	Pass
South HCP: 15	♣ 1052	♣ AQ7	Pass	XA♠♠	AP	
Contract: 3♠X E						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ 109752				
Vul: None	♥ A102	♥ 963		1NT	Pass	2♥
North HCP: 17	♦ AK83	♦ QJ75				
South HCP: 3	♣ Q86	♣ 9	3♣	AP		
Contract: 3♣ W						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ KQJ2	♠ 753				1NT
Vul: NS	♥ QJ1072	♥ AK5				
North HCP: 9	♦ 93	♦ 85	Pass	2♦	3♦	Pass
South HCP: 15	♣ 105	♣ AKJ87	Pass	3♠	Pass	4♥
Contract: 4♥ S			AP			

Board: 84

Dealer: N

Vul: NS

North HCP: 15

South HCP: 7

Contract: 3♠ N

North:

♠ AQJ83

♥ K97

♦ QJ5

♣ Q3

South:

♠ K10962

♥ 3

♦ A973

♣ 854

West	North	East	South
	1NT	Pass	2♥
3♣	Pass	Pass	XA♠♠
Pass	3♠	AP	

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 79	♠ KQ64	East Bids 3♣ if possible.
Dealer: S	♥ 984	
Vul: None	♦ AKQ4	You bid first.
HCP: 16	♣ Q9	

Board: 80	♠ AQJ75	West Bids 3♣ if possible.
Dealer: N	♥ KJ8	
Vul: None	♦ J95	Partner bids first.
HCP: 12	♣ 84	

Board: 81	♠ Q7	East Bids 3♠ if possible.
Dealer: S	♥ 862	
Vul: EW	♦ AQJ64	You bid first.
HCP: 15	♣ AQ7	

Board: 82	♠ 109752	West Bids 3♣ if possible.
Dealer: N	♥ 963	
Vul: None	♦ QJ75	Partner bids first.
HCP: 3	♣ 9	

Board: 83	♠ 753	East Bids 3♦ if possible.
Dealer: S	♥ AK5	
Vul: NS	♦ 85	You bid first.
HCP: 15	♣ AKJ87	

Board: 84	♠ K10962	West Bids 3♣ if possible.
Dealer: N	♥ 3	
Vul: NS	♦ A973	Partner bids first.
HCP: 7	♣ 854	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ KQ64				1NT
Vul: None	♥ KJ1073	♥ 984				
North HCP: 5	♦ 987	♦ AKQ4	Pass	2♦	3♣	AP
South HCP: 16	♣ 52	♣ Q9				
Contract: 3♣ E						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ K42	♠ AQJ75		1NT	Pass	2♥
Vul: None	♥ AQ5	♥ KJ8	3♣	Pass	Pass	XA♠♠
North HCP: 15	♦ AQ106	♦ J95	AP			
South HCP: 12	♣ 653	♣ 84				
Contract: 3♣X W						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ Q7				1NT
Vul: EW	♥ KQ953	♥ 862	Pass	2♦	3♠	Pass
North HCP: 8	♦ K103	♦ AQJ64	Pass	XA♠♠	AP	
South HCP: 15	♣ 1052	♣ AQ7				
Contract: 3♠X E						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ 109752				
Vul: None	♥ A102	♥ 963		1NT	Pass	2♥
North HCP: 17	♦ AK83	♦ QJ75	3♣	AP		
South HCP: 3	♣ Q86	♣ 9				
Contract: 3♣ W						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ KQJ2	♠ 753				1NT
Vul: NS	♥ QJ1072	♥ AK5	Pass	2♦	3♦	Pass
North HCP: 9	♦ 93	♦ 85	Pass	3♠	Pass	4♥
South HCP: 15	♣ 105	♣ AKJ87	AP			
Contract: 4♥ S						

Board: 84

Dealer: N

Vul: NS

North HCP: 15

South HCP: 7

Contract: 3♠ N

North:

♠ AQJ83

♥ K97

♦ QJ5

♣ Q3

South:

♠ K10962

♥ 3

♦ A973

♣ 854

West	North	East	South
	1NT	Pass	2♥
3♣	Pass	Pass	XA♠♠
Pass	3♠	AP	

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 85	♠ 1074	East Bids 2♠ if possible.
Dealer: S	♥ 1098532	
Vul: Both	♦ J9	Partner bids first.
HCP: 1	♣ 53	

Board: 86	♠ J8742	West Bids 2♠ if possible.
Dealer: N	♥ AK6	
Vul: None	♦ AJ	You bid first.
HCP: 17	♣ A84	

Board: 87	♠ 1082	East Bids 3♣ if possible.
Dealer: S	♥ J10865	
Vul: NS	♦ QJ832	Partner bids first.
HCP: 4	♣ —	

Board: 88	♠ AJ4	West Bids 3♦ if possible.
Dealer: N	♥ 82	
Vul: EW	♦ K53	You bid first.
HCP: 15	♣ AK1097	

Board: 89	♠ 102	East Bids 2♠ if possible.
Dealer: S	♥ 98742	
Vul: Both	♦ J4	Partner bids first.
HCP: 4	♣ QJ105	

Board: 90	♠ 10942	West Bids 3♣ if possible.
Dealer: N	♥ AQJ	
Vul: EW	♦ AK73	You bid first.
HCP: 16	♣ Q4	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 1074	♠ 98				1NT
Vul: Both	♥ 1098532	♥ KQJ				
North HCP: 1	♦ J9	♦ AQ53	Pass	2♦	2♠	AP
South HCP: 16	♣ 53	♣ A1098				
Contract: 2♠ E						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ J8742	♠ —		1NT	Pass	2♦
Vul: None	♥ AK6	♥ J9752	2♠	Pass	Pass	3♣
North HCP: 17	♦ AJ	♦ 85	Pass	3♥	AP	
South HCP: 5	♣ A84	♣ KJ6532				
Contract: 3♥ N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 1082	♠ KJ543				1NT
Vul: NS	♥ J10865	♥ AKQ				
North HCP: 4	♦ QJ832	♦ 654	Pass	2♦	3♣	AP
South HCP: 15	♣ —	♣ Q6				
Contract: 3♣ E						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ 109862		1NT	Pass	2♥
Vul: EW	♥ 82	♥ KJ10	3♦	AP		
North HCP: 15	♦ K53	♦ 9				
South HCP: 7	♣ AK1097	♣ QJ32				
Contract: 3♦ W						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ K8				1NT
Vul: Both	♥ 98742	♥ A63				
North HCP: 4	♦ J4	♦ A9752	Pass	2♦	2♠	AP
South HCP: 15	♣ QJ105	♣ A87				
Contract: 2♠ E						

Board: 90

Dealer: N

Vul: EW

North HCP: 16

South HCP: 4

Contract: 3♥ N

North:

♠ 10942

♥ AQJ

♦ AK73

♣ Q4

South:

♠ K

♥ 109876

♦ J1052

♣ 1065

West	North	East	South
	1NT	Pass	2♦
3♣	3♥	AP	

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 85	♠ 98	East Bids 2♠ if possible.
Dealer: S	♥ KQJ	
Vul: Both	♦ AQ53	You bid first.
HCP: 16	♣ A1098	

Board: 86	♠ —	West Bids 2♠ if possible.
Dealer: N	♥ J9752	
Vul: None	♦ 85	Partner bids first.
HCP: 5	♣ KJ6532	

Board: 87	♠ KJ543	East Bids 3♣ if possible.
Dealer: S	♥ AKQ	
Vul: NS	♦ 654	You bid first.
HCP: 15	♣ Q6	

Board: 88	♠ 109862	West Bids 3♦ if possible.
Dealer: N	♥ KJ10	
Vul: EW	♦ 9	Partner bids first.
HCP: 7	♣ QJ32	

Board: 89	♠ K8	East Bids 2♠ if possible.
Dealer: S	♥ A63	
Vul: Both	♦ A9752	You bid first.
HCP: 15	♣ A87	

Board: 90	♠ K	West Bids 3♣ if possible.
Dealer: N	♥ 109876	
Vul: EW	♦ J1052	Partner bids first.
HCP: 4	♣ 1065	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 1074	♠ 98				1NT
Vul: Both	♥ 1098532	♥ KQJ				
North HCP: 1	♦ J9	♦ AQ53	Pass	2♦	2♠	AP
South HCP: 16	♣ 53	♣ A1098				
Contract: 2♠ E						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ J8742	♠ —		1NT	Pass	2♦
Vul: None	♥ AK6	♥ J9752	2♠	Pass	Pass	3♣
North HCP: 17	♦ AJ	♦ 85	Pass	3♥	AP	
South HCP: 5	♣ A84	♣ KJ6532				
Contract: 3♥ N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 1082	♠ KJ543				1NT
Vul: NS	♥ J10865	♥ AKQ				
North HCP: 4	♦ QJ832	♦ 654	Pass	2♦	3♣	AP
South HCP: 15	♣ —	♣ Q6				
Contract: 3♣ E						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ 109862		1NT	Pass	2♥
Vul: EW	♥ 82	♥ KJ10	3♦	AP		
North HCP: 15	♦ K53	♦ 9				
South HCP: 7	♣ AK1097	♣ QJ32				
Contract: 3♦ W						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ K8				1NT
Vul: Both	♥ 98742	♥ A63				
North HCP: 4	♦ J4	♦ A9752	Pass	2♦	2♠	AP
South HCP: 15	♣ QJ105	♣ A87				
Contract: 2♠ E						

Board: 90

Dealer: N

Vul: EW

North HCP: 16

South HCP: 4

Contract: 3♥ N

North:

♠ 10942

♥ AQJ

♦ AK73

♣ Q4

South:

♠ K

♥ 109876

♦ J1052

♣ 1065

West	North	East	South
	1NT	Pass	2♦
3♣	3♥	AP	

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 91	♠ 109743	East Bids 3♦ if possible.
Dealer: S	♥ 972	
Vul: None	♦ 102	Partner bids first.
HCP: 4	♣ A74	

Board: 92	♠ 106	West Bids 2♠ if possible.
Dealer: N	♥ AQJ	
Vul: NS	♦ K832	You bid first.
HCP: 16	♣ AQ43	

Board: 93	♠ J10762	East Bids 3♣ if possible.
Dealer: S	♥ KJ5	
Vul: Both	♦ 1094	Partner bids first.
HCP: 5	♣ 74	

Board: 94	♠ K97	West Bids 3♦ if possible.
Dealer: N	♥ AK7	
Vul: None	♦ 94	You bid first.
HCP: 15	♣ AJ973	

Board: 95	♠ KQJ973	East Bids 3♥ if possible.
Dealer: S	♥ K5	
Vul: NS	♦ 103	Partner bids first.
HCP: 9	♣ 983	

Board: 96	♠ A9	West Bids 3♣ if possible.
Dealer: N	♥ AJ3	
Vul: NS	♦ A1073	You bid first.
HCP: 15	♣ Q862	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 109743	♠ AJ86				1NT
Vul: None	♥ 972	♥ AK6	Pass	2♥	3♦	3♠
North HCP: 4	♦ 102	♦ J95	AP			
South HCP: 15	♣ A74	♣ Q32				
Contract: 3♠ S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ J4		1NT	Pass	2♦
Vul: NS	♥ AQJ	♥ K7543	2♠	Pass	Pass	3♦
North HCP: 16	♦ K832	♦ AQ94	Pass	3♥	Pass	3NT
South HCP: 11	♣ AQ43	♣ J10	Pass	4♥	AP	
Contract: 4♥ N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ J10762	♠ KQ				1NT
Vul: Both	♥ KJ5	♥ A98	Pass	2♥	3♣	AP
North HCP: 5	♦ 1094	♦ AJ752				
South HCP: 15	♣ 74	♣ J93				
Contract: 3♣ E						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ K97	♠ J653		1NT	Pass	2♦
Vul: None	♥ AK7	♥ J10865	3♦	AP		
North HCP: 15	♦ 94	♦ J65				
South HCP: 3	♣ AJ973	♣ 5				
Contract: 3♦ W						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ KQJ973	♠ A82				1NT
Vul: NS	♥ K5	♥ 102	Pass	2♥	3♥	Pass
North HCP: 9	♦ 103	♦ AQJ76	Pass	4♠	AP	
South HCP: 15	♣ 983	♣ A105				
Contract: 4♠ N						

Board: 96
Dealer: N
Vul: NS
North HCP: 15
South HCP: 6
Contract: 3♣X W

North:
♠ A9
♥ AJ3
♦ A1073
♣ Q862

South:
♠ J1062
♥ Q9875
♦ K9
♣ 75

West	North	East	South
	1NT	Pass	2♦
3♣	Pass	Pass	XA♠♠
AP			

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 91	♠ AJ86	East Bids 3♦ if possible.
Dealer: S	♥ AK6	
Vul: None	♦ J95	You bid first.
HCP: 15	♣ Q32	
Board: 92	♠ J4	West Bids 2♠ if possible.
Dealer: N	♥ K7543	
Vul: NS	♦ AQ94	Partner bids first.
HCP: 11	♣ J10	
Board: 93	♠ KQ	East Bids 3♣ if possible.
Dealer: S	♥ A98	
Vul: Both	♦ AJ752	You bid first.
HCP: 15	♣ J93	
Board: 94	♠ J653	West Bids 3♦ if possible.
Dealer: N	♥ J10865	
Vul: None	♦ J65	Partner bids first.
HCP: 3	♣ 5	
Board: 95	♠ A82	East Bids 3♥ if possible.
Dealer: S	♥ 102	
Vul: NS	♦ AQJ76	You bid first.
HCP: 15	♣ A105	
Board: 96	♠ J1062	West Bids 3♣ if possible.
Dealer: N	♥ Q9875	
Vul: NS	♦ K9	Partner bids first.
HCP: 6	♣ 75	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 109743	♠ AJ86				1NT
Vul: None	♥ 972	♥ AK6	Pass	2♥	3♦	3♠
North HCP: 4	♦ 102	♦ J95	AP			
South HCP: 15	♣ A74	♣ Q32				
Contract: 3♠ S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ J4		1NT	Pass	2♦
Vul: NS	♥ AQJ	♥ K7543	2♠	Pass	Pass	3♦
North HCP: 16	♦ K832	♦ AQ94	Pass	3♥	Pass	3NT
South HCP: 11	♣ AQ43	♣ J10	Pass	4♥	AP	
Contract: 4♥ N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ J10762	♠ KQ				1NT
Vul: Both	♥ KJ5	♥ A98	Pass	2♥	3♣	AP
North HCP: 5	♦ 1094	♦ AJ752				
South HCP: 15	♣ 74	♣ J93				
Contract: 3♣ E						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ K97	♠ J653		1NT	Pass	2♦
Vul: None	♥ AK7	♥ J10865	3♦	AP		
North HCP: 15	♦ 94	♦ J65				
South HCP: 3	♣ AJ973	♣ 5				
Contract: 3♦ W						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ KQJ973	♠ A82				1NT
Vul: NS	♥ K5	♥ 102	Pass	2♥	3♥	Pass
North HCP: 9	♦ 103	♦ AQJ76	Pass	4♠	AP	
South HCP: 15	♣ 983	♣ A105				
Contract: 4♠ N						

Board: 96
Dealer: N
Vul: NS
North HCP: 15
South HCP: 6
Contract: 3♣X W

North:
♠ A9
♥ AJ3
♦ A1073
♣ Q862

South:
♠ J1062
♥ Q9875
♦ K9
♣ 75

West	North	East	South
	1NT	Pass	2♦
3♣	Pass	Pass	XA♠♠
AP			

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 97	♠ 8	East Bids 2♠ if possible.
Dealer: S	♥ J10765	
Vul: Both	♦ 1086	Partner bids first.
HCP: 2	♣ J974	
Board: 98	♠ Q3	West Bids 2♠ if possible.
Dealer: N	♥ Q976	West Bids 5♠ if possible.
Vul: NS	♦ A85	West Doubles Pass if possible.
HCP: 15	♣ AQJ5	You bid first.
Board: 99	♠ KJ109	East Bids 4NT if possible.
Dealer: S	♥ KJ973	West Bids 5♦ if possible.
Vul: None	♦ 7	
HCP: 8	♣ 932	Partner bids first.
Board: 100	♠ KQ4	West Bids 3♦ if possible.
Dealer: N	♥ Q32	
Vul: None	♦ 76	You bid first.
HCP: 15	♣ AKJ96	
Board: 101	♠ KQ854	East Bids 3♣ if possible.
Dealer: S	♥ J4	
Vul: Both	♦ J964	Partner bids first.
HCP: 7	♣ 72	
Board: 102	♠ 652	West Bids 3♣ if possible.
Dealer: N	♥ KJ107	East Bids 4♣ if possible.
Vul: None	♦ AKJ7	
HCP: 16	♣ A9	You bid first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 97

Dealer: S

Vul: Both

North HCP: 2

South HCP: 16

Contract: 2♠ E

North:

♠ 8

♥ J10765

♦ 1086

♣ J974

South:

♠ K96

♥ Q98

♦ AK532

♣ A6

West North East South

Pass 2♦ 2♣ 1NT

Pass 2♦ 2♣ AP

Board: 98

Dealer: N

Vul: NS

North HCP: 15

South HCP: 8

Contract: 6♣ X S

North:

♠ Q3

♥ Q976

♦ A85

♣ AQJ5

South:

♠ —

♥ KJ1032

♦ J10

♣ K109643

West North East South

Pass 1NT Pass 2♦

2♣ Pass Pass 5♣

Pass 5♥ Pass Pass

5♣ 6♣ Pass Pass

X AP

Board: 99

Dealer: S

Vul: None

North HCP: 8

South HCP: 17

Contract: 5♥ S

North:

♠ KJ109

♥ KJ973

♦ 7

♣ 932

South:

♠ A4

♥ A8542

♦ A64

♣ AJ4

West North East South

Pass 2♦ 4NT¹ 1NT

Pass 2♦ 4NT¹ Pass

5♦ Pass Pass² 5♥

AP

1. Unusual 4NT

2. bidable suit

Board: 100

Dealer: N

Vul: None

North HCP: 15

South HCP: 4

Contract: 3♦ W

North:

♠ KQ4

♥ Q32

♦ 76

♣ AKJ96

South:

♠ A8753

♥ 874

♦ 108

♣ 532

West North East South

Pass 1NT Pass 2♥

3♦ AP

Board: 101

Dealer: S

Vul: Both

North HCP: 7

South HCP: 15

Contract: 3♠ S

North:

♠ KQ854

♥ J4

♦ J964

♣ 72

South:

♠ AJ6

♥ AQ1075

♦ 107

♣ A85

West North East South

Pass 2♥ 3♣ 1NT

Pass 2♥ 3♣ Pass

Pass 3♦ Pass 3♠

AP

Board: 102

Dealer: N

Vul: None

North HCP: 16

South HCP: 2

Contract: 4♣ W

North:

♠ 652

♥ KJ107

♦ AKJ7

♣ A9

South:

♠ 84

♥ Q9532

♦ 96543

♣ 3

West	North	East	South
	1NT	Pass	2♦
3♣	3♥	4♣	AP

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 97	♠ K96	East Bids 2♠ if possible.
Dealer: S	♥ Q98	
Vul: Both	♦ AK532	You bid first.
HCP: 16	♣ A6	
Board: 98	♠ —	West Bids 2♠ if possible.
Dealer: N	♥ KJ1032	West Bids 5♠ if possible.
Vul: NS	♦ J10	West Doubles Pass if possible.
HCP: 8	♣ K109643	Partner bids first.
Board: 99	♠ A4	East Bids 4NT if possible.
Dealer: S	♥ A8542	West Bids 5♦ if possible.
Vul: None	♦ A64	
HCP: 17	♣ AJ4	You bid first.
Board: 100	♠ A8753	West Bids 3♦ if possible.
Dealer: N	♥ 874	
Vul: None	♦ 108	Partner bids first.
HCP: 4	♣ 532	
Board: 101	♠ AJ6	East Bids 3♣ if possible.
Dealer: S	♥ AQ1075	
Vul: Both	♦ 107	You bid first.
HCP: 15	♣ A85	
Board: 102	♠ 84	West Bids 3♣ if possible.
Dealer: N	♥ Q9532	East Bids 4♣ if possible.
Vul: None	♦ 96543	
HCP: 2	♣ 3	Partner bids first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 97

Dealer: S

Vul: Both

North HCP: 2

South HCP: 16

Contract: 2♠ E

North:

♠ 8

♥ J10765

♦ 1086

♣ J974

South:

♠ K96

♥ Q98

♦ AK532

♣ A6

West North East South

Pass 2♦ 2♣ 1NT

Pass 2♦ 2♣ AP

Board: 98

Dealer: N

Vul: NS

North HCP: 15

South HCP: 8

Contract: 6♣ X S

North:

♠ Q3

♥ Q976

♦ A85

♣ AQJ5

South:

♠ —

♥ KJ1032

♦ J10

♣ K109643

West North East South

Pass 1NT Pass 2♦

2♣ Pass Pass 5♣

Pass 5♥ Pass Pass

5♣ 6♣ Pass Pass

X AP

Board: 99

Dealer: S

Vul: None

North HCP: 8

South HCP: 17

Contract: 5♥ S

North:

♠ KJ109

♥ KJ973

♦ 7

♣ 932

South:

♠ A4

♥ A8542

♦ A64

♣ AJ4

West North East South

Pass 2♦ 4NT¹ 1NT

Pass 2♦ 4NT¹ Pass

5♦ Pass Pass² 5♥

AP

1. Unusual 4NT

2. bidable suit

Board: 100

Dealer: N

Vul: None

North HCP: 15

South HCP: 4

Contract: 3♦ W

North:

♠ KQ4

♥ Q32

♦ 76

♣ AKJ96

South:

♠ A8753

♥ 874

♦ 108

♣ 532

West North East South

Pass 1NT Pass 2♥

3♦ AP

Board: 101

Dealer: S

Vul: Both

North HCP: 7

South HCP: 15

Contract: 3♠ S

North:

♠ KQ854

♥ J4

♦ J964

♣ 72

South:

♠ AJ6

♥ AQ1075

♦ 107

♣ A85

West North East South

Pass 2♥ 3♣ 1NT

Pass 2♥ 3♣ Pass

Pass 3♦ Pass 3♠

AP

Board: 102

Dealer: N

Vul: None

North HCP: 16

South HCP: 2

Contract: 4♣ W

North:

♠ 652

♥ KJ107

♦ AKJ7

♣ A9

South:

♠ 84

♥ Q9532

♦ 96543

♣ 3

West	North	East	South
	1NT	Pass	2♦
3♣	3♥	4♣	AP

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 103
Dealer: S
Vul: EW
HCP: 5

♠ —
♥ K10865
♦ 109765
♣ Q98

East Bids 2♠ if possible.
East Bids 3♠ if possible.
West Bids 4♠ if possible.

Partner bids first.

Board: 104
Dealer: N
Vul: NS
HCP: 15

♠ A1075
♥ K3
♦ AQ54
♣ Q96

West Bids 3♣ if possible.
East Bids XA♠♠ if possible.

You bid first.

Board: 105
Dealer: S
Vul: EW
HCP: 2

♠ Q108432
♥ 765
♦ 9
♣ 976

East Bids 3♦ if possible.
West Bids 3NT if possible.

Partner bids first.

Board: 106
Dealer: N
Vul: Both
HCP: 15

♠ K98
♥ 63
♦ AKJ109
♣ A65

West Bids 2♠ if possible.
West Bids 3♠ if possible.

You bid first.

Board: 107
Dealer: S
Vul: Both
HCP: 1

♠ 109432
♥ J643
♦ 109
♣ 83

East Bids 3♦ if possible.

Partner bids first.

Board: 108
Dealer: N
Vul: None
HCP: 15

♠ KQ9
♥ KJ10
♦ KQ8
♣ J974

West Bids 3♣ if possible.

You bid first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 103
Dealer: S
Vul: EW
North HCP: 5
South HCP: 16
Contract: 4♠X E

North:
♠ —
♥ K10865
♦ 109765
♣ Q98

South:
♠ K108
♥ AQ2
♦ K3
♣ A10732

West	North	East	South
			1NT
Pass	2♦	2♠	Pass
Pass	3♦	3♠	4♥
4♠	Pass	Pass	X
AP			

Board: 104
Dealer: N
Vul: NS
North HCP: 15
South HCP: 7
Contract: 4♥X S

North:
♠ A1075
♥ K3
♦ AQ54
♣ Q96

South:
♠ J8
♥ AQ10976
♦ 98
♣ 874

West	North	East	South
	1NT	Pass	2♦
3♣	Pass	Pass	4♥
Pass	Pass	XA♠♠	AP

Board: 105
Dealer: S
Vul: EW
North HCP: 2
South HCP: 16
Contract: 3N W

North:
♠ Q108432
♥ 765
♦ 9
♣ 976

South:
♠ KJ
♥ A84
♦ Q82
♣ AQ1043

West	North	East	South
			1NT
Pass	2♥	3♦	Pass
3NT	AP		

Board: 106
Dealer: N
Vul: Both
North HCP: 15
South HCP: 2
Contract: 3♠ W

North:
♠ K98
♥ 63
♦ AKJ109
♣ A65

South:
♠ 743
♥ 1098754
♦ 5
♣ Q43

West	North	East	South
	1NT	Pass	2♦
2♠	Pass	Pass	3♥
3♠	AP		

Board: 107
Dealer: S
Vul: Both
North HCP: 1
South HCP: 16
Contract: 3♠ S

North:
♠ 109432
♥ J643
♦ 109
♣ 83

South:
♠ AKJ5
♥ KQ2
♦ K8
♣ 9752

West	North	East	South
			1NT
Pass	2♥	3♦	3♠
AP			

Board: 108

Dealer: N

Vul: None

North HCP: 15

South HCP: 7

Contract: 3♥ N

North:

♠ KQ9

♥ KJ10

♦ KQ8

♣ J974

South:

♠ J85

♥ Q6542

♦ A432

♣ 2

West	North	East	South
	1NT	Pass	2♦
3♣	Pass	Pass	3♦
Pass	3♥	AP	

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 103 ♠ K108
Dealer: S ♥ AQ2
Vul: EW ♦ K3
HCP: 16 ♣ A10732

East Bids 2♠ if possible.
East Bids 3♠ if possible.
West Bids 4♠ if possible.

You bid first.

Board: 104 ♠ J8
Dealer: N ♥ AQ10976
Vul: NS ♦ 98
HCP: 7 ♣ 874

West Bids 3♣ if possible.
East Bids XA♠♠ if possible.

Partner bids first.

Board: 105 ♠ KJ
Dealer: S ♥ A84
Vul: EW ♦ Q82
HCP: 16 ♣ AQ1043

East Bids 3♦ if possible.
West Bids 3NT if possible.

You bid first.

Board: 106 ♠ 743
Dealer: N ♥ 1098754
Vul: Both ♦ 5
HCP: 2 ♣ Q43

West Bids 2♠ if possible.
West Bids 3♠ if possible.

Partner bids first.

Board: 107 ♠ AKJ5
Dealer: S ♥ KQ2
Vul: Both ♦ K8
HCP: 16 ♣ 9752

East Bids 3♦ if possible.

You bid first.

Board: 108 ♠ J85
Dealer: N ♥ Q6542
Vul: None ♦ A432
HCP: 7 ♣ 2

West Bids 3♣ if possible.

Partner bids first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 103
Dealer: S
Vul: EW
North HCP: 5
South HCP: 16
Contract: 4♠X E

North:
♠ —
♥ K10865
♦ 109765
♣ Q98

South:
♠ K108
♥ AQ2
♦ K3
♣ A10732

West	North	East	South
			1NT
Pass	2♦	2♠	Pass
Pass	3♦	3♠	4♥
4♣	Pass	Pass	X
AP			

Board: 104
Dealer: N
Vul: NS
North HCP: 15
South HCP: 7
Contract: 4♥X S

North:
♠ A1075
♥ K3
♦ AQ54
♣ Q96

South:
♠ J8
♥ AQ10976
♦ 98
♣ 874

West	North	East	South
	1NT	Pass	2♦
3♣	Pass	Pass	4♥
Pass	Pass	XA♠♠	AP

Board: 105
Dealer: S
Vul: EW
North HCP: 2
South HCP: 16
Contract: 3N W

North:
♠ Q108432
♥ 765
♦ 9
♣ 976

South:
♠ KJ
♥ A84
♦ Q82
♣ AQ1043

West	North	East	South
			1NT
Pass	2♥	3♦	Pass
3NT	AP		

Board: 106
Dealer: N
Vul: Both
North HCP: 15
South HCP: 2
Contract: 3♠ W

North:
♠ K98
♥ 63
♦ AKJ109
♣ A65

South:
♠ 743
♥ 1098754
♦ 5
♣ Q43

West	North	East	South
	1NT	Pass	2♦
2♠	Pass	Pass	3♥
3♠	AP		

Board: 107
Dealer: S
Vul: Both
North HCP: 1
South HCP: 16
Contract: 3♠ S

North:
♠ 109432
♥ J643
♦ 109
♣ 83

South:
♠ AKJ5
♥ KQ2
♦ K8
♣ 9752

West	North	East	South
			1NT
Pass	2♥	3♦	3♠
AP			

Board: 108

Dealer: N

Vul: None

North HCP: 15

South HCP: 7

Contract: 3♥ N

North:

♠ KQ9

♥ KJ10

♦ KQ8

♣ J974

South:

♠ J85

♥ Q6542

♦ A432

♣ 2

West	North	East	South
	1NT	Pass	2♦
3♣	Pass	Pass	3♦
Pass	3♥	AP	

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 109	♠ KJ962	East Bids 3♦ if possible.
Dealer: S	♥ J862	West Bids X♥ if possible.
Vul: EW	♦ 7	
HCP: 7	♣ Q106	Partner bids first.
Board: 110	♠ J10	West Bids 4♠ if possible.
Dealer: N	♥ 542	
Vul: NS	♦ AKQ74	You bid first.
HCP: 17	♣ AK10	
Board: 111	♠ J6	East Bids 4♠ if possible.
Dealer: S	♥ QJ985	
Vul: NS	♦ A102	Partner bids first.
HCP: 10	♣ Q52	
Board: 112	♠ AQ63	West Bids 3♦ if possible.
Dealer: N	♥ K62	
Vul: Both	♦ Q5	You bid first.
HCP: 16	♣ KQ53	
Board: 113	♠ A95	East Bids 3♦ if possible.
Dealer: S	♥ K10542	
Vul: NS	♦ 2	Partner bids first.
HCP: 11	♣ A876	
Board: 114	♠ KQ6	West Bids 3♦ if possible.
Dealer: N	♥ A62	
Vul: Both	♦ A65	You bid first.
HCP: 15	♣ Q1096	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ KJ962	♠ A105				1NT
Vul: EW	♥ J862	♥ AKQ109	Pass	2♥	3♦	Pass
North HCP: 7	♦ 7	♦ Q6	Pass	3♥	Pass	4♥
South HCP: 15	♣ Q106	♣ 953	X♥	AP		
Contract: 4♥X N						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ 84		1NT	Pass	2♦
Vul: NS	♥ 542	♥ AJ10763	4♠	Pass	Pass	XA♠♠
North HCP: 17	♦ AKQ74	♦ J92	AP			
South HCP: 7	♣ AK10	♣ J6				
Contract: 4♠X W						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ 93				1NT
Vul: NS	♥ QJ985	♥ AK72	Pass	2♦	4♠	Pass
North HCP: 10	♦ A102	♦ KJ64	Pass	XA♠♠	AP	
South HCP: 15	♣ Q52	♣ A103				
Contract: 4♠X E						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AQ63	♠ 952		1NT	Pass	2♦
Vul: Both	♥ K62	♥ Q10943	3♦	AP		
North HCP: 16	♦ Q5	♦ 4				
South HCP: 6	♣ KQ53	♣ A974				
Contract: 3♦ W						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ A95	♠ KQJ103				1NT
Vul: NS	♥ K10542	♥ A6	Pass	2♦	3♦	Pass
North HCP: 11	♦ 2	♦ A73	Pass	XA♠♠	AP	
South HCP: 15	♣ A876	♣ J42				
Contract: 3♦X E						

Board: 114

Dealer: N

Vul: Both

North HCP: 15

South HCP: 3

Contract: 3♦ W

North:

♠ KQ6

♥ A62

♦ A65

♣ Q1096

South:

♠ J10984

♥ Q9875

♦ 983

♣ —

West	North	East	South
	1NT	Pass	2♥
3♦	AP		

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 109	♠ A105	East Bids 3♦ if possible.
Dealer: S	♥ AKQ109	West Bids X♥ if possible.
Vul: EW	♦ Q6	
HCP: 15	♣ 953	You bid first.
Board: 110	♠ 84	West Bids 4♠ if possible.
Dealer: N	♥ AJ10763	
Vul: NS	♦ J92	Partner bids first.
HCP: 7	♣ J6	
Board: 111	♠ 93	East Bids 4♠ if possible.
Dealer: S	♥ AK72	
Vul: NS	♦ KJ64	You bid first.
HCP: 15	♣ A103	
Board: 112	♠ 952	West Bids 3♦ if possible.
Dealer: N	♥ Q10943	
Vul: Both	♦ 4	Partner bids first.
HCP: 6	♣ A974	
Board: 113	♠ KQJ103	East Bids 3♦ if possible.
Dealer: S	♥ A6	
Vul: NS	♦ A73	You bid first.
HCP: 15	♣ J42	
Board: 114	♠ J10984	West Bids 3♦ if possible.
Dealer: N	♥ Q9875	
Vul: Both	♦ 983	Partner bids first.
HCP: 3	♣ —	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ KJ962	♠ A105				1NT
Vul: EW	♥ J862	♥ AKQ109	Pass	2♥	3♦	Pass
North HCP: 7	♦ 7	♦ Q6	Pass	3♥	Pass	4♥
South HCP: 15	♣ Q106	♣ 953	X♥	AP		
Contract: 4♥X N						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ 84		1NT	Pass	2♦
Vul: NS	♥ 542	♥ AJ10763	4♠	Pass	Pass	XA♠♠
North HCP: 17	♦ AKQ74	♦ J92	AP			
South HCP: 7	♣ AK10	♣ J6				
Contract: 4♠X W						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ 93				1NT
Vul: NS	♥ QJ985	♥ AK72	Pass	2♦	4♠	Pass
North HCP: 10	♦ A102	♦ KJ64	Pass	XA♠♠	AP	
South HCP: 15	♣ Q52	♣ A103				
Contract: 4♠X E						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AQ63	♠ 952		1NT	Pass	2♦
Vul: Both	♥ K62	♥ Q10943	3♦	AP		
North HCP: 16	♦ Q5	♦ 4				
South HCP: 6	♣ KQ53	♣ A974				
Contract: 3♦ W						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ A95	♠ KQJ103				1NT
Vul: NS	♥ K10542	♥ A6	Pass	2♦	3♦	Pass
North HCP: 11	♦ 2	♦ A73	Pass	XA♠♠	AP	
South HCP: 15	♣ A876	♣ J42				
Contract: 3♦X E						

Board: 114

Dealer: N

Vul: Both

North HCP: 15

South HCP: 3

Contract: 3♦ W

North:

♠ KQ6

♥ A62

♦ A65

♣ Q1096

South:

♠ J10984

♥ Q9875

♦ 983

♣ —

West	North	East	South
	1NT	Pass	2♥
3♦	AP		

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 115	♠ 875432	East Bids 4♥ if possible.
Dealer: S	♥ 2	
Vul: Both	♦ Q103	Partner bids first.
HCP: 3	♣ J87	
Board: 116	♠ Q5	West Bids 3♥ if possible.
Dealer: N	♥ J82	
Vul: None	♦ AKQ96	You bid first.
HCP: 15	♣ K86	
Board: 117	♠ Q9643	East Bids 3♥ if possible.
Dealer: S	♥ 4	
Vul: NS	♦ Q974	Partner bids first.
HCP: 4	♣ 1043	
Board: 118	♠ Q5	West Bids 3♣ if possible.
Dealer: N	♥ KQ105	
Vul: Both	♦ AK106	You bid first.
HCP: 15	♣ J102	
Board: 119	♠ Q86	East Bids 3♦ if possible.
Dealer: S	♥ 87532	West Bids 4♦ if possible.
Vul: None	♦ 5	
HCP: 3	♣ J975	Partner bids first.
Board: 120	♠ K83	West Bids 3♥ if possible.
Dealer: N	♥ A106	
Vul: Both	♦ K652	You bid first.
HCP: 15	♣ KQ7	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ 875432	♠ AKQJ				1NT
Vul: Both	♥ 2	♥ K97				
North HCP: 3	♦ Q103	♦ J96	Pass	2♥	4♥	AP
South HCP: 17	♣ J87	♣ K63				
Contract: 4♥ E						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ AKJ64				
Vul: None	♥ J82	♥ 10		1NT	Pass	2♥
North HCP: 15	♦ AKQ96	♦ 1082	3♥	AP		
South HCP: 11	♣ K86	♣ QJ107				
Contract: 3♥ W						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ Q9643	♠ AKJ108				1NT
Vul: NS	♥ 4	♥ Q65				
North HCP: 4	♦ Q974	♦ KJ	Pass	2♥	3♥	3♠
South HCP: 17	♣ 1043	♣ K87	AP			
Contract: 3♠ S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ J9864				
Vul: Both	♥ KQ105	♥ 9876		1NT	Pass	2♥
North HCP: 15	♦ AK106	♦ 952	3♣	AP		
South HCP: 1	♣ J102	♣ 9				
Contract: 3♣ W						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ Q86	♠ 53				1NT
Vul: None	♥ 87532	♥ AKJ9				
North HCP: 3	♦ 5	♦ J43	Pass	2♦	3♦	3♥
South HCP: 15	♣ J975	♣ AQ84	4♦	AP		
Contract: 4♦ E						

Board: 120

Dealer: N

Vul: Both

North HCP: 15

South HCP: 2

Contract: 3♥ W

North:

♠ K83

♥ A106

♦ K652

♣ KQ7

South:

♠ Q9654

♥ 4

♦ 1087

♣ 8653

West	North	East	South
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	1NT	Pass	2♥
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3♥	AP		
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South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 115	♠ AKQJ	East Bids 4♥ if possible.
Dealer: S	♥ K97	
Vul: Both	♦ J96	You bid first.
HCP: 17	♣ K63	

Board: 116	♠ AKJ64	West Bids 3♥ if possible.
Dealer: N	♥ 10	
Vul: None	♦ 1082	Partner bids first.
HCP: 11	♣ QJ107	

Board: 117	♠ AKJ108	East Bids 3♥ if possible.
Dealer: S	♥ Q65	
Vul: NS	♦ KJ	You bid first.
HCP: 17	♣ K87	

Board: 118	♠ J9864	West Bids 3♣ if possible.
Dealer: N	♥ 9876	
Vul: Both	♦ 952	Partner bids first.
HCP: 1	♣ 9	

Board: 119	♠ 53	East Bids 3♦ if possible.
Dealer: S	♥ AKJ9	West Bids 4♦ if possible.
Vul: None	♦ J43	
HCP: 15	♣ AQ84	You bid first.

Board: 120	♠ Q9654	West Bids 3♥ if possible.
Dealer: N	♥ 4	
Vul: Both	♦ 1087	Partner bids first.
HCP: 2	♣ 8653	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ 875432	♠ AKQJ				1NT
Vul: Both	♥ 2	♥ K97				
North HCP: 3	♦ Q103	♦ J96	Pass	2♥	4♥	AP
South HCP: 17	♣ J87	♣ K63				
Contract: 4♥ E						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ AKJ64				
Vul: None	♥ J82	♥ 10		1NT	Pass	2♥
North HCP: 15	♦ AKQ96	♦ 1082	3♥	AP		
South HCP: 11	♣ K86	♣ QJ107				
Contract: 3♥ W						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ Q9643	♠ AKJ108				1NT
Vul: NS	♥ 4	♥ Q65				
North HCP: 4	♦ Q974	♦ KJ	Pass	2♥	3♥	3♠
South HCP: 17	♣ 1043	♣ K87	AP			
Contract: 3♠ S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ J9864				
Vul: Both	♥ KQ105	♥ 9876		1NT	Pass	2♥
North HCP: 15	♦ AK106	♦ 952	3♣	AP		
South HCP: 1	♣ J102	♣ 9				
Contract: 3♣ W						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ Q86	♠ 53				1NT
Vul: None	♥ 87532	♥ AKJ9				
North HCP: 3	♦ 5	♦ J43	Pass	2♦	3♦	3♥
South HCP: 15	♣ J975	♣ AQ84	4♦	AP		
Contract: 4♦ E						

Board: 120

Dealer: N

Vul: Both

North HCP: 15

South HCP: 2

Contract: 3♥ W

North:

♠ K83

♥ A106

♦ K652

♣ KQ7

South:

♠ Q9654

♥ 4

♦ 1087

♣ 8653

West	North	East	South
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	1NT	Pass	2♥
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3♥	AP		
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North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 121	♠ K854	East Bids 3♦ if possible.
Dealer: S	♥ J10765	
Vul: NS	♦ 4	Partner bids first.
HCP: 6	♣ Q103	

Board: 122	♠ Q94	West Bids 3♠ if possible.
Dealer: N	♥ KJ10	
Vul: EW	♦ AJ9	You bid first.
HCP: 17	♣ AQ63	

Board: 123	♠ 32	East Bids 2♠ if possible.
Dealer: S	♥ A10765	
Vul: Both	♦ 3	Partner bids first.
HCP: 9	♣ KQ532	

Board: 124	♠ KQ8	West Bids 3♣ if possible.
Dealer: N	♥ KQ4	West Bids 5♣ if possible.
Vul: NS	♦ AJ984	
HCP: 15	♣ 54	You bid first.

Board: 125	♠ —	East Bids 2♠ if possible.
Dealer: S	♥ K9432	West Bids 4♥ if possible.
Vul: None	♦ 876	East Bids 4♠ if possible.
HCP: 3	♣ 98754	Partner bids first.

Board: 126	♠ K108	West Bids 3♥ if possible.
Dealer: N	♥ A943	
Vul: None	♦ AJ10	You bid first.
HCP: 17	♣ KQ10	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ K854	♠ A7				1NT
Vul: NS	♥ J10765	♥ AK43	Pass	2♦	3♦	3♥
North HCP: 6	♦ 4	♦ Q98	Pass	4♥	AP	
South HCP: 17	♣ Q103	♣ A842				
Contract: 4♥ S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ 3		1NT	Pass	2♦
Vul: EW	♥ KJ10	♥ 97532	3♠	AP		
North HCP: 17	♦ AJ9	♦ Q72				
South HCP: 3	♣ AQ63	♣ J754				
Contract: 3♠ W						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ K95				1NT
Vul: Both	♥ A10765	♥ 98	Pass	2♦	2♠	Pass
North HCP: 9	♦ 3	♦ AKJ2	Pass	3♣	AP	
South HCP: 15	♣ KQ532	♣ A1087				
Contract: 3♣ N						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ AJ9753		1NT	Pass	2♥
Vul: NS	♥ KQ4	♥ J1092	3♣	Pass	Pass	4♠
North HCP: 15	♦ AJ984	♦ 2	5♣	5♠	AP	
South HCP: 9	♣ 54	♣ K7				
Contract: 5♠ S						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ K3				1NT
Vul: None	♥ K9432	♥ J876	Pass	2♦	2♠	3♥
North HCP: 3	♦ 876	♦ KQJ	4♥ ¹	Pass	4♠	AP
South HCP: 16	♣ 98754	♣ AQ103				
Contract: 4♠ E						

1. limit raise or better in ♠

Board: 126

Dealer: N

Vul: None

North HCP: 17

South HCP: 2

Contract: 3♥ W

North:

♠ K108

♥ A943

♦ AJ10

♣ KQ10

South:

♠ J9763

♥ 72

♦ 53

♣ J543

West	North	East	South
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	1NT	Pass	2♥
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3♥	AP		
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South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 121	♠ A7	East Bids 3♦ if possible.
Dealer: S	♥ AK43	
Vul: NS	♦ Q98	You bid first.
HCP: 17	♣ A842	

Board: 122	♠ 3	West Bids 3♠ if possible.
Dealer: N	♥ 97532	
Vul: EW	♦ Q72	Partner bids first.
HCP: 3	♣ J754	

Board: 123	♠ K95	East Bids 2♠ if possible.
Dealer: S	♥ 98	
Vul: Both	♦ AKJ2	You bid first.
HCP: 15	♣ A1087	

Board: 124	♠ AJ9753	West Bids 3♣ if possible.
Dealer: N	♥ J1092	West Bids 5♣ if possible.
Vul: NS	♦ 2	
HCP: 9	♣ K7	Partner bids first.

Board: 125	♠ K3	East Bids 2♠ if possible.
Dealer: S	♥ J876	West Bids 4♥ if possible.
Vul: None	♦ KQJ	East Bids 4♠ if possible.
HCP: 16	♣ AQ103	You bid first.

Board: 126	♠ J9763	West Bids 3♥ if possible.
Dealer: N	♥ 72	
Vul: None	♦ 53	Partner bids first.
HCP: 2	♣ J543	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ K854	♠ A7				1NT
Vul: NS	♥ J10765	♥ AK43	Pass	2♦	3♦	3♥
North HCP: 6	♦ 4	♦ Q98	Pass	4♥	AP	
South HCP: 17	♣ Q103	♣ A842				
Contract: 4♥ S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ 3		1NT	Pass	2♦
Vul: EW	♥ KJ10	♥ 97532	3♠	AP		
North HCP: 17	♦ AJ9	♦ Q72				
South HCP: 3	♣ AQ63	♣ J754				
Contract: 3♠ W						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ K95				1NT
Vul: Both	♥ A10765	♥ 98	Pass	2♦	2♠	Pass
North HCP: 9	♦ 3	♦ AKJ2	Pass	3♣	AP	
South HCP: 15	♣ KQ532	♣ A1087				
Contract: 3♣ N						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ AJ9753		1NT	Pass	2♥
Vul: NS	♥ KQ4	♥ J1092	3♣	Pass	Pass	4♠
North HCP: 15	♦ AJ984	♦ 2	5♣	5♠	AP	
South HCP: 9	♣ 54	♣ K7				
Contract: 5♠ S						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ K3				1NT
Vul: None	♥ K9432	♥ J876	Pass	2♦	2♠	3♥
North HCP: 3	♦ 876	♦ KQJ	4♥ ¹	Pass	4♠	AP
South HCP: 16	♣ 98754	♣ AQ103				
Contract: 4♠ E						

1. limit raise or better in ♠

Board: 126

Dealer: N

Vul: None

North HCP: 17

South HCP: 2

Contract: 3♥ W

North:

♠ K108

♥ A943

♦ AJ10

♣ KQ10

South:

♠ J9763

♥ 72

♦ 53

♣ J543

West	North	East	South
	1NT	Pass	2♥
3♥	AP		

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 127	♠ A98742	East Bids 3♥ if possible.
Dealer: S	♥ 54	
Vul: NS	♦ 3	Partner bids first.
HCP: 5	♣ J543	
Board: 128	♠ J10963	West Bids 3♦ if possible.
Dealer: N	♥ KQ7	
Vul: Both	♦ K7	You bid first.
HCP: 15	♣ AQ9	
Board: 129	♠ AJ875	East Bids 3♣ if possible.
Dealer: S	♥ 102	
Vul: NS	♦ QJ75	Partner bids first.
HCP: 8	♣ 98	
Board: 130	♠ 843	West Bids 3♣ if possible.
Dealer: N	♥ AKQJ	
Vul: None	♦ Q95	You bid first.
HCP: 16	♣ A105	
Board: 131	♠ 92	East Bids 3♣ if possible.
Dealer: S	♥ QJ10953	
Vul: NS	♦ 963	Partner bids first.
HCP: 3	♣ 97	
Board: 132	♠ 1054	West Bids 3♣ if possible.
Dealer: N	♥ AK103	
Vul: EW	♦ A86	You bid first.
HCP: 15	♣ A76	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ A98742	♠ K1053				1NT
Vul: NS	♥ 54	♥ A93	Pass	2♥	3♥	3♠
North HCP: 5	♦ 3	♦ AJ8	Pass	4♠	AP	
South HCP: 16	♣ J543	♣ A109				
Contract: 4♠ S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ J10963	♠ K852				
Vul: Both	♥ KQ7	♥ 86432		1NT	Pass	2♦
North HCP: 15	♦ K7	♦ 643	3♦	AP		
South HCP: 3	♣ AQ9	♣ 7				
Contract: 3♦ W						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ AJ875	♠ KQ9				1NT
Vul: NS	♥ 102	♥ AK85	Pass	2♥	3♣	Pass
North HCP: 8	♦ QJ75	♦ 1084	Pass	3♦	Pass	3♠
South HCP: 15	♣ 98	♣ K104	AP			
Contract: 3♠ S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ 843	♠ 75				
Vul: None	♥ AKQJ	♥ 76543		1NT	Pass	2♦
North HCP: 16	♦ Q95	♦ K1082	3♣	3♥	AP	
South HCP: 3	♣ A105	♣ 86				
Contract: 3♥ N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ Q86				1NT
Vul: NS	♥ QJ10953	♥ A87	Pass	2♦	3♣	Pass
North HCP: 3	♦ 963	♦ AK72	Pass	3♥	AP	
South HCP: 16	♣ 97	♣ K83				
Contract: 3♥ N						

Board: 132

Dealer: N

Vul: EW

North HCP: 15

South HCP: 7

Contract: 4♥ N

North:

♠ 1054

♥ AK103

♦ A86

♣ A76

South:

♠ J3

♥ QJ874

♦ QJ1042

♣ 5

West	North	East	South
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	1NT	Pass	2♦
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3♣	3♥	Pass	4♥
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AP			
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South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 127	♠ K1053	East Bids 3♥ if possible.
Dealer: S	♥ A93	
Vul: NS	♦ AJ8	
HCP: 16	♣ A109	You bid first.

Board: 128	♠ K852	West Bids 3♦ if possible.
Dealer: N	♥ 86432	
Vul: Both	♦ 643	
HCP: 3	♣ 7	Partner bids first.

Board: 129	♠ KQ9	East Bids 3♣ if possible.
Dealer: S	♥ AK85	
Vul: NS	♦ 1084	
HCP: 15	♣ K104	You bid first.

Board: 130	♠ 75	West Bids 3♣ if possible.
Dealer: N	♥ 76543	
Vul: None	♦ K1082	
HCP: 3	♣ 86	Partner bids first.

Board: 131	♠ Q86	East Bids 3♣ if possible.
Dealer: S	♥ A87	
Vul: NS	♦ AK72	
HCP: 16	♣ K83	You bid first.

Board: 132	♠ J3	West Bids 3♣ if possible.
Dealer: N	♥ QJ874	
Vul: EW	♦ QJ1042	
HCP: 7	♣ 5	Partner bids first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ A98742	♠ K1053				1NT
Vul: NS	♥ 54	♥ A93	Pass	2♥	3♥	3♠
North HCP: 5	♦ 3	♦ AJ8	Pass	4♠	AP	
South HCP: 16	♣ J543	♣ A109				
Contract: 4♠ S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ J10963	♠ K852				
Vul: Both	♥ KQ7	♥ 86432		1NT	Pass	2♦
North HCP: 15	♦ K7	♦ 643	3♦	AP		
South HCP: 3	♣ AQ9	♣ 7				
Contract: 3♦ W						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ AJ875	♠ KQ9				1NT
Vul: NS	♥ 102	♥ AK85	Pass	2♥	3♣	Pass
North HCP: 8	♦ QJ75	♦ 1084	Pass	3♦	Pass	3♠
South HCP: 15	♣ 98	♣ K104	AP			
Contract: 3♠ S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ 843	♠ 75				
Vul: None	♥ AKQJ	♥ 76543		1NT	Pass	2♦
North HCP: 16	♦ Q95	♦ K1082	3♣	3♥	AP	
South HCP: 3	♣ A105	♣ 86				
Contract: 3♥ N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ Q86				1NT
Vul: NS	♥ QJ10953	♥ A87	Pass	2♦	3♣	Pass
North HCP: 3	♦ 963	♦ AK72	Pass	3♥	AP	
South HCP: 16	♣ 97	♣ K83				
Contract: 3♥ N						

Board: 132

Dealer: N

Vul: EW

North HCP: 15

South HCP: 7

Contract: 4♥ N

North:

♠ 1054

♥ AK103

♦ A86

♣ A76

South:

♠ J3

♥ QJ874

♦ QJ1042

♣ 5

West	North	East	South
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	1NT	Pass	2♦
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3♣	3♥	Pass	4♥
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AP			
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North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 133	♠ 654	East Bids 2♠ if possible.
Dealer: S	♥ J9532	
Vul: None	♦ 1085	Partner bids first.
HCP: 4	♣ K5	
Board: 134	♠ AQ10	West Bids 3♣ if possible.
Dealer: N	♥ Q85	
Vul: NS	♦ AQ8	You bid first.
HCP: 15	♣ J942	
Board: 135	♠ QJ54	East Bids 3♦ if possible.
Dealer: S	♥ QJ1064	
Vul: EW	♦ 105	Partner bids first.
HCP: 6	♣ 94	
Board: 136	♠ 93	West Bids 2♠ if possible.
Dealer: N	♥ AQ6	West Bids 3♠ if possible.
Vul: Both	♦ AQ63	
HCP: 16	♣ A752	You bid first.
Board: 137	♠ 9	East Bids 2♥ if possible.
Dealer: S	♥ J10642	West Bids 2♠ if possible.
Vul: NS	♦ AK6	
HCP: 8	♣ 8642	Partner bids first.
Board: 138	♠ A762	West Bids 3♣ if possible.
Dealer: N	♥ AK2	
Vul: None	♦ KJ104	You bid first.
HCP: 15	♣ 73	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ A9				1NT
Vul: None	♥ J9532	♥ A87	Pass	2♦	2♠	3♥
North HCP: 4	♦ 1085	♦ A9743	AP			
South HCP: 17	♣ K5	♣ AJ3				
Contract: 3♥ S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ J9754		1NT	Pass	2♥
Vul: NS	♥ Q85	♥ J73	3♣	AP		
North HCP: 15	♦ AQ8	♦ K1043				
South HCP: 5	♣ J942	♣ 5				
Contract: 3♣ W						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ QJ54	♠ A76				1NT
Vul: EW	♥ QJ1064	♥ AK8	Pass	2♦	3♦	AP
North HCP: 6	♦ 105	♦ 743				
South HCP: 16	♣ 94	♣ KQ82				
Contract: 3♦ E						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ 7		1NT	Pass	2♦
Vul: Both	♥ AQ6	♥ J109542	2♠	Pass	Pass	3♥
North HCP: 16	♦ AQ63	♦ K1052	3♠	AP		
South HCP: 4	♣ A752	♣ 43				
Contract: 3♠ W						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQ76				1NT
Vul: NS	♥ J10642	♥ A95	Pass	2♦	2♥ ¹	X
North HCP: 8	♦ AK6	♦ QJ107	2♠	4♥	AP	
South HCP: 16	♣ 8642	♣ K5				
Contract: 4♥ N						

1. Michaels Cuebid

Board: 138

Dealer: N

Vul: None

North HCP: 15

South HCP: 12

Contract: 4♠ N

North:

♠ A762

♥ AK2

♦ KJ104

♣ 73

South:

♠ QJ984

♥ 54

♦ AQ92

♣ K8

West	North	East	South
	1NT	Pass	2♥
3♣	3♠	Pass	4♠
AP			

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 133	♠ A9	East Bids 2♠ if possible.
Dealer: S	♥ A87	
Vul: None	♦ A9743	You bid first.
HCP: 17	♣ AJ3	

Board: 134	♠ J9754	West Bids 3♣ if possible.
Dealer: N	♥ J73	
Vul: NS	♦ K1043	Partner bids first.
HCP: 5	♣ 5	

Board: 135	♠ A76	East Bids 3♦ if possible.
Dealer: S	♥ AK8	
Vul: EW	♦ 743	You bid first.
HCP: 16	♣ KQ82	

Board: 136	♠ 7	West Bids 2♠ if possible.
Dealer: N	♥ J109542	West Bids 3♠ if possible.
Vul: Both	♦ K1052	
HCP: 4	♣ 43	Partner bids first.

Board: 137	♠ AQ76	East Bids 2♥ if possible.
Dealer: S	♥ A95	West Bids 2♠ if possible.
Vul: NS	♦ QJ107	
HCP: 16	♣ K5	You bid first.

Board: 138	♠ QJ984	West Bids 3♣ if possible.
Dealer: N	♥ 54	
Vul: None	♦ AQ92	Partner bids first.
HCP: 12	♣ K8	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ A9				1NT
Vul: None	♥ J9532	♥ A87				
North HCP: 4	♦ 1085	♦ A9743	Pass	2♦	2♠	3♥
South HCP: 17	♣ K5	♣ AJ3	AP			
Contract: 3♥ S						

Board: 134	North:	South:				
Dealer: N	♠ AQ10	♠ J9754	West	North	East	South
Vul: NS	♥ Q85	♥ J73		1NT	Pass	2♥
North HCP: 15	♦ AQ8	♦ K1043	3♣	AP		
South HCP: 5	♣ J942	♣ 5				
Contract: 3♣ W						

Board: 135	North:	South:				
Dealer: S	♠ QJ54	♠ A76	West	North	East	South
Vul: EW	♥ QJ1064	♥ AK8				1NT
North HCP: 6	♦ 105	♦ 743	Pass	2♦	3♦	AP
South HCP: 16	♣ 94	♣ KQ82				
Contract: 3♦ E						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ 7		1NT	Pass	2♦
Vul: Both	♥ AQ6	♥ J109542	2♠	Pass	Pass	3♥
North HCP: 16	♦ AQ63	♦ K1052	3♠	AP		
South HCP: 4	♣ A752	♣ 43				
Contract: 3♠ W						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQ76				1NT
Vul: NS	♥ J10642	♥ A95	Pass	2♦	2♥ ¹	X
North HCP: 8	♦ AK6	♦ QJ107	2♠	4♥	AP	
South HCP: 16	♣ 8642	♣ K5	1. Michaels Cuebid			
Contract: 4♥ N						

Board: 138

Dealer: N

Vul: None

North HCP: 15

South HCP: 12

Contract: 4♠ N

North:

♠ A762

♥ AK2

♦ KJ104

♣ 73

South:

♠ QJ984

♥ 54

♦ AQ92

♣ K8

West	North	East	South
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	1NT	Pass	2♥
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3♣	3♠	Pass	4♠
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AP

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 139	♠ AJ532	East Bids 4♣ if possible.
Dealer: S	♥ 5	
Vul: EW	♦ QJ7432	Partner bids first.
HCP: 8	♣ 8	

Board: 140	♠ A65	West Bids 2♠ if possible.
Dealer: N	♥ A6	
Vul: Both	♦ A974	You bid first.
HCP: 17	♣ AJ96	

Board: 141	♠ 7632	East Bids 3♣ if possible.
Dealer: S	♥ KQJ75	
Vul: None	♦ Q4	Partner bids first.
HCP: 8	♣ 104	

Board: 142	♠ KJ853	West Bids 3♣ if possible.
Dealer: N	♥ A83	
Vul: NS	♦ AK6	You bid first.
HCP: 15	♣ 42	

Board: 143	♠ 53	East Bids 2♠ if possible.
Dealer: S	♥ J10842	East Bids 3♠ if possible.
Vul: None	♦ Q64	East Bids 4♠ if possible.
HCP: 5	♣ Q62	Partner bids first.

Board: 144	♠ AKQ64	West Bids 3♦ if possible.
Dealer: N	♥ Q10	
Vul: EW	♦ 875	You bid first.
HCP: 15	♣ A64	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ AJ532	♠ K107				1NT
Vul: EW	♥ 5	♥ KQJ109	Pass	2♥	4♣	Pass
North HCP: 8	♦ QJ7432	♦ A105	Pass	4♦	AP	
South HCP: 15	♣ 8	♣ Q5				
Contract: 4♦ N						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ 10984				
Vul: Both	♥ A6	♥ KQ832		1NT	Pass	2♦
North HCP: 17	♦ A974	♦ 102	2♠	AP		
South HCP: 8	♣ AJ96	♣ K8				
Contract: 2♠ W						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 7632	♠ KJ108				1NT
Vul: None	♥ KQJ75	♥ A108	Pass	2♦	3♣	Pass
North HCP: 8	♦ Q4	♦ KJ63	Pass	XA♠♠	AP	
South HCP: 15	♣ 104	♣ K9				
Contract: 3♣ X E						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ KJ853	♠ 97				
Vul: NS	♥ A83	♥ Q10762		1NT	Pass	2♦
North HCP: 15	♦ AK6	♦ J10983	3♣	AP		
South HCP: 3	♣ 42	♣ 6				
Contract: 3♣ W						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ K6				1NT
Vul: None	♥ J10842	♥ KQ53	Pass	2♦	2♠	3♥
North HCP: 5	♦ Q64	♦ AJ85	Pass	Pass	3♠	Pass
South HCP: 16	♣ Q62	♣ K84	Pass	4♥	4♠	AP
Contract: 4♠ E						

Board: 144

Dealer: N

Vul: EW

North HCP: 15

South HCP: 7

Contract: 3♦ W

North:

♠ AKQ64

♥ Q10

♦ 875

♣ A64

South:

♠ 753

♥ J8632

♦ 6

♣ KQJ3

West	North	East	South
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	1NT	Pass	2♦
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3♦	AP		
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South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 139	♠ K107	East Bids 4♣ if possible.
Dealer: S	♥ KQJ109	
Vul: EW	♦ A105	You bid first.
HCP: 15	♣ Q5	

Board: 140	♠ 10984	West Bids 2♠ if possible.
Dealer: N	♥ KQ832	
Vul: Both	♦ 102	Partner bids first.
HCP: 8	♣ K8	

Board: 141	♠ KJ108	East Bids 3♣ if possible.
Dealer: S	♥ A108	
Vul: None	♦ KJ63	You bid first.
HCP: 15	♣ K9	

Board: 142	♠ 97	West Bids 3♣ if possible.
Dealer: N	♥ Q10762	
Vul: NS	♦ J10983	Partner bids first.
HCP: 3	♣ 6	

Board: 143	♠ K6	East Bids 2♠ if possible.
Dealer: S	♥ KQ53	East Bids 3♠ if possible.
Vul: None	♦ AJ85	East Bids 4♠ if possible.
HCP: 16	♣ K84	You bid first.

Board: 144	♠ 753	West Bids 3♦ if possible.
Dealer: N	♥ J8632	
Vul: EW	♦ 6	Partner bids first.
HCP: 7	♣ KQJ3	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ AJ532	♠ K107				1NT
Vul: EW	♥ 5	♥ KQJ109	Pass	2♥	4♣	Pass
North HCP: 8	♦ QJ7432	♦ A105	Pass	4♦	AP	
South HCP: 15	♣ 8	♣ Q5				
Contract: 4♦ N						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ 10984				
Vul: Both	♥ A6	♥ KQ832		1NT	Pass	2♦
North HCP: 17	♦ A974	♦ 102	2♠	AP		
South HCP: 8	♣ AJ96	♣ K8				
Contract: 2♠ W						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 7632	♠ KJ108				1NT
Vul: None	♥ KQJ75	♥ A108	Pass	2♦	3♣	Pass
North HCP: 8	♦ Q4	♦ KJ63	Pass	XA♠♠	AP	
South HCP: 15	♣ 104	♣ K9				
Contract: 3♣ X E						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ KJ853	♠ 97				
Vul: NS	♥ A83	♥ Q10762		1NT	Pass	2♦
North HCP: 15	♦ AK6	♦ J10983	3♣	AP		
South HCP: 3	♣ 42	♣ 6				
Contract: 3♣ W						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ K6				1NT
Vul: None	♥ J10842	♥ KQ53	Pass	2♦	2♠	3♥
North HCP: 5	♦ Q64	♦ AJ85	Pass	Pass	3♠	Pass
South HCP: 16	♣ Q62	♣ K84	Pass	4♥	4♠	AP
Contract: 4♠ E						

Board: 144

Dealer: N

Vul: EW

North HCP: 15

South HCP: 7

Contract: 3♦ W

North:

♠ AKQ64

♥ Q10

♦ 875

♣ A64

South:

♠ 753

♥ J8632

♦ 6

♣ KQJ3

West	North	East	South
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	1NT	Pass	2♦
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3♦	AP		
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North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 145	♠ K9832	East Bids 3♦ if possible.
Dealer: S	♥ A653	
Vul: None	♦ 10	Partner bids first.
HCP: 7	♣ 1085	
Board: 146	♠ Q8	West Bids 3♦ if possible.
Dealer: N	♥ AKQ	
Vul: EW	♦ Q32	You bid first.
HCP: 17	♣ KJ854	
Board: 147	♠ AJ6	East Bids 3♦ if possible.
Dealer: S	♥ J9532	
Vul: NS	♦ Q93	Partner bids first.
HCP: 8	♣ 82	
Board: 148	♠ K102	West Bids 3♦ if possible.
Dealer: N	♥ KQ6	
Vul: Both	♦ J954	You bid first.
HCP: 15	♣ AQ3	
Board: 149	♠ KJ862	East Bids 3♣ if possible.
Dealer: S	♥ J107	
Vul: None	♦ 63	Partner bids first.
HCP: 5	♣ 952	
Board: 150	♠ AK62	West Bids 3♣ if possible.
Dealer: N	♥ QJ94	
Vul: EW	♦ A96	You bid first.
HCP: 15	♣ J6	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ K9832	♠ AQ75				1NT
Vul: None	♥ A653	♥ KQJ4	Pass	2♥	3♦	3♠
North HCP: 7	♦ 10	♦ 85	Pass	4♠	AP	
South HCP: 15	♣ 1085	♣ QJ7				
Contract: 4♠ S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ A9754				
Vul: EW	♥ AKQ	♥ 6432		1NT	Pass	2♥
North HCP: 17	♦ Q32	♦ 74	3♦	AP		
South HCP: 4	♣ KJ854	♣ 93				
Contract: 3♦ W						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ AJ6	♠ KQ2				1NT
Vul: NS	♥ J9532	♥ A64	Pass	2♦	3♦	Pass
North HCP: 8	♦ Q93	♦ 75	Pass	XA♠♠	AP	
South HCP: 15	♣ 82	♣ AQ1063				
Contract: 3♦ X E						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ 865				
Vul: Both	♥ KQ6	♥ 109853		1NT	Pass	2♦
North HCP: 15	♦ J954	♦ 32	3♦	AP		
South HCP: 3	♣ AQ3	♣ K72				
Contract: 3♦ W						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ KJ862	♠ A1053				1NT
Vul: None	♥ J107	♥ KQ8	Pass	2♥	3♣	3♠
North HCP: 5	♦ 63	♦ KJ9	AP			
South HCP: 15	♣ 952	♣ Q74				
Contract: 3♠ S						

Board: 150

Dealer: N

Vul: EW

North HCP: 15

South HCP: 12

Contract: 4♠ N

North:

♠ AK62

♥ QJ94

♦ A96

♣ J6

South:

♠ QJ1075

♥ AK1087

♦ Q43

♣ —

West	North	East	South
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	1NT	Pass	2♥
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3♣	3♠	Pass	4♠
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AP			
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South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 145	♠ AQ75	East Bids 3♦ if possible.
Dealer: S	♥ KQJ4	
Vul: None	♦ 85	You bid first.
HCP: 15	♣ QJ7	

Board: 146	♠ A9754	West Bids 3♦ if possible.
Dealer: N	♥ 6432	
Vul: EW	♦ 74	Partner bids first.
HCP: 4	♣ 93	

Board: 147	♠ KQ2	East Bids 3♦ if possible.
Dealer: S	♥ A64	
Vul: NS	♦ 75	You bid first.
HCP: 15	♣ AQ1063	

Board: 148	♠ 865	West Bids 3♦ if possible.
Dealer: N	♥ 109853	
Vul: Both	♦ 32	Partner bids first.
HCP: 3	♣ K72	

Board: 149	♠ A1053	East Bids 3♣ if possible.
Dealer: S	♥ KQ8	
Vul: None	♦ KJ9	You bid first.
HCP: 15	♣ Q74	

Board: 150	♠ QJ1075	West Bids 3♣ if possible.
Dealer: N	♥ AK1087	
Vul: EW	♦ Q43	Partner bids first.
HCP: 12	♣ —	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ K9832	♠ AQ75				1NT
Vul: None	♥ A653	♥ KQJ4	Pass	2♥	3♦	3♠
North HCP: 7	♦ 10	♦ 85	Pass	4♠	AP	
South HCP: 15	♣ 1085	♣ QJ7				
Contract: 4♠ S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ A9754				
Vul: EW	♥ AKQ	♥ 6432		1NT	Pass	2♥
North HCP: 17	♦ Q32	♦ 74	3♦	AP		
South HCP: 4	♣ KJ854	♣ 93				
Contract: 3♦ W						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ AJ6	♠ KQ2				1NT
Vul: NS	♥ J9532	♥ A64	Pass	2♦	3♦	Pass
North HCP: 8	♦ Q93	♦ 75	Pass	XA♠♠	AP	
South HCP: 15	♣ 82	♣ AQ1063				
Contract: 3♦ X E						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ 865				
Vul: Both	♥ KQ6	♥ 109853		1NT	Pass	2♦
North HCP: 15	♦ J954	♦ 32	3♦	AP		
South HCP: 3	♣ AQ3	♣ K72				
Contract: 3♦ W						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ KJ862	♠ A1053				1NT
Vul: None	♥ J107	♥ KQ8	Pass	2♥	3♣	3♠
North HCP: 5	♦ 63	♦ KJ9	AP			
South HCP: 15	♣ 952	♣ Q74				
Contract: 3♠ S						

Board: 150

Dealer: N

Vul: EW

North HCP: 15

South HCP: 12

Contract: 4♠ N

North:

♠ AK62

♥ QJ94

♦ A96

♣ J6

South:

♠ QJ1075

♥ AK1087

♦ Q43

♣ —

West	North	East	South
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	1NT	Pass	2♥
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3♣	3♠	Pass	4♠
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AP

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 151	♠ KQJ9862	East Bids 3♣ if possible.
Dealer: S	♥ 108	
Vul: Both	♦ KJ	Partner bids first.
HCP: 10	♣ 52	
Board: 152	♠ AQ2	West Bids 3♥ if possible.
Dealer: N	♥ J97	
Vul: None	♦ Q3	You bid first.
HCP: 15	♣ KQJ65	
Board: 153	♠ KJ10532	East Bids 3♦ if possible.
Dealer: S	♥ 42	West Bids 4♦ if possible.
Vul: NS	♦ 5	
HCP: 4	♣ 10983	Partner bids first.
Board: 154	♠ AKJ10	West Bids 3♣ if possible.
Dealer: N	♥ AK103	
Vul: Both	♦ 952	You bid first.
HCP: 15	♣ 93	
Board: 155	♠ J32	East Bids 3♦ if possible.
Dealer: S	♥ 108542	
Vul: NS	♦ 2	Partner bids first.
HCP: 3	♣ Q642	
Board: 156	♠ AQ3	West Bids 2♥ if possible.
Dealer: N	♥ Q63	East Bids 2NT if possible.
Vul: None	♦ K43	
HCP: 16	♣ AJ92	You bid first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ KQJ9862	♠ A1054				1NT
Vul: Both	♥ 108	♥ AQ7	Pass	2♥	3♣	Pass
North HCP: 10	♦ KJ	♦ A863	Pass	4♠	AP	
South HCP: 15	♣ 52	♣ J6				
Contract: 4♠ N						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ K7543		1NT	Pass	2♥
Vul: None	♥ J97	♥ 1065	3♥	Pass	Pass	4♦
North HCP: 15	♦ Q3	♦ AK1096	Pass	4♠	AP	
South HCP: 10	♣ KQJ65	♣ —				
Contract: 4♠ N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ KJ10532	♠ A96				1NT
Vul: NS	♥ 42	♥ KQJ65	Pass	2♥	3♦	Pass
North HCP: 4	♦ 5	♦ 96	Pass	3♠	Pass	Pass
South HCP: 16	♣ 10983	♣ AQ2	4♦	X♦	AP	
Contract: 4♦ X E						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ 98764		1NT	Pass	2♥
Vul: Both	♥ AK103	♥ J862	3♣	AP		
North HCP: 15	♦ 952	♦ 107				
South HCP: 3	♣ 93	♣ Q10				
Contract: 3♣ W						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ KQ865				1NT
Vul: NS	♥ 108542	♥ AKQ	Pass	2♦	3♦	AP
North HCP: 3	♦ 2	♦ J64				
South HCP: 15	♣ Q642	♣ 108				
Contract: 3♦ E						

Board: 156

Dealer: N

Vul: None

North HCP: 16

South HCP: 5

Contract: 3♥ S

North:

♠ AQ3

♥ Q63

♦ K43

♣ AJ92

South:

♠ 10754

♥ K97542

♦ —

♣ Q43

West	North	East	South
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	1NT	Pass	2♦
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2♥ ¹	X	2NT ²	3♥
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AP

1. Michaels Cuebid

2. to the partner's longer

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 151	♠ A1054	East Bids 3♣ if possible.
Dealer: S	♥ AQ7	
Vul: Both	♦ A863	You bid first.
HCP: 15	♣ J6	
Board: 152	♠ K7543	West Bids 3♥ if possible.
Dealer: N	♥ 1065	
Vul: None	♦ AK1096	Partner bids first.
HCP: 10	♣ —	
Board: 153	♠ A96	East Bids 3♦ if possible.
Dealer: S	♥ KQJ65	West Bids 4♦ if possible.
Vul: NS	♦ 96	
HCP: 16	♣ AQ2	You bid first.
Board: 154	♠ 98764	West Bids 3♣ if possible.
Dealer: N	♥ J862	
Vul: Both	♦ 107	Partner bids first.
HCP: 3	♣ Q10	
Board: 155	♠ KQ865	East Bids 3♦ if possible.
Dealer: S	♥ AKQ	
Vul: NS	♦ J64	You bid first.
HCP: 15	♣ 108	
Board: 156	♠ 10754	West Bids 2♥ if possible.
Dealer: N	♥ K97542	East Bids 2NT if possible.
Vul: None	♦ —	
HCP: 5	♣ Q43	Partner bids first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ KQJ9862	♠ A1054				1NT
Vul: Both	♥ 108	♥ AQ7	Pass	2♥	3♣	Pass
North HCP: 10	♦ KJ	♦ A863	Pass	4♠	AP	
South HCP: 15	♣ 52	♣ J6				
Contract: 4♠ N						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ K7543		1NT	Pass	2♥
Vul: None	♥ J97	♥ 1065	3♥	Pass	Pass	4♦
North HCP: 15	♦ Q3	♦ AK1096	Pass	4♠	AP	
South HCP: 10	♣ KQJ65	♣ —				
Contract: 4♠ N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ KJ10532	♠ A96				1NT
Vul: NS	♥ 42	♥ KQJ65	Pass	2♥	3♦	Pass
North HCP: 4	♦ 5	♦ 96	Pass	3♠	Pass	Pass
South HCP: 16	♣ 10983	♣ AQ2	4♦	X♦	AP	
Contract: 4♦ X E						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ 98764		1NT	Pass	2♥
Vul: Both	♥ AK103	♥ J862	3♣	AP		
North HCP: 15	♦ 952	♦ 107				
South HCP: 3	♣ 93	♣ Q10				
Contract: 3♣ W						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ KQ865				1NT
Vul: NS	♥ 108542	♥ AKQ	Pass	2♦	3♦	AP
North HCP: 3	♦ 2	♦ J64				
South HCP: 15	♣ Q642	♣ 108				
Contract: 3♦ E						

Board: 156

Dealer: N

Vul: None

North HCP: 16

South HCP: 5

Contract: 3♥ S

North:

♠ AQ3

♥ Q63

♦ K43

♣ AJ92

South:

♠ 10754

♥ K97542

♦ —

♣ Q43

West	North	East	South
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	1NT	Pass	2♦
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2♥ ¹	X	2NT ²	3♥
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AP

1. Michaels Cuebid

2. to the partner's longer

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 157	♠ Q98765	East Bids 3♥ if possible.
Dealer: S	♥ 103	
Vul: Both	♦ 1085	Partner bids first.
HCP: 2	♣ 75	
Board: 158	♠ KQ8	West Bids 3♦ if possible.
Dealer: N	♥ KQ3	
Vul: EW	♦ 984	You bid first.
HCP: 16	♣ KQJ4	
Board: 159	♠ 103	East Bids 3♣ if possible.
Dealer: S	♥ A107432	West Bids XA♠♠ if possible.
Vul: Both	♦ Q96	
HCP: 6	♣ 64	Partner bids first.
Board: 160	♠ A84	West Bids 3♦ if possible.
Dealer: N	♥ KJ10	
Vul: None	♦ A93	You bid first.
HCP: 16	♣ A1065	
Board: 161	♠ 853	East Bids 3♣ if possible.
Dealer: S	♥ K9432	
Vul: None	♦ J	Partner bids first.
HCP: 4	♣ 9854	
Board: 162	♠ K8	West Bids 2♠ if possible.
Dealer: N	♥ Q52	East Bids 3♥ if possible.
Vul: NS	♦ AQ73	West Bids 3♠ if possible.
HCP: 15	♣ A643	East Bids 4♠ if possible.
		You bid first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ Q98765	♠ 1042				1NT
Vul: Both	♥ 103	♥ Q74	Pass	2♥	3♥	Pass
North HCP: 2	♦ 1085	♦ AK4	Pass	3♠	AP	
South HCP: 16	♣ 75	♣ AK102				
Contract: 3♠ N						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ A10632		1NT	Pass	2♥
Vul: EW	♥ KQ3	♥ 2	3♦	Pass	Pass	XA♠♠
North HCP: 16	♦ 984	♦ J65	AP			
South HCP: 9	♣ KQJ4	♣ A752				
Contract: 3♦ X W						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ Q542				1NT
Vul: Both	♥ A107432	♥ KQ	Pass	2♦	3♣	Pass
North HCP: 6	♦ Q96	♦ A104	Pass	4♥	Pass	Pass
South HCP: 15	♣ 64	♣ A853	XA♠♠	AP		
Contract: 4♥ X N						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ QJ1092				
Vul: None	♥ KJ10	♥ 863		1NT	Pass	2♥
North HCP: 16	♦ A93	♦ 2	3♦	AP		
South HCP: 6	♣ A1065	♣ QJ98				
Contract: 3♦ W						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 853	♠ A764				1NT
Vul: None	♥ K9432	♥ A5	Pass	2♦	3♣	Pass
North HCP: 4	♦ J	♦ AK74	Pass	XA♠♠	AP	
South HCP: 16	♣ 9854	♣ J73				
Contract: 3♣ X E						

Board: 162

Dealer: N

Vul: NS

North HCP: 15

South HCP: 4

Contract: 4♠ W

North:

♠ K8

♥ Q52

♦ AQ73

♣ A643

South:

♠ 10

♥ K109763

♦ 1086

♣ J108

West	North	East	South
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	1NT	Pass	2♦
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2♠	Pass	3♥ ¹	Pass
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3♠	Pass	4♠	AP
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1. limit raise or better in ♠

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 157	♠ 1042	East Bids 3♥ if possible.
Dealer: S	♥ Q74	
Vul: Both	♦ AK4	You bid first.
HCP: 16	♣ AK102	
Board: 158	♠ A10632	West Bids 3♦ if possible.
Dealer: N	♥ 2	
Vul: EW	♦ J65	Partner bids first.
HCP: 9	♣ A752	
Board: 159	♠ Q542	East Bids 3♣ if possible.
Dealer: S	♥ KQ	West Bids XA♠♠ if possible.
Vul: Both	♦ A104	
HCP: 15	♣ A853	You bid first.
Board: 160	♠ QJ1092	West Bids 3♦ if possible.
Dealer: N	♥ 863	
Vul: None	♦ 2	Partner bids first.
HCP: 6	♣ QJ98	
Board: 161	♠ A764	East Bids 3♣ if possible.
Dealer: S	♥ A5	
Vul: None	♦ AK74	You bid first.
HCP: 16	♣ J73	
Board: 162	♠ 10	West Bids 2♠ if possible.
Dealer: N	♥ K109763	East Bids 3♥ if possible.
Vul: NS	♦ 1086	West Bids 3♠ if possible.
HCP: 4	♣ J108	East Bids 4♠ if possible.
		Partner bids first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 157

Dealer: S

Vul: Both

North HCP: 2

South HCP: 16

Contract: 3♠ N

North:

♠ Q98765

♥ 103

♦ 1085

♣ 75

South:

♠ 1042

♥ Q74

♦ AK4

♣ AK102

West North East South

1NT

Pass 2♥ 3♥ Pass

Pass 3♠ AP

Board: 158

Dealer: N

Vul: EW

North HCP: 16

South HCP: 9

Contract: 3♦ X W

North:

♠ KQ8

♥ KQ3

♦ 984

♣ KQJ4

South:

♠ A10632

♥ 2

♦ J65

♣ A752

West North East South

1NT Pass 2♥

3♦ Pass Pass XA♠♠

AP

Board: 159

Dealer: S

Vul: Both

North HCP: 6

South HCP: 15

Contract: 4♥ X N

North:

♠ 103

♥ A107432

♦ Q96

♣ 64

South:

♠ Q542

♥ KQ

♦ A104

♣ A853

West North East South

1NT

Pass 2♦ 3♣ Pass

Pass 4♥ Pass Pass

XA♠♠ AP

Board: 160

Dealer: N

Vul: None

North HCP: 16

South HCP: 6

Contract: 3♦ W

North:

♠ A84

♥ KJ10

♦ A93

♣ A1065

South:

♠ QJ1092

♥ 863

♦ 2

♣ QJ98

West North East South

1NT Pass 2♥

3♦ AP

Board: 161

Dealer: S

Vul: None

North HCP: 4

South HCP: 16

Contract: 3♣ X E

North:

♠ 853

♥ K9432

♦ J

♣ 9854

South:

♠ A764

♥ A5

♦ AK74

♣ J73

West North East South

1NT

Pass 2♦ 3♣ Pass

Pass XA♠♠ AP

Board: 162

Dealer: N

Vul: NS

North HCP: 15

South HCP: 4

Contract: 4♠ W

North:

♠ K8

♥ Q52

♦ AQ73

♣ A643

South:

♠ 10

♥ K109763

♦ 1086

♣ J108

West	North	East	South
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	1NT	Pass	2♦
--	-----	------	----

2♠	Pass	3♥ ¹	Pass
----	------	-----------------	------

3♠	Pass	4♠	AP
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1. limit raise or better in ♠

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 163	♠ J8543	East Bids 3♥ if possible.
Dealer: S	♥ 6	
Vul: NS	♦ 975	Partner bids first.
HCP: 4	♣ K852	

Board: 164	♠ AKQ5	West Bids 3♦ if possible.
Dealer: N	♥ J96	
Vul: EW	♦ 1097	You bid first.
HCP: 16	♣ AQ3	

Board: 165	♠ J109	East Bids 3♣ if possible.
Dealer: S	♥ J107643	
Vul: None	♦ 854	Partner bids first.
HCP: 2	♣ 3	

Board: 166	♠ K73	West Bids 3♦ if possible.
Dealer: N	♥ AKJ87	West Bids 4♦ if possible.
Vul: Both	♦ 76	
HCP: 16	♣ AJ6	You bid first.

Board: 167	♠ —	East Bids 3♠ if possible.
Dealer: S	♥ AQ983	
Vul: NS	♦ 10874	Partner bids first.
HCP: 13	♣ AK97	

Board: 168	♠ A86	West Bids 3♥ if possible.
Dealer: N	♥ 65	East Bids X♠ if possible.
Vul: EW	♦ K75	
HCP: 16	♣ AKQ92	You bid first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 163

Dealer: S

Vul: NS

North HCP: 4

South HCP: 15

Contract: 3♥ E

North:

♠ J8543

♥ 6

♦ 975

♣ K852

South:

♠ 1096

♥ J54

♦ AKJ

♣ AQ109

West North East South

Pass 2♥ 3♥ 1NT

Pass 2♥ 3♥ AP

Board: 164

Dealer: N

Vul: EW

North HCP: 16

South HCP: 2

Contract: 3♥ N

North:

♠ AKQ5

♥ J96

♦ 1097

♣ AQ3

South:

♠ 10832

♥ 108532

♦ Q8

♣ 98

West North East South

3♦ 1NT Pass 2♦

3♦ 3♥ AP

Board: 165

Dealer: S

Vul: None

North HCP: 2

South HCP: 16

Contract: 3♥ S

North:

♠ J109

♥ J107643

♦ 854

♣ 3

South:

♠ 763

♥ AKQ2

♦ A3

♣ K1098

West North East South

Pass 2♦ 3♣ 1NT

Pass 2♦ 3♣ 3♥

AP

Board: 166

Dealer: N

Vul: Both

North HCP: 16

South HCP: 4

Contract: 4♦ W

North:

♠ K73

♥ AKJ87

♦ 76

♣ AJ6

South:

♠ Q108542

♥ Q52

♦ 4

♣ 983

West North East South

3♦ 1NT Pass 2♥

4♦ Pass Pass 3♠

4♦ AP

Board: 167

Dealer: S

Vul: NS

North HCP: 13

South HCP: 16

Contract: 6♥ S

North:

♠ —

♥ AQ983

♦ 10874

♣ AK97

South:

♠ A94

♥ KJ10

♦ KQJ3

♣ Q32

West North East South

Pass 2♦ 3♠ 1NT

Pass 2♦ 3♠ Pass

Pass 3NT Pass 4♥

Pass 4♠¹ Pass 5♣

Pass 6♥ AP

1. Exclusion, for ♥

Board: 168

Dealer: N

Vul: EW

North HCP: 16

South HCP: 3

Contract: 3♠X N

North:

♠ A86

♥ 65

♦ K75

♣ AKQ92

South:

♠ J5432

♥ J97

♦ J943

♣ 10

West	North	East	South
	1NT	Pass	2♥
3♥	3♠	X♣	AP

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 163	♠ 1096	East Bids 3♥ if possible.
Dealer: S	♥ J54	
Vul: NS	♦ AKJ	You bid first.
HCP: 15	♣ AQ109	

Board: 164	♠ 10832	West Bids 3♦ if possible.
Dealer: N	♥ 108532	
Vul: EW	♦ Q8	Partner bids first.
HCP: 2	♣ 98	

Board: 165	♠ 763	East Bids 3♣ if possible.
Dealer: S	♥ AKQ2	
Vul: None	♦ A3	You bid first.
HCP: 16	♣ K1098	

Board: 166	♠ Q108542	West Bids 3♦ if possible.
Dealer: N	♥ Q52	West Bids 4♦ if possible.
Vul: Both	♦ 4	
HCP: 4	♣ 983	Partner bids first.

Board: 167	♠ A94	East Bids 3♠ if possible.
Dealer: S	♥ KJ10	
Vul: NS	♦ KQJ3	You bid first.
HCP: 16	♣ Q32	

Board: 168	♠ J5432	West Bids 3♥ if possible.
Dealer: N	♥ J97	East Bids X♠ if possible.
Vul: EW	♦ J943	
HCP: 3	♣ 10	Partner bids first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 163

Dealer: S

Vul: NS

North HCP: 4

South HCP: 15

Contract: 3♥ E

North:

♠ J8543

♥ 6

♦ 975

♣ K852

South:

♠ 1096

♥ J54

♦ AKJ

♣ AQ109

West North East South

Pass 2♥ 3♥ 1NT

Pass 2♥ 3♥ AP

Board: 164

Dealer: N

Vul: EW

North HCP: 16

South HCP: 2

Contract: 3♥ N

North:

♠ AKQ5

♥ J96

♦ 1097

♣ AQ3

South:

♠ 10832

♥ 108532

♦ Q8

♣ 98

West North East South

3♦ 1NT Pass 2♦

3♦ 3♥ AP

Board: 165

Dealer: S

Vul: None

North HCP: 2

South HCP: 16

Contract: 3♥ S

North:

♠ J109

♥ J107643

♦ 854

♣ 3

South:

♠ 763

♥ AKQ2

♦ A3

♣ K1098

West North East South

Pass 2♦ 3♣ 1NT

Pass 2♦ 3♣ 3♥

AP

Board: 166

Dealer: N

Vul: Both

North HCP: 16

South HCP: 4

Contract: 4♦ W

North:

♠ K73

♥ AKJ87

♦ 76

♣ AJ6

South:

♠ Q108542

♥ Q52

♦ 4

♣ 983

West North East South

3♦ 1NT Pass 2♥

4♦ Pass Pass 3♠

4♦ AP

Board: 167

Dealer: S

Vul: NS

North HCP: 13

South HCP: 16

Contract: 6♥ S

North:

♠ —

♥ AQ983

♦ 10874

♣ AK97

South:

♠ A94

♥ KJ10

♦ KQJ3

♣ Q32

West North East South

Pass 2♦ 3♠ 1NT

Pass 2♦ 3♠ Pass

Pass 3NT Pass 4♥

Pass 4♠¹ Pass 5♣

Pass 6♥ AP

1. Exclusion, for ♥

Board: 168

Dealer: N

Vul: EW

North HCP: 16

South HCP: 3

Contract: 3♠X N

North:

♠ A86

♥ 65

♦ K75

♣ AKQ92

South:

♠ J5432

♥ J97

♦ J943

♣ 10

West	North	East	South
	1NT	Pass	2♥
3♥	3♠	X♣	AP

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 169	♠ K32	East Bids 3♣ if possible.
Dealer: S	♥ J10653	
Vul: Both	♦ QJ2	Partner bids first.
HCP: 7	♣ 52	
Board: 170	♠ AK3	West Bids 3♣ if possible.
Dealer: N	♥ KQ875	
Vul: None	♦ Q109	You bid first.
HCP: 15	♣ J10	
Board: 171	♠ J9874	East Bids 3♣ if possible.
Dealer: S	♥ AJ8	
Vul: Both	♦ 1093	Partner bids first.
HCP: 6	♣ 64	
Board: 172	♠ AJ82	West Bids 3♦ if possible.
Dealer: N	♥ K9	
Vul: None	♦ J95	You bid first.
HCP: 15	♣ AQ75	
Board: 173	♠ KQ9752	East Bids 4♥ if possible.
Dealer: S	♥ 7	
Vul: EW	♦ 954	Partner bids first.
HCP: 5	♣ 1065	
Board: 174	♠ K54	West Bids 2♠ if possible.
Dealer: N	♥ K7	West Doubles 3♠ if possible.
Vul: None	♦ A87	
HCP: 16	♣ AQ873	You bid first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ K32	♠ AQ107				1NT
Vul: Both	♥ J10653	♥ Q9	Pass	2♦	3♣	Pass
North HCP: 7	♦ QJ2	♦ K53	Pass	XA♠♠	AP	
South HCP: 15	♣ 52	♣ A873				
Contract: 3♣X E						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ J86		1NT	Pass	2♦
Vul: None	♥ KQ875	♥ J6432				
North HCP: 15	♦ Q109	♦ 742	3♣	3♥	AP	
South HCP: 2	♣ J10	♣ 72				
Contract: 3♥ N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ J9874	♠ AQ105				1NT
Vul: Both	♥ AJ8	♥ KQ6	Pass	2♥	3♣	3♠
North HCP: 6	♦ 1093	♦ AJ8	Pass	4♠	AP	
South HCP: 16	♣ 64	♣ 975				
Contract: 4♠ S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AJ82	♠ Q109		1NT	Pass	2♦
Vul: None	♥ K9	♥ QJ853				
North HCP: 15	♦ J95	♦ 76	3♦	AP		
South HCP: 9	♣ AQ75	♣ KJ10				
Contract: 3♦ W						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ KQ9752	♠ AJ				1NT
Vul: EW	♥ 7	♥ K63	Pass	2♥	4♥	Pass
North HCP: 5	♦ 954	♦ 1032	Pass	XA♠♠	AP	
South HCP: 17	♣ 1065	♣ AKQ73				
Contract: 4♥X E						

Board: 174

Dealer: N

Vul: None

North HCP: 16

South HCP: 9

Contract: 3N N

North:

♠ K54

♥ K7

♦ A87

♣ AQ873

South:

♠ 6

♥ AJ632

♦ 5

♣ KJ9542

West	North	East	South
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	1NT	Pass	2♦
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2♠	Pass	Pass	3♠ ¹
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X	3NT	AP	
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1. strength cue bid

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 169	♠ AQ107	East Bids 3♣ if possible.
Dealer: S	♥ Q9	
Vul: Both	♦ K53	You bid first.
HCP: 15	♣ A873	
Board: 170	♠ J86	West Bids 3♣ if possible.
Dealer: N	♥ J6432	
Vul: None	♦ 742	Partner bids first.
HCP: 2	♣ 72	
Board: 171	♠ AQ105	East Bids 3♣ if possible.
Dealer: S	♥ KQ6	
Vul: Both	♦ AJ8	You bid first.
HCP: 16	♣ 975	
Board: 172	♠ Q109	West Bids 3♦ if possible.
Dealer: N	♥ QJ853	
Vul: None	♦ 76	Partner bids first.
HCP: 9	♣ KJ10	
Board: 173	♠ AJ	East Bids 4♥ if possible.
Dealer: S	♥ K63	
Vul: EW	♦ 1032	You bid first.
HCP: 17	♣ AKQ73	
Board: 174	♠ 6	West Bids 2♠ if possible.
Dealer: N	♥ AJ632	West Doubles 3♠ if possible.
Vul: None	♦ 5	
HCP: 9	♣ KJ9542	Partner bids first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ K32	♠ AQ107				1NT
Vul: Both	♥ J10653	♥ Q9	Pass	2♦	3♣	Pass
North HCP: 7	♦ QJ2	♦ K53	Pass	XA♠♠	AP	
South HCP: 15	♣ 52	♣ A873				
Contract: 3♣X E						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ J86		1NT	Pass	2♦
Vul: None	♥ KQ875	♥ J6432				
North HCP: 15	♦ Q109	♦ 742	3♣	3♥	AP	
South HCP: 2	♣ J10	♣ 72				
Contract: 3♥ N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ J9874	♠ AQ105				1NT
Vul: Both	♥ AJ8	♥ KQ6	Pass	2♥	3♣	3♠
North HCP: 6	♦ 1093	♦ AJ8	Pass	4♠	AP	
South HCP: 16	♣ 64	♣ 975				
Contract: 4♠ S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AJ82	♠ Q109		1NT	Pass	2♦
Vul: None	♥ K9	♥ QJ853				
North HCP: 15	♦ J95	♦ 76	3♦	AP		
South HCP: 9	♣ AQ75	♣ KJ10				
Contract: 3♦ W						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ KQ9752	♠ AJ				1NT
Vul: EW	♥ 7	♥ K63	Pass	2♥	4♥	Pass
North HCP: 5	♦ 954	♦ 1032	Pass	XA♠♠	AP	
South HCP: 17	♣ 1065	♣ AKQ73				
Contract: 4♥X E						

Board: 174

Dealer: N

Vul: None

North HCP: 16

South HCP: 9

Contract: 3N N

North:

♠ K54

♥ K7

♦ A87

♣ AQ873

South:

♠ 6

♥ AJ632

♦ 5

♣ KJ9542

West	North	East	South
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	1NT	Pass	2♦
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2♠	Pass	Pass	3♠ ¹
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X	3NT	AP	
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1. strength cue bid

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 175	♠ 94	East Bids 2♥ if possible.
Dealer: S	♥ K108532	
Vul: EW	♦ J4	Partner bids first.
HCP: 4	♣ 953	
Board: 176	♠ AK54	West Bids 3♦ if possible.
Dealer: N	♥ A1063	
Vul: None	♦ 953	You bid first.
HCP: 15	♣ A8	
Board: 177	♠ 1064	East Bids 3♦ if possible.
Dealer: S	♥ KJ965	
Vul: EW	♦ 84	Partner bids first.
HCP: 4	♣ 972	
Board: 178	♠ A1084	West Bids 2♠ if possible.
Dealer: N	♥ K65	
Vul: NS	♦ AK10	You bid first.
HCP: 17	♣ K92	
Board: 179	♠ J4	East Bids 2♠ if possible.
Dealer: S	♥ KJ1072	
Vul: Both	♦ J72	Partner bids first.
HCP: 8	♣ Q84	
Board: 180	♠ J96	West Bids 3♣ if possible.
Dealer: N	♥ AK5	
Vul: None	♦ A103	You bid first.
HCP: 16	♣ A532	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ A7				1NT
Vul: EW	♥ K108532	♥ AJ94	Pass	2♦	2♥ ¹	3♥
North HCP: 4	♦ J4	♦ AK95	AP			
South HCP: 16	♣ 953	♣ 864	1. Michaels Cuebid			
Contract: 3♥ S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ QJ10973		1NT	Pass	2♥
Vul: None	♥ A1063	♥ QJ8	3♦	3♠	Pass	4♠
North HCP: 15	♦ 953	♦ Q	AP			
South HCP: 11	♣ A8	♣ K96				
Contract: 4♠ N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 1064	♠ AK32				1NT
Vul: EW	♥ KJ965	♥ 104	Pass	2♦	3♦	AP
North HCP: 4	♦ 84	♦ Q93				
South HCP: 17	♣ 972	♣ AKJ10				
Contract: 3♦ E						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ A1084	♠ 9		1NT	Pass	2♦
Vul: NS	♥ K65	♥ AJ932	2♠	3♥	Pass	4♥
North HCP: 17	♦ AK10	♦ 2	AP			
South HCP: 7	♣ K92	♣ Q108753				
Contract: 4♥ N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ 1095				1NT
Vul: Both	♥ KJ1072	♥ A96	Pass	2♦	2♠	Pass
North HCP: 8	♦ J72	♦ AK43	Pass	X	AP	
South HCP: 15	♣ Q84	♣ A96				
Contract: 2♠X E						

Board: 180

Dealer: N

Vul: None

North HCP: 16

South HCP: 11

Contract: 6♥ S

North:

♠ J96

♥ AK5

♦ A103

♣ A532

South:

♠ KQ1083

♥ QJ10974

♦ K4

♣ —

West	North	East	South
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	1NT	Pass	2♦
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3♣	Pass	Pass	6♥
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AP			
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South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 175	♠ A7	East Bids 2♥ if possible.
Dealer: S	♥ AJ94	
Vul: EW	♦ AK95	You bid first.
HCP: 16	♣ 864	
Board: 176	♠ QJ10973	West Bids 3♦ if possible.
Dealer: N	♥ QJ8	
Vul: None	♦ Q	Partner bids first.
HCP: 11	♣ K96	
Board: 177	♠ AK32	East Bids 3♦ if possible.
Dealer: S	♥ 104	
Vul: EW	♦ Q93	You bid first.
HCP: 17	♣ AKJ10	
Board: 178	♠ 9	West Bids 2♠ if possible.
Dealer: N	♥ AJ932	
Vul: NS	♦ 2	Partner bids first.
HCP: 7	♣ Q108753	
Board: 179	♠ 1095	East Bids 2♠ if possible.
Dealer: S	♥ A96	
Vul: Both	♦ AK43	You bid first.
HCP: 15	♣ A96	
Board: 180	♠ KQ1083	West Bids 3♣ if possible.
Dealer: N	♥ QJ10974	
Vul: None	♦ K4	Partner bids first.
HCP: 11	♣ —	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ A7				1NT
Vul: EW	♥ K108532	♥ AJ94	Pass	2♦	2♥ ¹	3♥
North HCP: 4	♦ J4	♦ AK95	AP			
South HCP: 16	♣ 953	♣ 864	1. Michaels Cuebid			
Contract: 3♥ S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ QJ10973		1NT	Pass	2♥
Vul: None	♥ A1063	♥ QJ8	3♦	3♠	Pass	4♠
North HCP: 15	♦ 953	♦ Q	AP			
South HCP: 11	♣ A8	♣ K96				
Contract: 4♠ N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 1064	♠ AK32				1NT
Vul: EW	♥ KJ965	♥ 104	Pass	2♦	3♦	AP
North HCP: 4	♦ 84	♦ Q93				
South HCP: 17	♣ 972	♣ AKJ10				
Contract: 3♦ E						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ A1084	♠ 9		1NT	Pass	2♦
Vul: NS	♥ K65	♥ AJ932	2♠	3♥	Pass	4♥
North HCP: 17	♦ AK10	♦ 2	AP			
South HCP: 7	♣ K92	♣ Q108753				
Contract: 4♥ N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ 1095				1NT
Vul: Both	♥ KJ1072	♥ A96	Pass	2♦	2♠	Pass
North HCP: 8	♦ J72	♦ AK43	Pass	X	AP	
South HCP: 15	♣ Q84	♣ A96				
Contract: 2♠X E						

Board: 180

Dealer: N

Vul: None

North HCP: 16

South HCP: 11

Contract: 6♥ S

North:

♠ J96

♥ AK5

♦ A103

♣ A532

South:

♠ KQ1083

♥ QJ10974

♦ K4

♣ —

West	North	East	South
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	1NT	Pass	2♦
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3♣	Pass	Pass	6♥
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AP			
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North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 181 ♠ AJ1043 East Bids 2♠ if possible.
Dealer: S ♥ 7
Vul: EW ♦ 103 Partner bids first.
HCP: 8 ♣ QJ1064

Board: 182 ♠ A7653 West Bids 2♠ if possible.
Dealer: N ♥ A93 East Bids 3♥ if possible.
Vul: Both ♦ KJ2
HCP: 15 ♣ K2 You bid first.

Board: 183 ♠ 72 East Bids 2♠ if possible.
Dealer: S ♥ KQJ842 East Bids 4♠ if possible.
Vul: None ♦ 52
HCP: 7 ♣ J54 Partner bids first.

Board: 184 ♠ KJ8 West Bids 2♠ if possible.
Dealer: N ♥ 10532 East Bids 2NT if possible.
Vul: NS ♦ AKQ5 West Bids 3♣ if possible.
HCP: 17 ♣ A3 West Bids 4♥ if possible.
You bid first.

Board: 185 ♠ 1065 East Bids 2♠ if possible.
Dealer: S ♥ 109875
Vul: EW ♦ J82 Partner bids first.
HCP: 2 ♣ J2

Board: 186 ♠ AKQ6 West Bids 3♣ if possible.
Dealer: N ♥ AJ109
Vul: NS ♦ QJ6 You bid first.
HCP: 17 ♣ 65

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ AJ1043	♠ Q982				1NT
Vul: EW	♥ 7	♥ K65	Pass	2♥	2♠ ¹	3♠
North HCP: 8	♦ 103	♦ A42	Pass	4♠	AP	
South HCP: 16	♣ QJ1064	♣ AK7				
Contract: 4♠ S						1. Michaels Cuebid

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ A7653	♠ QJ1094			1NT	Pass
Vul: Both	♥ A93	♥ —				2♥
North HCP: 15	♦ KJ2	♦ 109876	2♠ ¹	X	3♥	AP
South HCP: 3	♣ K2	♣ 765				
Contract: 3♥ E						1. Michaels Cuebid

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ K65				1NT
Vul: None	♥ KQJ842	♥ A93	Pass	2♦	2♠	3♥
North HCP: 7	♦ 52	♦ KQ1096	Pass	4♥	4♠	X
South HCP: 16	♣ J54	♣ A2	AP			
Contract: 4♠ X E						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ Q7643		1NT	Pass	2♥
Vul: NS	♥ 10532	♥ 97	2♠ ¹	X	2NT ²	Pass
North HCP: 17	♦ AKQ5	♦ J109	3♣	Pass	Pass	3♠
South HCP: 6	♣ A3	♣ K75	4♥	4♠	AP	
Contract: 4♠ S						
						1. Michaels Cuebid
						2. to the partner's longer

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 1065	♠ J84				1NT
Vul: EW	♥ 109875	♥ AK3				
North HCP: 2	♦ J82	♦ AQ64	Pass	2♦	2♠	AP
South HCP: 16	♣ J2	♣ Q87				
Contract: 2♠ E						

Board: 186

Dealer: N

Vul: NS

North HCP: 17

South HCP: 7

Contract: 4♥ N

North:

♠ AKQ6

♥ AJ109

♦ QJ6

♣ 65

South:

♠ J5

♥ K7643

♦ 1097

♣ K102

West	North	East	South
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	1NT	Pass	2♦
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3♣	3♥	Pass	4♥
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AP

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 181	♠ Q982	East Bids 2♠ if possible.
Dealer: S	♥ K65	
Vul: EW	♦ A42	You bid first.
HCP: 16	♣ AK7	

Board: 182	♠ QJ1094	West Bids 2♠ if possible.
Dealer: N	♥ —	East Bids 3♥ if possible.
Vul: Both	♦ 109876	
HCP: 3	♣ 765	Partner bids first.

Board: 183	♠ K65	East Bids 2♠ if possible.
Dealer: S	♥ A93	East Bids 4♠ if possible.
Vul: None	♦ KQ1096	
HCP: 16	♣ A2	You bid first.

Board: 184	♠ Q7643	West Bids 2♠ if possible.
Dealer: N	♥ 97	East Bids 2NT if possible.
Vul: NS	♦ J109	West Bids 3♣ if possible.
HCP: 6	♣ K75	West Bids 4♥ if possible.
		Partner bids first.

Board: 185	♠ J84	East Bids 2♠ if possible.
Dealer: S	♥ AK3	
Vul: EW	♦ AQ64	You bid first.
HCP: 16	♣ Q87	

Board: 186	♠ J5	West Bids 3♣ if possible.
Dealer: N	♥ K7643	
Vul: NS	♦ 1097	Partner bids first.
HCP: 7	♣ K102	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ AJ1043	♠ Q982				1NT
Vul: EW	♥ 7	♥ K65	Pass	2♥	2♠ ¹	3♠
North HCP: 8	♦ 103	♦ A42	Pass	4♠	AP	
South HCP: 16	♣ QJ1064	♣ AK7				
Contract: 4♠ S						1. Michaels Cuebid

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ A7653	♠ QJ1094			1NT	Pass
Vul: Both	♥ A93	♥ —				2♥
North HCP: 15	♦ KJ2	♦ 109876	2♠ ¹	X	3♥	AP
South HCP: 3	♣ K2	♣ 765				
Contract: 3♥ E						1. Michaels Cuebid

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ K65				1NT
Vul: None	♥ KQJ842	♥ A93	Pass	2♦	2♠	3♥
North HCP: 7	♦ 52	♦ KQ1096	Pass	4♥	4♠	X
South HCP: 16	♣ J54	♣ A2	AP			
Contract: 4♠ X E						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ Q7643		1NT	Pass	2♥
Vul: NS	♥ 10532	♥ 97	2♠ ¹	X	2NT ²	Pass
North HCP: 17	♦ AKQ5	♦ J109	3♣	Pass	Pass	3♠
South HCP: 6	♣ A3	♣ K75	4♥	4♠	AP	
Contract: 4♠ S						
						1. Michaels Cuebid
						2. to the partner's longer

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 1065	♠ J84				1NT
Vul: EW	♥ 109875	♥ AK3				
North HCP: 2	♦ J82	♦ AQ64	Pass	2♦	2♠	AP
South HCP: 16	♣ J2	♣ Q87				
Contract: 2♠ E						

Board: 186

Dealer: N

Vul: NS

North HCP: 17

South HCP: 7

Contract: 4♥ N

North:

♠ AKQ6

♥ AJ109

♦ QJ6

♣ 65

South:

♠ J5

♥ K7643

♦ 1097

♣ K102

West	North	East	South
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	1NT	Pass	2♦
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3♣	3♥	Pass	4♥
----	----	------	----

AP

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 187	♠ 9	East Bids 2♠ if possible.
Dealer: S	♥ AQJ64	
Vul: EW	♦ KJ1084	Partner bids first.
HCP: 11	♣ 106	
Board: 188	♠ AK2	West Bids 3♣ if possible.
Dealer: N	♥ Q9	
Vul: EW	♦ AQ742	You bid first.
HCP: 15	♣ 975	
Board: 189	♠ 108542	East Bids 3♦ if possible.
Dealer: S	♥ Q86	
Vul: Both	♦ 92	Partner bids first.
HCP: 4	♣ Q75	
Board: 190	♠ 54	West Bids 2♠ if possible.
Dealer: N	♥ A42	East Bids 3♥ if possible.
Vul: NS	♦ A1072	West Bids 4♠ if possible.
HCP: 15	♣ AQJ4	You bid first.
Board: 191	♠ 109543	East Bids 3♦ if possible.
Dealer: S	♥ K6	
Vul: None	♦ 102	Partner bids first.
HCP: 3	♣ 8743	
Board: 192	♠ AK9	West Bids 3♦ if possible.
Dealer: N	♥ A642	East Bids 4♦ if possible.
Vul: Both	♦ 107	
HCP: 15	♣ A1076	You bid first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ 1064				1NT
Vul: EW	♥ AQJ64	♥ K103	Pass	2♦	2♠	Pass
North HCP: 11	♦ KJ1084	♦ A73	Pass	3♦	Pass	3♥
South HCP: 15	♣ 106	♣ AKJ8	Pass	3NT	Pass	4♥
Contract: 4♥ S			AP			

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 76		1NT	Pass	2♦
Vul: EW	♥ Q9	♥ J8432	3♣	Pass	Pass	3♦
North HCP: 15	♦ AQ742	♦ K1098	AP			
South HCP: 7	♣ 975	♣ K6				
Contract: 3♦ S						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ 108542	♠ AK7				1NT
Vul: Both	♥ Q86	♥ A943	Pass	2♥	3♦	AP
North HCP: 4	♦ 92	♦ J3				
South HCP: 15	♣ Q75	♣ K1094				
Contract: 3♦ E						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ 54	♠ 2		1NT	Pass	2♦
Vul: NS	♥ A42	♥ QJ765	2♠	Pass	3♥ ¹	Pass
North HCP: 15	♦ A1072	♦ 964	4♠	AP		
South HCP: 3	♣ AQJ4	♣ 9853	1. limit raise or better in ♠			
Contract: 4♠ W						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ 109543	♠ AJ72				1NT
Vul: None	♥ K6	♥ A93	Pass	2♥	3♦	3♠
North HCP: 3	♦ 102	♦ J4	AP			
South HCP: 17	♣ 8743	♣ AK62				
Contract: 3♠ S						

Board: 192

Dealer: N

Vul: Both

North HCP: 15

South HCP: 3

Contract: 4♥ S

North:

♠ AK9

♥ A642

♦ 107

♣ A1076

South:

♠ Q1065

♥ J109853

♦ 2

♣ 32

West	North	East	South
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	1NT	Pass	2♦
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3♦	Pass	Pass	3♥
----	------	------	----

Pass	Pass	4♦	Pass
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Pass	4♥	AP	
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South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 187	♠ 1064	East Bids 2♠ if possible.
Dealer: S	♥ K103	
Vul: EW	♦ A73	You bid first.
HCP: 15	♣ AKJ8	
Board: 188	♠ 76	West Bids 3♣ if possible.
Dealer: N	♥ J8432	
Vul: EW	♦ K1098	Partner bids first.
HCP: 7	♣ K6	
Board: 189	♠ AK7	East Bids 3♦ if possible.
Dealer: S	♥ A943	
Vul: Both	♦ J3	You bid first.
HCP: 15	♣ K1094	
Board: 190	♠ 2	West Bids 2♠ if possible.
Dealer: N	♥ QJ765	East Bids 3♥ if possible.
Vul: NS	♦ 964	West Bids 4♠ if possible.
HCP: 3	♣ 9853	Partner bids first.
Board: 191	♠ AJ72	East Bids 3♦ if possible.
Dealer: S	♥ A93	
Vul: None	♦ J4	You bid first.
HCP: 17	♣ AK62	
Board: 192	♠ Q1065	West Bids 3♦ if possible.
Dealer: N	♥ J109853	East Bids 4♦ if possible.
Vul: Both	♦ 2	
HCP: 3	♣ 32	Partner bids first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ 1064				1NT
Vul: EW	♥ AQJ64	♥ K103	Pass	2♦	2♠	Pass
North HCP: 11	♦ KJ1084	♦ A73	Pass	3♦	Pass	3♥
South HCP: 15	♣ 106	♣ AKJ8	Pass	3NT	Pass	4♥
Contract: 4♥ S			AP			

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 76		1NT	Pass	2♦
Vul: EW	♥ Q9	♥ J8432	3♣	Pass	Pass	3♦
North HCP: 15	♦ AQ742	♦ K1098	AP			
South HCP: 7	♣ 975	♣ K6				
Contract: 3♦ S						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ 108542	♠ AK7				1NT
Vul: Both	♥ Q86	♥ A943	Pass	2♥	3♦	AP
North HCP: 4	♦ 92	♦ J3				
South HCP: 15	♣ Q75	♣ K1094				
Contract: 3♦ E						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ 54	♠ 2		1NT	Pass	2♦
Vul: NS	♥ A42	♥ QJ765	2♠	Pass	3♥ ¹	Pass
North HCP: 15	♦ A1072	♦ 964	4♠	AP		
South HCP: 3	♣ AQJ4	♣ 9853	1. limit raise or better in ♠			
Contract: 4♠ W						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ 109543	♠ AJ72				1NT
Vul: None	♥ K6	♥ A93	Pass	2♥	3♦	3♠
North HCP: 3	♦ 102	♦ J4	AP			
South HCP: 17	♣ 8743	♣ AK62				
Contract: 3♠ S						

Board: 192

Dealer: N

Vul: Both

North HCP: 15

South HCP: 3

Contract: 4♥ S

North:

♠ AK9

♥ A642

♦ 107

♣ A1076

South:

♠ Q1065

♥ J109853

♦ 2

♣ 32

West	North	East	South
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	1NT	Pass	2♦
--	-----	------	----

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

Pass	Pass	4♦	Pass
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Pass	4♥	AP	
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North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 193	♠ KJ543	East Bids 3♦ if possible.
Dealer: S	♥ A10876	
Vul: NS	♦ —	Partner bids first.
HCP: 8	♣ 1083	
Board: 194	♠ A75	West Bids 2♥ if possible.
Dealer: N	♥ K42	East Bids 2NT if possible.
Vul: EW	♦ K6	
HCP: 15	♣ AJ1065	You bid first.
Board: 195	♠ 7	East Bids 4♠ if possible.
Dealer: S	♥ A10852	
Vul: None	♦ AK7	Partner bids first.
HCP: 11	♣ 6432	
Board: 196	♠ A2	West Bids 2♠ if possible.
Dealer: N	♥ QJ65	East Bids XA♠♠ if possible.
Vul: NS	♦ Q765	
HCP: 15	♣ AQ4	You bid first.
Board: 197	♠ J76	East Bids 3♦ if possible.
Dealer: S	♥ J10972	
Vul: NS	♦ 7	Partner bids first.
HCP: 2	♣ 9643	
Board: 198	♠ 1076	West Bids 2♠ if possible.
Dealer: N	♥ A3	
Vul: Both	♦ K975	You bid first.
HCP: 16	♣ AKQ9	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ KJ543	♠ 1098				1NT
Vul: NS	♥ A10876	♥ K32	Pass	2♥	3♦	Pass
North HCP: 8	♦ —	♦ A964	Pass	4♥	Pass	4♠
South HCP: 16	♣ 1083	♣ AKQ	AP			
Contract: 4♠ S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ 1062		1NT	Pass	2♦
Vul: EW	♥ K42	♥ AJ10853	2♥ ¹	X	2NT ²	3♥
North HCP: 15	♦ K6	♦ 984	AP			
South HCP: 5	♣ AJ1065	♣ 7	1. Michaels Cuebid			
Contract: 3♥ S			2. to the partner's longer			

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ J8				1NT
Vul: None	♥ A10852	♥ KJ643	Pass	2♦	4♠	Pass
North HCP: 11	♦ AK7	♦ QJ3	Pass	XA♠♠	AP	
South HCP: 15	♣ 6432	♣ AK10				
Contract: 4♠X E						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ 863		1NT	Pass	2♦
Vul: NS	♥ QJ65	♥ K9743	2♠	3♥	Pass	4♥
North HCP: 15	♦ Q765	♦ J10	Pass	Pass	XA♠♠	AP
South HCP: 7	♣ AQ4	♣ K92				
Contract: 4♥X N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ J76	♠ K94				1NT
Vul: NS	♥ J10972	♥ AK85	Pass	2♦	3♦	AP
North HCP: 2	♦ 7	♦ J63				
South HCP: 15	♣ 9643	♣ A107				
Contract: 3♦ E						

Board: 198

Dealer: N

Vul: Both

North HCP: 16

South HCP: 2

Contract: 2♠ W

North:

♠ 1076

♥ A3

♦ K975

♣ AKQ9

South:

♠ —

♥ J10752

♦ 864

♣ J10873

West	North	East	South
	1NT	Pass	2♦
2♠	AP		

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 193	♠ 1098	East Bids 3♦ if possible.
Dealer: S	♥ K32	
Vul: NS	♦ A964	You bid first.
HCP: 16	♣ AKQ	
Board: 194	♠ 1062	West Bids 2♥ if possible.
Dealer: N	♥ AJ10853	East Bids 2NT if possible.
Vul: EW	♦ 984	
HCP: 5	♣ 7	Partner bids first.
Board: 195	♠ J8	East Bids 4♠ if possible.
Dealer: S	♥ KJ643	
Vul: None	♦ QJ3	You bid first.
HCP: 15	♣ AK10	
Board: 196	♠ 863	West Bids 2♠ if possible.
Dealer: N	♥ K9743	East Bids XA♠♠ if possible.
Vul: NS	♦ J10	
HCP: 7	♣ K92	Partner bids first.
Board: 197	♠ K94	East Bids 3♦ if possible.
Dealer: S	♥ AK85	
Vul: NS	♦ J63	You bid first.
HCP: 15	♣ A107	
Board: 198	♠ —	West Bids 2♠ if possible.
Dealer: N	♥ J10752	
Vul: Both	♦ 864	Partner bids first.
HCP: 2	♣ J10873	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 193

Dealer: S

Vul: NS

North HCP: 8

South HCP: 16

Contract: 4♠ S

North:

♠ KJ543

♥ A10876

♦ —

♣ 1083

South:

♠ 1098

♥ K32

♦ A964

♣ AKQ

West North East South

Pass 2♥ 3♦ 1NT

Pass 4♥ Pass 4♠

AP

Board: 194

Dealer: N

Vul: EW

North HCP: 15

South HCP: 5

Contract: 3♥ S

North:

♠ A75

♥ K42

♦ K6

♣ AJ1065

South:

♠ 1062

♥ AJ10853

♦ 984

♣ 7

West North East South

Pass 1NT Pass 2♦

2♥¹ X 2NT² 3♥

AP

1. Michaels Cuebid

2. to the partner's longer

Board: 195

Dealer: S

Vul: None

North HCP: 11

South HCP: 15

Contract: 4♠X E

North:

♠ 7

♥ A10852

♦ AK7

♣ 6432

South:

♠ J8

♥ KJ643

♦ QJ3

♣ AK10

West North East South

Pass 2♦ 4♠ 1NT

Pass XA♠♠ AP

Pass XA♠♠ AP

Board: 196

Dealer: N

Vul: NS

North HCP: 15

South HCP: 7

Contract: 4♥X N

North:

♠ A2

♥ QJ65

♦ Q765

♣ AQ4

South:

♠ 863

♥ K9743

♦ J10

♣ K92

West North East South

Pass 1NT Pass 2♦

2♠ 3♥ Pass 4♥

Pass Pass XA♠♠ AP

Board: 197

Dealer: S

Vul: NS

North HCP: 2

South HCP: 15

Contract: 3♦ E

North:

♠ J76

♥ J10972

♦ 7

♣ 9643

South:

♠ K94

♥ AK85

♦ J63

♣ A107

West North East South

Pass 2♦ 3♦ 1NT

Pass 2♦ 3♦ AP

Board: 198

Dealer: N

Vul: Both

North HCP: 16

South HCP: 2

Contract: 2♠ W

North:

♠ 1076

♥ A3

♦ K975

♣ AKQ9

South:

♠ —

♥ J10752

♦ 864

♣ J10873

West	North	East	South
	1NT	Pass	2♦
2♠	AP		

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 199	♠ 108753	East Bids 3♥ if possible.
Dealer: S	♥ 92	
Vul: EW	♦ 109875	Partner bids first.
HCP: 0	♣ 6	
Board: 200	♠ 109	West Bids 2♠ if possible.
Dealer: N	♥ AKQ2	
Vul: Both	♦ K987	You bid first.
HCP: 15	♣ K87	
Board: 201	♠ J5432	East Bids 3♦ if possible.
Dealer: S	♥ J1054	
Vul: None	♦ 3	Partner bids first.
HCP: 6	♣ A63	
Board: 202	♠ K764	West Bids 3♣ if possible.
Dealer: N	♥ AQ4	East Bids XA♠♠ if possible.
Vul: NS	♦ A965	
HCP: 16	♣ K5	You bid first.
Board: 203	♠ 10	East Bids 2♠ if possible.
Dealer: S	♥ 87432	
Vul: Both	♦ K1082	Partner bids first.
HCP: 3	♣ 874	
Board: 204	♠ A9	West Bids 2♠ if possible.
Dealer: N	♥ AK5	West Bids 3♠ if possible.
Vul: None	♦ A92	East Bids 4♠ if possible.
HCP: 15	♣ 97643	You bid first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 199

Dealer: S

Vul: EW

North HCP: 0

South HCP: 15

Contract: 3♥ E

North:

♠ 108753

♥ 92

♦ 109875

♣ 6

South:

♠ AQ2

♥ 743

♦ AJ2

♣ KJ92

West North East South

1NT

Pass 2♥ 3♥ AP

Board: 200

Dealer: N

Vul: Both

North HCP: 15

South HCP: 5

Contract: 2♠ W

North:

♠ 109

♥ AKQ2

♦ K987

♣ K87

South:

♠ Q4

♥ 109653

♦ QJ63

♣ 106

West North East South

1NT Pass 2♦

2♠ AP

Board: 201

Dealer: S

Vul: None

North HCP: 6

South HCP: 17

Contract: 3♦ E

North:

♠ J5432

♥ J1054

♦ 3

♣ A63

South:

♠ K8

♥ AKQ9

♦ 974

♣ KQ72

West North East South

1NT

Pass 2♥ 3♦ AP

Board: 202

Dealer: N

Vul: NS

North HCP: 16

South HCP: 3

Contract: 3♥ X S

North:

♠ K764

♥ AQ4

♦ A965

♣ K5

South:

♠ 102

♥ J87652

♦ Q2

♣ 1083

West North East South

1NT Pass 2♦

3♣ Pass Pass 3♥

Pass Pass XA♠♠ AP

Board: 203

Dealer: S

Vul: Both

North HCP: 3

South HCP: 17

Contract: 2♠ E

North:

♠ 10

♥ 87432

♦ K1082

♣ 874

South:

♠ 53

♥ AK6

♦ AQ974

♣ KJ3

West North East South

1NT

Pass 2♦ 2♠ AP

Board: 204

Dealer: N

Vul: None

North HCP: 15

South HCP: 6

Contract: 4♠X W

North:

♠ A9

♥ AK5

♦ A92

♣ 97643

South:

♠ 8

♥ 87432

♦ KJ8763

♣ Q

West	North	East	South
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	1NT	Pass	2♦
--	-----	------	----

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

3♠	4♥	4♠	Pass
----	----	----	------

Pass	X	AP	
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South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 199	♠ AQ2	East Bids 3♥ if possible.
Dealer: S	♥ 743	
Vul: EW	♦ AJ2	You bid first.
HCP: 15	♣ KJ92	
Board: 200	♠ Q4	West Bids 2♠ if possible.
Dealer: N	♥ 109653	
Vul: Both	♦ QJ63	Partner bids first.
HCP: 5	♣ 106	
Board: 201	♠ K8	East Bids 3♦ if possible.
Dealer: S	♥ AKQ9	
Vul: None	♦ 974	You bid first.
HCP: 17	♣ KQ72	
Board: 202	♠ 102	West Bids 3♣ if possible.
Dealer: N	♥ J87652	East Bids XA♠♠ if possible.
Vul: NS	♦ Q2	
HCP: 3	♣ 1083	Partner bids first.
Board: 203	♠ 53	East Bids 2♠ if possible.
Dealer: S	♥ AK6	
Vul: Both	♦ AQ974	You bid first.
HCP: 17	♣ KJ3	
Board: 204	♠ 8	West Bids 2♠ if possible.
Dealer: N	♥ 87432	West Bids 3♠ if possible.
Vul: None	♦ KJ8763	East Bids 4♠ if possible.
HCP: 6	♣ Q	Partner bids first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 199

Dealer: S

Vul: EW

North HCP: 0

South HCP: 15

Contract: 3♥ E

North:

♠ 108753

♥ 92

♦ 109875

♣ 6

South:

♠ AQ2

♥ 743

♦ AJ2

♣ KJ92

West North East South

1NT

Pass 2♥ 3♥ AP

Board: 200

Dealer: N

Vul: Both

North HCP: 15

South HCP: 5

Contract: 2♠ W

North:

♠ 109

♥ AKQ2

♦ K987

♣ K87

South:

♠ Q4

♥ 109653

♦ QJ63

♣ 106

West North East South

1NT Pass 2♦

2♠ AP

Board: 201

Dealer: S

Vul: None

North HCP: 6

South HCP: 17

Contract: 3♦ E

North:

♠ J5432

♥ J1054

♦ 3

♣ A63

South:

♠ K8

♥ AKQ9

♦ 974

♣ KQ72

West North East South

1NT

Pass 2♥ 3♦ AP

Board: 202

Dealer: N

Vul: NS

North HCP: 16

South HCP: 3

Contract: 3♥ X S

North:

♠ K764

♥ AQ4

♦ A965

♣ K5

South:

♠ 102

♥ J87652

♦ Q2

♣ 1083

West North East South

1NT Pass 2♦

3♣ Pass Pass 3♥

Pass Pass XA♠♠ AP

Board: 203

Dealer: S

Vul: Both

North HCP: 3

South HCP: 17

Contract: 2♠ E

North:

♠ 10

♥ 87432

♦ K1082

♣ 874

South:

♠ 53

♥ AK6

♦ AQ974

♣ KJ3

West North East South

1NT

Pass 2♦ 2♠ AP

Board: 204

Dealer: N

Vul: None

North HCP: 15

South HCP: 6

Contract: 4♠X W

North:

♠ A9

♥ AK5

♦ A92

♣ 97643

South:

♠ 8

♥ 87432

♦ KJ8763

♣ Q

West	North	East	South
------	-------	------	-------

	1NT	Pass	2♦
--	-----	------	----

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

3♠	4♥	4♠	Pass
----	----	----	------

Pass	X	AP	
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North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 205	♠ 62	East Bids 3♣ if possible.
Dealer: S	♥ A6432	East Bids 4♣ if possible.
Vul: None	♦ 9732	
HCP: 4	♣ 87	Partner bids first.
Board: 206	♠ AK85	West Bids 3♣ if possible.
Dealer: N	♥ KQ2	
Vul: NS	♦ QJ106	You bid first.
HCP: 16	♣ J9	
Board: 207	♠ J9854	East Bids 3♣ if possible.
Dealer: S	♥ J1064	
Vul: Both	♦ Q43	Partner bids first.
HCP: 4	♣ 5	
Board: 208	♠ 83	West Bids 2♠ if possible.
Dealer: N	♥ AKJ42	East Bids 3♥ if possible.
Vul: NS	♦ A42	
HCP: 16	♣ A54	You bid first.
Board: 209	♠ 76	East Bids 2♠ if possible.
Dealer: S	♥ KQ652	
Vul: Both	♦ J73	Partner bids first.
HCP: 8	♣ Q107	
Board: 210	♠ A3	West Bids 3♣ if possible.
Dealer: N	♥ AQ7	
Vul: None	♦ AQ63	You bid first.
HCP: 16	♣ 10654	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ J4				1NT
Vul: None	♥ A6432	♥ KQ1075	Pass	2♦	3♣	3♥
North HCP: 4	♦ 9732	♦ AKJ	Pass	Pass	4♣	Pass
South HCP: 15	♣ 87	♣ J64	Pass	XA♠♠	AP	
Contract: 4♣X E						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ 10932				
Vul: NS	♥ KQ2	♥ J9764		1NT	Pass	2♦
North HCP: 16	♦ QJ106	♦ A72	3♣	AP		
South HCP: 5	♣ J9	♣ 4				
Contract: 3♣ W						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ J9854	♠ Q3				1NT
Vul: Both	♥ J1064	♥ AK82				
North HCP: 4	♦ Q43	♦ KJ9	Pass	2♥	3♣	AP
South HCP: 17	♣ 5	♣ A763				
Contract: 3♣ E						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ 83	♠ QJ976		1NT	Pass	2♥
Vul: NS	♥ AKJ42	♥ —	2♠ ¹	Pass	3♥	5♣
North HCP: 16	♦ A42	♦ 9	AP			
South HCP: 9	♣ A54	♣ KQJ10932				
Contract: 5♣ S						

1. Michaels Cuebid

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ A95				1NT
Vul: Both	♥ KQ652	♥ A9	Pass	2♦	2♠	Pass
North HCP: 8	♦ J73	♦ AQ952	Pass	X	Pass	2NT
South HCP: 17	♣ Q107	♣ K98	AP			
Contract: 2N S						

Board: 210

Dealer: N

Vul: None

North HCP: 16

South HCP: 5

Contract: 3♠ S

North:

♠ A3

♥ AQ7

♦ AQ63

♣ 10654

South:

♠ KQ8762

♥ 10653

♦ 10

♣ 92

West	North	East	South
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	1NT	Pass	2♥
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3♣	Pass	Pass	3♠
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AP

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 205	♠ J4	East Bids 3♣ if possible.
Dealer: S	♥ KQ1075	East Bids 4♣ if possible.
Vul: None	♦ AKJ	
HCP: 15	♣ J64	You bid first.
Board: 206	♠ 10932	West Bids 3♣ if possible.
Dealer: N	♥ J9764	
Vul: NS	♦ A72	Partner bids first.
HCP: 5	♣ 4	
Board: 207	♠ Q3	East Bids 3♣ if possible.
Dealer: S	♥ AK82	
Vul: Both	♦ KJ9	You bid first.
HCP: 17	♣ A763	
Board: 208	♠ QJ976	West Bids 2♠ if possible.
Dealer: N	♥ —	East Bids 3♥ if possible.
Vul: NS	♦ 9	
HCP: 9	♣ KQJ10932	Partner bids first.
Board: 209	♠ A95	East Bids 2♠ if possible.
Dealer: S	♥ A9	
Vul: Both	♦ AQ952	You bid first.
HCP: 17	♣ K98	
Board: 210	♠ KQ8762	West Bids 3♣ if possible.
Dealer: N	♥ 10653	
Vul: None	♦ 10	Partner bids first.
HCP: 5	♣ 92	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ J4				1NT
Vul: None	♥ A6432	♥ KQ1075	Pass	2♦	3♣	3♥
North HCP: 4	♦ 9732	♦ AKJ	Pass	Pass	4♣	Pass
South HCP: 15	♣ 87	♣ J64	Pass	XA♠♠	AP	
Contract: 4♣X E						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ 10932				
Vul: NS	♥ KQ2	♥ J9764		1NT	Pass	2♦
North HCP: 16	♦ QJ106	♦ A72	3♣	AP		
South HCP: 5	♣ J9	♣ 4				
Contract: 3♣ W						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ J9854	♠ Q3				1NT
Vul: Both	♥ J1064	♥ AK82				
North HCP: 4	♦ Q43	♦ KJ9	Pass	2♥	3♣	AP
South HCP: 17	♣ 5	♣ A763				
Contract: 3♣ E						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ 83	♠ QJ976		1NT	Pass	2♥
Vul: NS	♥ AKJ42	♥ —	2♠ ¹	Pass	3♥	5♣
North HCP: 16	♦ A42	♦ 9	AP			
South HCP: 9	♣ A54	♣ KQJ10932				
Contract: 5♣ S						

1. Michaels Cuebid

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ A95				1NT
Vul: Both	♥ KQ652	♥ A9	Pass	2♦	2♠	Pass
North HCP: 8	♦ J73	♦ AQ952	Pass	X	Pass	2NT
South HCP: 17	♣ Q107	♣ K98	AP			
Contract: 2N S						

Board: 210

Dealer: N

Vul: None

North HCP: 16

South HCP: 5

Contract: 3♠ S

North:

♠ A3

♥ AQ7

♦ AQ63

♣ 10654

South:

♠ KQ8762

♥ 10653

♦ 10

♣ 92

West	North	East	South
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	1NT	Pass	2♥
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3♣	Pass	Pass	3♠
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AP

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 211	♠ KQ9862	East Bids 3♦ if possible.
Dealer: S	♥ J4	West Bids XA♠ if possible.
Vul: Both	♦ 97	
HCP: 6	♣ 1053	Partner bids first.
Board: 212	♠ AKQ	West Bids 2♠ if possible.
Dealer: N	♥ Q3	East Bids 3♥ if possible.
Vul: NS	♦ J8642	
HCP: 15	♣ K72	You bid first.
Board: 213	♠ Q10985	East Bids 3♥ if possible.
Dealer: S	♥ 862	
Vul: EW	♦ 86	Partner bids first.
HCP: 4	♣ Q72	
Board: 214	♠ KQ53	West Bids 3♦ if possible.
Dealer: N	♥ A97	
Vul: NS	♦ J8	You bid first.
HCP: 17	♣ AK43	
Board: 215	♠ J109632	East Bids 3♥ if possible.
Dealer: S	♥ 75	
Vul: EW	♦ K	Partner bids first.
HCP: 7	♣ QJ104	
Board: 216	♠ AQJ5	West Bids 3♦ if possible.
Dealer: N	♥ A87	
Vul: EW	♦ 654	You bid first.
HCP: 17	♣ AQ6	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ KQ9862	♠ A7				1NT
Vul: Both	♥ J4	♥ AQ8	Pass	2♥	3♦	Pass
North HCP: 6	♦ 97	♦ Q853	Pass	4♠	Pass	Pass
South HCP: 16	♣ 1053	♣ A982	XA♠♠	AP		
Contract: 4♠X N						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J98764		1NT	Pass	2♥
Vul: NS	♥ Q3	♥ 1082	2♠ ¹	X	3♥	3♠
North HCP: 15	♦ J8642	♦ 95	AP			
South HCP: 1	♣ K72	♣ 83	1. Michaels Cuebid			
Contract: 3♠ S						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ Q10985	♠ J64				1NT
Vul: EW	♥ 862	♥ A10	Pass	2♥	3♥	AP
North HCP: 4	♦ 86	♦ AQ9				
South HCP: 16	♣ Q72	♣ AJ986				
Contract: 3♥ E						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ KQ53	♠ A9762		1NT	Pass	2♥
Vul: NS	♥ A97	♥ 842	3♦	3♠	AP	
North HCP: 17	♦ J8	♦ 10964				
South HCP: 4	♣ AK43	♣ 6				
Contract: 3♠ N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ J109632	♠ AK				1NT
Vul: EW	♥ 75	♥ A98	Pass	2♥	3♥	Pass
North HCP: 7	♦ K	♦ Q10873	Pass	3♠	AP	
South HCP: 17	♣ QJ104	♣ A62				
Contract: 3♠ N						

Board: 216

Dealer: N

Vul: EW

North HCP: 17

South HCP: 4

Contract: 3♦ W

North:

♠ AQJ5

♥ A87

♦ 654

♣ AQ6

South:

♠ 872

♥ KJ532

♦ 82

♣ 873

West	North	East	South
	1NT	Pass	2♦
3♦	AP		

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 211	♠ A7	East Bids 3♦ if possible.
Dealer: S	♥ AQ8	West Bids XA♠♠ if possible.
Vul: Both	♦ Q853	
HCP: 16	♣ A982	You bid first.
Board: 212	♠ J98764	West Bids 2♠ if possible.
Dealer: N	♥ 1082	East Bids 3♥ if possible.
Vul: NS	♦ 95	
HCP: 1	♣ 83	Partner bids first.
Board: 213	♠ J64	East Bids 3♥ if possible.
Dealer: S	♥ A10	
Vul: EW	♦ AQ9	You bid first.
HCP: 16	♣ AJ986	
Board: 214	♠ A9762	West Bids 3♦ if possible.
Dealer: N	♥ 842	
Vul: NS	♦ 10964	Partner bids first.
HCP: 4	♣ 6	
Board: 215	♠ AK	East Bids 3♥ if possible.
Dealer: S	♥ A98	
Vul: EW	♦ Q10873	You bid first.
HCP: 17	♣ A62	
Board: 216	♠ 872	West Bids 3♦ if possible.
Dealer: N	♥ KJ532	
Vul: EW	♦ 82	Partner bids first.
HCP: 4	♣ 873	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ KQ9862	♠ A7				1NT
Vul: Both	♥ J4	♥ AQ8	Pass	2♥	3♦	Pass
North HCP: 6	♦ 97	♦ Q853	Pass	4♠	Pass	Pass
South HCP: 16	♣ 1053	♣ A982	XA♠♠	AP		
Contract: 4♠X N						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J98764		1NT	Pass	2♥
Vul: NS	♥ Q3	♥ 1082	2♠ ¹	X	3♥	3♠
North HCP: 15	♦ J8642	♦ 95	AP			
South HCP: 1	♣ K72	♣ 83	1. Michaels Cuebid			
Contract: 3♠ S						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ Q10985	♠ J64				1NT
Vul: EW	♥ 862	♥ A10	Pass	2♥	3♥	AP
North HCP: 4	♦ 86	♦ AQ9				
South HCP: 16	♣ Q72	♣ AJ986				
Contract: 3♥ E						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ KQ53	♠ A9762		1NT	Pass	2♥
Vul: NS	♥ A97	♥ 842	3♦	3♠	AP	
North HCP: 17	♦ J8	♦ 10964				
South HCP: 4	♣ AK43	♣ 6				
Contract: 3♠ N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ J109632	♠ AK				1NT
Vul: EW	♥ 75	♥ A98	Pass	2♥	3♥	Pass
North HCP: 7	♦ K	♦ Q10873	Pass	3♠	AP	
South HCP: 17	♣ QJ104	♣ A62				
Contract: 3♠ N						

Board: 216

Dealer: N

Vul: EW

North HCP: 17

South HCP: 4

Contract: 3♦ W

North:

♠ AQJ5

♥ A87

♦ 654

♣ AQ6

South:

♠ 872

♥ KJ532

♦ 82

♣ 873

West	North	East	South
	1NT	Pass	2♦
3♦	AP		

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 217	♠ 842	East Bids 2♠ if possible.
Dealer: S	♥ J10986	
Vul: Both	♦ 632	Partner bids first.
HCP: 1	♣ 96	

Board: 218	♠ AJ10	West Bids 3♣ if possible.
Dealer: N	♥ AK7	
Vul: NS	♦ J763	You bid first.
HCP: 16	♣ K64	

Board: 219	♠ 82	East Bids 3♦ if possible.
Dealer: S	♥ Q9865	East Bids 3♠ if possible.
Vul: None	♦ 4	West Bids 4♥ if possible.
HCP: 2	♣ 109762	East Bids 4♠ if possible.
		Partner bids first.

Board: 220	♠ AQ2	West Bids 4NT if possible.
Dealer: N	♥ AQ97	East Bids 5♦ if possible.
Vul: NS	♦ 87	
HCP: 15	♣ K542	You bid first.

Board: 221	♠ 1065	East Bids 2♥ if possible.
Dealer: S	♥ 107643	
Vul: EW	♦ 974	Partner bids first.
HCP: 3	♣ K4	

Board: 222	♠ KJ10	West Bids 4NT if possible.
Dealer: N	♥ QJ72	East Bids 5♦ if possible.
Vul: Both	♦ A73	
HCP: 15	♣ A76	You bid first.

Board: 222

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 5♦X E

North:

♠ KJ10

♥ QJ72

♦ A73

♣ A76

South:

♠ A85432

♥ A83

♦ 65

♣ 53

West	North	East	South
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	1NT	Pass	2♥
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4NT ¹	Pass	5♦	X♦
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Pass ²	Pass	Pass	
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1. Unusual 4NT

2. bidable suit

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 217 ♠ 65 East Bids 2♠ if possible.
Dealer: S ♥ AKQ
Vul: Both ♦ AJ108 You bid first.
HCP: 15 ♣ J742

Board: 218 ♠ 7542 West Bids 3♣ if possible.
Dealer: N ♥ 108432
Vul: NS ♦ 105 Partner bids first.
HCP: 0 ♣ 98

Board: 219 ♠ 97 East Bids 3♦ if possible.
Dealer: S ♥ AK72 East Bids 3♠ if possible.
Vul: None ♦ 1096 West Bids 4♥ if possible.
HCP: 15 ♣ AKJ5 East Bids 4♠ if possible.
You bid first.

Board: 220 ♠ J10653 West Bids 4NT if possible.
Dealer: N ♥ K86542 East Bids 5♦ if possible.
Vul: NS ♦ 5
HCP: 4 ♣ 6 Partner bids first.

Board: 221 ♠ K3 East Bids 2♥ if possible.
Dealer: S ♥ AK52
Vul: EW ♦ AQ3 You bid first.
HCP: 16 ♣ 8763

Board: 222 ♠ A85432 West Bids 4NT if possible.
Dealer: N ♥ A83 East Bids 5♦ if possible.
Vul: Both ♦ 65
HCP: 8 ♣ 53 Partner bids first.

Board: 222

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 5♦X E

North:

♠ KJ10

♥ QJ72

♦ A73

♣ A76

South:

♠ A85432

♥ A83

♦ 65

♣ 53

West	North	East	South
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	1NT	Pass	2♥
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4NT ¹	Pass	5♦	X♦
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Pass ²	Pass	Pass	
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1. Unusual 4NT

2. bidable suit

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 223	♠ 7642	East Bids 3♣ if possible.
Dealer: S	♥ Q10832	East Bids 5♣ if possible.
Vul: None	♦ 986	
HCP: 2	♣ 5	Partner bids first.
Board: 224	♠ KQ96	West Bids 3♥ if possible.
Dealer: N	♥ K9	East Bids X♠ if possible.
Vul: None	♦ KJ6	
HCP: 15	♣ QJ75	You bid first.
Board: 225	♠ KJ1076	East Bids 3♦ if possible.
Dealer: S	♥ Q9864	
Vul: None	♦ 54	Partner bids first.
HCP: 6	♣ 4	
Board: 226	♠ AKQ	West Bids 3♦ if possible.
Dealer: N	♥ AK107	
Vul: NS	♦ J63	You bid first.
HCP: 17	♣ 985	
Board: 227	♠ 53	East Bids 3♣ if possible.
Dealer: S	♥ KJ862	
Vul: EW	♦ J98742	Partner bids first.
HCP: 5	♣ —	
Board: 228	♠ AJ10	West Bids 3♦ if possible.
Dealer: N	♥ A10	East Bids XA♠♠ if possible.
Vul: NS	♦ Q72	
HCP: 15	♣ A9872	You bid first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ 7642	♠ A10				1NT
Vul: None	♥ Q10832	♥ AKJ5	Pass	2♦	3♣	3♥
North HCP: 2	♦ 986	♦ A107	Pass	Pass	5♣	X
South HCP: 17	♣ 5	♣ J1063	AP			
Contract: 5♣X E						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ KQ96	♠ AJ752				
Vul: None	♥ K9	♥ 753		1NT	Pass	2♥
North HCP: 15	♦ KJ6	♦ Q84	3♥	3♠	X♠	AP
South HCP: 7	♣ QJ75	♣ 83				
Contract: 3♠X N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ KJ1076	♠ A3				1NT
Vul: None	♥ Q9864	♥ K102	Pass	2♥	3♦	Pass
North HCP: 6	♦ 54	♦ A103	Pass	3♥	Pass	3♠
South HCP: 17	♣ 4	♣ KQJ63	AP			
Contract: 3♠ S						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 107				
Vul: NS	♥ AK107	♥ J8653		1NT	Pass	2♦
North HCP: 17	♦ J63	♦ 109	3♦	3♥	AP	
South HCP: 2	♣ 985	♣ J432				
Contract: 3♥ N						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ KJ				1NT
Vul: EW	♥ KJ862	♥ 954	Pass	2♦	3♣	Pass
North HCP: 5	♦ J98742	♦ AK10	Pass	3♦	Pass	3♥
South HCP: 15	♣ —	♣ A10975	AP			
Contract: 3♥ S						

Board: 228

Dealer: N

Vul: NS

North HCP: 15

South HCP: 5

Contract: 3♥X S

North:

♠ AJ10

♥ A10

♦ Q72

♣ A9872

South:

♠ 73

♥ J95432

♦ 6

♣ KJ104

West	North	East	South
	1NT	Pass	2♦
3♦	Pass	Pass	3♥
Pass	Pass	XA♠♠	AP

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 223	♠ A10	East Bids 3♣ if possible.
Dealer: S	♥ AKJ5	East Bids 5♣ if possible.
Vul: None	♦ A107	
HCP: 17	♣ J1063	You bid first.
Board: 224	♠ AJ752	West Bids 3♥ if possible.
Dealer: N	♥ 753	East Bids X♠ if possible.
Vul: None	♦ Q84	
HCP: 7	♣ 83	Partner bids first.
Board: 225	♠ A3	East Bids 3♦ if possible.
Dealer: S	♥ K102	
Vul: None	♦ A103	You bid first.
HCP: 17	♣ KQJ63	
Board: 226	♠ 107	West Bids 3♦ if possible.
Dealer: N	♥ J8653	
Vul: NS	♦ 109	Partner bids first.
HCP: 2	♣ J432	
Board: 227	♠ KJ	East Bids 3♣ if possible.
Dealer: S	♥ 954	
Vul: EW	♦ AK10	You bid first.
HCP: 15	♣ A10975	
Board: 228	♠ 73	West Bids 3♦ if possible.
Dealer: N	♥ J95432	East Bids XA♠♠ if possible.
Vul: NS	♦ 6	
HCP: 5	♣ KJ104	Partner bids first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ 7642	♠ A10				1NT
Vul: None	♥ Q10832	♥ AKJ5	Pass	2♦	3♣	3♥
North HCP: 2	♦ 986	♦ A107	Pass	Pass	5♣	X
South HCP: 17	♣ 5	♣ J1063	AP			
Contract: 5♣X E						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ KQ96	♠ AJ752				
Vul: None	♥ K9	♥ 753		1NT	Pass	2♥
North HCP: 15	♦ KJ6	♦ Q84	3♥	3♠	X♠	AP
South HCP: 7	♣ QJ75	♣ 83				
Contract: 3♠X N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ KJ1076	♠ A3				1NT
Vul: None	♥ Q9864	♥ K102	Pass	2♥	3♦	Pass
North HCP: 6	♦ 54	♦ A103	Pass	3♥	Pass	3♠
South HCP: 17	♣ 4	♣ KQJ63	AP			
Contract: 3♠ S						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 107				
Vul: NS	♥ AK107	♥ J8653		1NT	Pass	2♦
North HCP: 17	♦ J63	♦ 109	3♦	3♥	AP	
South HCP: 2	♣ 985	♣ J432				
Contract: 3♥ N						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ KJ				1NT
Vul: EW	♥ KJ862	♥ 954	Pass	2♦	3♣	Pass
North HCP: 5	♦ J98742	♦ AK10	Pass	3♦	Pass	3♥
South HCP: 15	♣ —	♣ A10975	AP			
Contract: 3♥ S						

Board: 228

Dealer: N

Vul: NS

North HCP: 15

South HCP: 5

Contract: 3♥X S

North:

♠ AJ10

♥ A10

♦ Q72

♣ A9872

South:

♠ 73

♥ J95432

♦ 6

♣ KJ104

West	North	East	South
	1NT	Pass	2♦
3♦	Pass	Pass	3♥
Pass	Pass	XA♠♠	AP

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 229 ♠ 102 East Bids 2♠ if possible.
Dealer: S ♥ A10432
Vul: EW ♦ KJ9 Partner bids first.
HCP: 10 ♣ Q95

Board: 230 ♠ AK4 West Bids 3♣ if possible.
Dealer: N ♥ 108
Vul: NS ♦ AK65 You bid first.
HCP: 17 ♣ K1094

Board: 231 ♠ 86 East Bids 3♣ if possible.
Dealer: S ♥ KJ964
Vul: EW ♦ 97653 Partner bids first.
HCP: 4 ♣ 5

Board: 232 ♠ QJ102 West Bids 3♦ if possible.
Dealer: N ♥ AKQ10 East Bids 4♦ if possible.
Vul: Both ♦ 63 You bid first.
HCP: 17 ♣ AJ4

Board: 233 ♠ 6 East Bids 2♠ if possible.
Dealer: S ♥ 98632 East Bids 3♠ if possible.
Vul: None ♦ A10543 Partner bids first.
HCP: 5 ♣ J7

Board: 234 ♠ AK West Bids 3♥ if possible.
Dealer: N ♥ 984
Vul: NS ♦ A62 You bid first.
HCP: 17 ♣ AQ1074

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ K763				1NT
Vul: EW	♥ A10432	♥ KQ8	Pass	2♦	2♠	Pass
North HCP: 10	♦ KJ9	♦ Q6	Pass	X	Pass	3♥
South HCP: 15	♣ Q95	♣ AJ87	Pass	3NT	Pass	4♥
Contract: 4♥ S			AP			

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ QJ8		1NT	Pass	2♦
Vul: NS	♥ 108	♥ KQ7653	3♣	Pass	Pass	4♥
North HCP: 17	♦ AK65	♦ Q7	AP			
South HCP: 10	♣ K1094	♣ 65				
Contract: 4♥ S						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AK1097				1NT
Vul: EW	♥ KJ964	♥ AQ	Pass	2♦	3♣	AP
North HCP: 4	♦ 97653	♦ J42				
South HCP: 17	♣ 5	♣ K63				
Contract: 3♣ E						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ QJ102	♠ 83		1NT	Pass	2♦
Vul: Both	♥ AKQ10	♥ 98742	3♦	3♥	4♦	AP
North HCP: 17	♦ 63	♦ 7				
South HCP: 0	♣ AJ4	♣ 108762				
Contract: 4♦ W						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ Q4				1NT
Vul: None	♥ 98632	♥ AKJ	Pass	2♦	2♠	Pass
North HCP: 5	♦ A10543	♦ Q96	Pass	3♦	3♠	AP
South HCP: 16	♣ J7	♣ A10965				
Contract: 3♠ E						

Board: 234

Dealer: N

Vul: NS

North HCP: 17

South HCP: 3

Contract: 3♥ W

North:

♠ AK

♥ 984

♦ A62

♣ AQ1074

South:

♠ QJ972

♥ 3

♦ 1053

♣ 8653

West	North	East	South
	1NT	Pass	2♥
3♥	AP		

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 229	♠ K763	East Bids 2♠ if possible.
Dealer: S	♥ KQ8	
Vul: EW	♦ Q6	You bid first.
HCP: 15	♣ AJ87	
Board: 230	♠ QJ8	West Bids 3♣ if possible.
Dealer: N	♥ KQ7653	
Vul: NS	♦ Q7	Partner bids first.
HCP: 10	♣ 65	
Board: 231	♠ AK1097	East Bids 3♣ if possible.
Dealer: S	♥ AQ	
Vul: EW	♦ J42	You bid first.
HCP: 17	♣ K63	
Board: 232	♠ 83	West Bids 3♦ if possible.
Dealer: N	♥ 98742	East Bids 4♦ if possible.
Vul: Both	♦ 7	
HCP: 0	♣ 108762	Partner bids first.
Board: 233	♠ Q4	East Bids 2♠ if possible.
Dealer: S	♥ AKJ	East Bids 3♠ if possible.
Vul: None	♦ Q96	
HCP: 16	♣ A10965	You bid first.
Board: 234	♠ QJ972	West Bids 3♥ if possible.
Dealer: N	♥ 3	
Vul: NS	♦ 1053	Partner bids first.
HCP: 3	♣ 8653	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ K763				1NT
Vul: EW	♥ A10432	♥ KQ8	Pass	2♦	2♠	Pass
North HCP: 10	♦ KJ9	♦ Q6	Pass	X	Pass	3♥
South HCP: 15	♣ Q95	♣ AJ87	Pass	3NT	Pass	4♥
Contract: 4♥ S			AP			

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ QJ8				
Vul: NS	♥ 108	♥ KQ7653		1NT	Pass	2♦
North HCP: 17	♦ AK65	♦ Q7	3♣	Pass	Pass	4♥
South HCP: 10	♣ K1094	♣ 65	AP			
Contract: 4♥ S						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AK1097				
Vul: EW	♥ KJ964	♥ AQ				1NT
North HCP: 4	♦ 97653	♦ J42	Pass	2♦	3♣	AP
South HCP: 17	♣ 5	♣ K63				
Contract: 3♣ E						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ QJ102	♠ 83				
Vul: Both	♥ AKQ10	♥ 98742		1NT	Pass	2♦
North HCP: 17	♦ 63	♦ 7	3♦	3♥	4♦	AP
South HCP: 0	♣ AJ4	♣ 108762				
Contract: 4♦ W						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ Q4				
Vul: None	♥ 98632	♥ AKJ				1NT
North HCP: 5	♦ A10543	♦ Q96	Pass	2♦	2♠	Pass
South HCP: 16	♣ J7	♣ A10965	Pass	3♦	3♠	AP
Contract: 3♠ E						

Board: 234

Dealer: N

Vul: NS

North HCP: 17

South HCP: 3

Contract: 3♥ W

North:

♠ AK

♥ 984

♦ A62

♣ AQ1074

South:

♠ QJ972

♥ 3

♦ 1053

♣ 8653

West	North	East	South
	1NT	Pass	2♥
3♥	AP		

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 235	♠ Q7532	East Bids 3♣ if possible.
Dealer: S	♥ KJ3	
Vul: NS	♦ Q1064	Partner bids first.
HCP: 8	♣ 5	

Board: 236	♠ AK10	West Bids 3♦ if possible.
Dealer: N	♥ K65	
Vul: EW	♦ J95	You bid first.
HCP: 16	♣ KQ62	

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ Q7532	♠ KJ986				1NT
Vul: NS	♥ KJ3	♥ Q54	Pass	2♥	3♣	Pass
North HCP: 8	♦ Q1064	♦ AK5	Pass	3♦	Pass	4♠
South HCP: 15	♣ 5	♣ Q9	AP			
Contract: 4♠ S						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 54		1NT	Pass	2♦
Vul: EW	♥ K65	♥ A109732	3♦	Pass	Pass	3♥
North HCP: 16	♦ J95	♦ 2	AP			
South HCP: 4	♣ KQ62	♣ 9753				
Contract: 3♥ S						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 235 ♠ KJ986

Dealer: S ♥ Q54

Vul: NS ♦ AK5

HCP: 15 ♣ Q9

East Bids 3♣ if possible.

You bid first.

Board: 236 ♠ 54

Dealer: N ♥ A109732

Vul: EW ♦ 2

HCP: 4 ♣ 9753

West Bids 3♦ if possible.

Partner bids first.

Opponent overcalls our Stayman/Jacoby bid Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ Q7532	♠ KJ986				1NT
Vul: NS	♥ KJ3	♥ Q54	Pass	2♥	3♣	Pass
North HCP: 8	♦ Q1064	♦ AK5	Pass	3♦	Pass	4♠
South HCP: 15	♣ 5	♣ Q9	AP			
Contract: 4♠ S						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 54		1NT	Pass	2♦
Vul: EW	♥ K65	♥ A109732	3♦	Pass	Pass	3♥
North HCP: 16	♦ J95	♦ 2	AP			
South HCP: 4	♣ KQ62	♣ 9753				
Contract: 3♥ S						