

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♥	Pass
North HCP: 8	♦ J94	♦ KQ3	Pass	XA♠♠	AP	
South HCP: 15	♣ 7643	♣ AJ852				
Contract: 3♥ X 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♥	Pass
North HCP: 8	♦ J94	♦ KQ3	Pass	XA♠♠	AP	
South HCP: 15	♣ 7643	♣ AJ852				
Contract: 3♥ X 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	East Bids 5♥ if possible.
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	
Vul: None	♦ Q2	Partner bids first.
HCP: 5	♣ 7	

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♥	4♠	5♥	X♥
South HCP: 4	♣ A5	♣ 1042	AP			
Contract: 5♥ 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♣	AP
North HCP: 5	♦ Q2	♦ A105				
South HCP: 15	♣ 7	♣ K963				
Contract: 3♣ E						

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	East Bids 5♥ if possible.
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	
Vul: None	♦ A105	You bid first.
HCP: 15	♣ K963	

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♥	4♠	5♥	X♥
South HCP: 4	♣ A5	♣ 1042	AP			
Contract: 5♥ 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♣	AP
North HCP: 5	♦ Q2	♦ A105				
South HCP: 15	♣ 7	♣ K963				
Contract: 3♣ E						

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				
North HCP: 1	♦ 105	♦ AK73	Pass	2♦	2♠	AP
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				
North HCP: 16	♦ KQ83	♦ J1064	2♠	AP		
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♠ N

North:

♠ A72

♥ A3

♦ 976

♣ AKQ62

South:

♠ KJ1064

♥ 64

♦ K83

♣ 1094

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

	1NT	Pass	2♥
--	-----	------	----

3♦	3♠	Pass	4♠
----	----	------	----

AP

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♠ N

North:

♠ A72

♥ A3

♦ 976

♣ AKQ62

South:

♠ KJ1064

♥ 64

♦ K83

♣ 1094

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

	1NT	Pass	2♥
--	-----	------	----

3♦	3♠	Pass	4♠
----	----	------	----

AP

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 19	♠ J10953	East Bids 3♦ if possible.
Dealer: S	♥ Q6532	
Vul: None	♦ 9	Partner bids first.
HCP: 6	♣ QJ	

Board: 20	♠ 764	West Bids 3♦ if possible.
Dealer: N	♥ AQ10	
Vul: NS	♦ Q2	You bid first.
HCP: 15	♣ AQJ94	

Board: 21	♠ Q76	East Bids 3♦ if possible.
Dealer: S	♥ KJ862	
Vul: EW	♦ 5	Partner bids first.
HCP: 6	♣ 9765	

Board: 22	♠ J64	West Bids 2♠ if possible.
Dealer: N	♥ KJ104	West Bids 3♠ if possible.
Vul: None	♦ KJ	
HCP: 16	♣ AK63	You bid first.

Board: 23	♠ 9876	East Bids 3♣ if possible.
Dealer: S	♥ AJ952	
Vul: NS	♦ 43	Partner bids first.
HCP: 5	♣ 93	

Board: 24	♠ K543	West Bids 2♠ if possible.
Dealer: N	♥ AK6	
Vul: EW	♦ K75	You bid first.
HCP: 17	♣ A108	

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

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ J10953	♠ AK62				1NT
Vul: None	♥ Q6532	♥ A7				
North HCP: 6	♦ 9	♦ Q632	Pass	2♥	3♦	3♠
South HCP: 17	♣ QJ	♣ A93	AP			
Contract: 3♠ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ 764	♠ AJ95		1NT	Pass	2♦
Vul: NS	♥ AQ10	♥ K9652				
North HCP: 15	♦ Q2	♦ 5	3♦	Pass	Pass	XA♠♠
South HCP: 8	♣ AQJ94	♣ 1062	AP			
Contract: 3♦ X W						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ KJ43				1NT
Vul: EW	♥ KJ862	♥ AQ5				
North HCP: 6	♦ 5	♦ K863	Pass	2♦	3♦	AP
South HCP: 15	♣ 9765	♣ Q2				
Contract: 3♦ E						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ J64	♠ 107		1NT	Pass	2♦
Vul: None	♥ KJ104	♥ Q98753	2♠	3♥	Pass	Pass
North HCP: 16	♦ KJ	♦ 6	3♠	AP		
South HCP: 4	♣ AK63	♣ Q1087				
Contract: 3♠ W						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 9876	♠ AKJ				1NT
Vul: NS	♥ AJ952	♥ K74				
North HCP: 5	♦ 43	♦ 9762	Pass	2♦	3♣	AP
South HCP: 15	♣ 93	♣ A74				
Contract: 3♣ E						

Board: 24

Dealer: N

Vul: EW

North HCP: 17

South HCP: 6

Contract: 4♥ S

North:

♠ K543

♥ AK6

♦ K75

♣ A108

South:

♠ 9

♥ QJ10987

♦ J864

♣ Q9

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

	1NT	Pass	2♦
--	-----	------	----

2♠	Pass	Pass	4♥
----	------	------	----

AP

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 19	♠ AK62	East Bids 3♦ if possible.
Dealer: S	♥ A7	
Vul: None	♦ Q632	You bid first.
HCP: 17	♣ A93	

Board: 20	♠ AJ95	West Bids 3♦ if possible.
Dealer: N	♥ K9652	
Vul: NS	♦ 5	Partner bids first.
HCP: 8	♣ 1062	

Board: 21	♠ KJ43	East Bids 3♦ if possible.
Dealer: S	♥ AQ5	
Vul: EW	♦ K863	You bid first.
HCP: 15	♣ Q2	

Board: 22	♠ 107	West Bids 2♠ if possible.
Dealer: N	♥ Q98753	West Bids 3♠ if possible.
Vul: None	♦ 6	
HCP: 4	♣ Q1087	Partner bids first.

Board: 23	♠ AKJ	East Bids 3♣ if possible.
Dealer: S	♥ K74	
Vul: NS	♦ 9762	You bid first.
HCP: 15	♣ A74	

Board: 24	♠ 9	West Bids 2♠ if possible.
Dealer: N	♥ QJ10987	
Vul: EW	♦ J864	Partner bids first.
HCP: 6	♣ Q9	

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

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ J10953	♠ AK62				1NT
Vul: None	♥ Q6532	♥ A7	Pass	2♥	3♦	3♠
North HCP: 6	♦ 9	♦ Q632	AP			
South HCP: 17	♣ QJ	♣ A93				
Contract: 3♠ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ 764	♠ AJ95		1NT	Pass	2♦
Vul: NS	♥ AQ10	♥ K9652	3♦	Pass	Pass	XA♠♠
North HCP: 15	♦ Q2	♦ 5	AP			
South HCP: 8	♣ AQJ94	♣ 1062				
Contract: 3♦ X W						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ KJ43				1NT
Vul: EW	♥ KJ862	♥ AQ5	Pass	2♦	3♦	AP
North HCP: 6	♦ 5	♦ K863				
South HCP: 15	♣ 9765	♣ Q2				
Contract: 3♦ E						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ J64	♠ 107		1NT	Pass	2♦
Vul: None	♥ KJ104	♥ Q98753	2♠	3♥	Pass	Pass
North HCP: 16	♦ KJ	♦ 6	3♠	AP		
South HCP: 4	♣ AK63	♣ Q1087				
Contract: 3♠ W						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 9876	♠ AKJ				1NT
Vul: NS	♥ AJ952	♥ K74	Pass	2♦	3♣	AP
North HCP: 5	♦ 43	♦ 9762				
South HCP: 15	♣ 93	♣ A74				
Contract: 3♣ E						

Board: 24

Dealer: N

Vul: EW

North HCP: 17

South HCP: 6

Contract: 4♥ S

North:

♠ K543

♥ AK6

♦ K75

♣ A108

South:

♠ 9

♥ QJ10987

♦ J864

♣ Q9

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

	1NT	Pass	2♦
--	-----	------	----

2♠	Pass	Pass	4♥
----	------	------	----

AP			
----	--	--	--

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 25	♠ Q9	East Bids 2♠ if possible.
Dealer: S	♥ KQJ83	
Vul: Both	♦ 3	Partner bids first.
HCP: 11	♣ K10862	

Board: 26	♠ 1053	West Bids 2♠ if possible.
Dealer: N	♥ A7	East Bids 3♥ if possible.
Vul: None	♦ KJ5	West Bids 4♠ if possible.
HCP: 15	♣ AK984	You bid first.

Board: 27	♠ 765	East Bids 2♠ if possible.
Dealer: S	♥ Q8754	
Vul: None	♦ 43	Partner bids first.
HCP: 2	♣ 643	

Board: 28	♠ Q865	West Bids 2♠ if possible.
Dealer: N	♥ Q103	
Vul: NS	♦ AK	You bid first.
HCP: 17	♣ AQ52	

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	♠ Q9	♠ 108				1NT
Vul: Both	♥ KQJ83	♥ A65	Pass	2♦	2♠	Pass
North HCP: 11	♦ 3	♦ KQ6	Pass	3♣	Pass	3♥
South HCP: 15	♣ K10862	♣ AQ753	Pass	3NT	Pass	4♥
Contract: 4♥ S			AP			

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ 1053	♠ 2		1NT	Pass	2♦
Vul: None	♥ A7	♥ Q10853	2♠	Pass	3♥ ¹	Pass
North HCP: 15	♦ KJ5	♦ 874	4♠	AP		
South HCP: 5	♣ AK984	♣ QJ53	1. limit raise or better in ♠			
Contract: 4♠ W						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ 43				1NT
Vul: None	♥ Q8754	♥ A93	Pass	2♦	2♠	AP
North HCP: 2	♦ 43	♦ AQ85				
South HCP: 17	♣ 643	♣ AK105				
Contract: 2♠ E						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ Q865	♠ 974		1NT	Pass	2♦
Vul: NS	♥ Q103	♥ J8642				
North HCP: 17	♦ AK	♦ J64	2♠	AP		
South HCP: 3	♣ AQ52	♣ J3				
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	♠ 108	East Bids 2♠ if possible.
Dealer: S	♥ A65	
Vul: Both	♦ KQ6	You bid first.
HCP: 15	♣ AQ753	

Board: 26	♠ 2	West Bids 2♠ if possible.
Dealer: N	♥ Q10853	East Bids 3♥ if possible.
Vul: None	♦ 874	West Bids 4♠ if possible.
HCP: 5	♣ QJ53	Partner bids first.

Board: 27	♠ 43	East Bids 2♠ if possible.
Dealer: S	♥ A93	
Vul: None	♦ AQ85	You bid first.
HCP: 17	♣ AK105	

Board: 28	♠ 974	West Bids 2♠ if possible.
Dealer: N	♥ J8642	
Vul: NS	♦ J64	Partner bids first.
HCP: 3	♣ J3	

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	♠ Q9	♠ 108				1NT
Vul: Both	♥ KQJ83	♥ A65	Pass	2♦	2♠	Pass
North HCP: 11	♦ 3	♦ KQ6	Pass	3♣	Pass	3♥
South HCP: 15	♣ K10862	♣ AQ753	Pass	3NT	Pass	4♥
Contract: 4♥ S			AP			

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ 1053	♠ 2		1NT	Pass	2♦
Vul: None	♥ A7	♥ Q10853	2♠	Pass	3♥ ¹	Pass
North HCP: 15	♦ KJ5	♦ 874	4♠	AP		
South HCP: 5	♣ AK984	♣ QJ53	1. limit raise or better in ♠			
Contract: 4♠ W						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ 43				1NT
Vul: None	♥ Q8754	♥ A93	Pass	2♦	2♠	AP
North HCP: 2	♦ 43	♦ AQ85				
South HCP: 17	♣ 643	♣ AK105				
Contract: 2♠ E						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ Q865	♠ 974		1NT	Pass	2♦
Vul: NS	♥ Q103	♥ J8642	2♠	AP		
North HCP: 17	♦ AK	♦ J64				
South HCP: 3	♣ AQ52	♣ J3				
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				
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		

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				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				
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				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		

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	

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♣	3♥
North HCP: 5	♦ 95	♦ AKQJ3	AP			
South HCP: 15	♣ 753	♣ K86				
Contract: 3♥ S						

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				
Vul: EW	♥ 873	♥ AK2				1NT
North HCP: 6	♦ A54	♦ KJ962	Pass	2♥	3♣	AP
South HCP: 16	♣ 54	♣ J107				
Contract: 3♣ E						

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

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	

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♣	3♥
North HCP: 5	♦ 95	♦ AKQJ3	AP			
South HCP: 15	♣ 753	♣ K86				
Contract: 3♥ S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 954		1NT	Pass	2♦
Vul: NS	♥ 1064	♥ KJ752	3♦	AP		
North HCP: 15	♦ A42	♦ 107				
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♣	AP
North HCP: 6	♦ A54	♦ KJ962				
South HCP: 16	♣ 54	♣ J107				
Contract: 3♣ E						

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

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

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

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.
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	

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

Board: 42
Dealer: N
Vul: EW
North HCP: 15
South HCP: 11
Contract: 6♥ 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♥	Pass	4NT ⁴
Pass	5♣	Pass	5♦
Pass	5NT	Pass	6♥
	AP		

1. Cue bid, a ♠ stopper
2. Cue bid, a ♣ stopper
3. Cue bid, surplus
4. Blackwood 0314, for ♥

Board: 43
Dealer: S
Vul: NS
North HCP: 6
South HCP: 16
Contract: 3♦ E

North:
♠ 1095
♥ AJ1084
♦ 6
♣ J852

South:
♠ J74
♥ Q72
♦ A854
♣ AKQ

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

Board: 44
Dealer: N
Vul: Both
North HCP: 15
South HCP: 7
Contract: 3♠ N

North:
♠ AK97
♥ AKJ2
♦ 942
♣ 83

South:
♠ 65432
♥ Q
♦ J107
♣ A654

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

Board: 45
Dealer: S
Vul: EW
North HCP: 12
South HCP: 15
Contract: 3♣ X E

North:
♠ KJ632
♥ KJ7
♦ 754
♣ A6

South:
♠ 75
♥ AQ94
♦ AKQ9
♣ 982

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

Board: 46

Dealer: N

Vul: Both

North HCP: 17

South HCP: 6

Contract: 3♠ S

North:

♠ KJ

♥ AJ2

♦ AJ872

♣ K96

South:

♠ 1096543

♥ K4

♦ K10

♣ 1072

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

	1NT	Pass	2♥
--	-----	------	----

3♣	Pass	Pass	3♠
----	------	------	----

AP

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

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.
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	

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

Board: 42
Dealer: N
Vul: EW
North HCP: 15
South HCP: 11
Contract: 6♥ 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♥	Pass	4NT ⁴
Pass	5♣	Pass	5♦
Pass	5NT	Pass	6♥
	AP		

1. Cue bid, a ♠ stopper
2. Cue bid, a ♣ stopper
3. Cue bid, surplus
4. Blackwood 0314, for ♥

Board: 43
Dealer: S
Vul: NS
North HCP: 6
South HCP: 16
Contract: 3♦ E

North:
♠ 1095
♥ AJ1084
♦ 6
♣ J852

South:
♠ J74
♥ Q72
♦ A854
♣ AKQ

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

Board: 44
Dealer: N
Vul: Both
North HCP: 15
South HCP: 7
Contract: 3♠ N

North:
♠ AK97
♥ AKJ2
♦ 942
♣ 83

South:
♠ 65432
♥ Q
♦ J107
♣ A654

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

Board: 45
Dealer: S
Vul: EW
North HCP: 12
South HCP: 15
Contract: 3♣ X E

North:
♠ KJ632
♥ KJ7
♦ 754
♣ A6

South:
♠ 75
♥ AQ94
♦ AKQ9
♣ 982

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

Board: 46

Dealer: N

Vul: Both

North HCP: 17

South HCP: 6

Contract: 3♠ S

North:

♠ KJ

♥ AJ2

♦ AJ872

♣ K96

South:

♠ 1096543

♥ K4

♦ K10

♣ 1072

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

	1NT	Pass	2♥
--	-----	------	----

3♣	Pass	Pass	3♠
----	------	------	----

AP

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

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

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

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

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	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ AJ732		1NT	Pass	2♥
Vul: None	♥ Q65	♥ 103	3♥	Pass	Pass	XA♠♠
North HCP: 16	♦ A104	♦ Q7532	AP			
South HCP: 7	♣ AKJ6	♣ 10				
Contract: 3♥ X W						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ KJ872				1NT
Vul: NS	♥ 96542	♥ KJ10	Pass	2♦	3♦	AP
North HCP: 4	♦ 107	♦ A2				
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	3♠	Pass	Pass	4♥
North HCP: 17	♦ AQ102	♦ J9	AP			
South HCP: 6	♣ AK3	♣ 876				
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				
Contract: 3♠ N						

1. Michaels Cuebid

Board: 52

Dealer: N

Vul: Both

North HCP: 16

South HCP: 6

Contract: 3♥ N

North:

♠ AK

♥ J753

♦ AJ10

♣ K943

South:

♠ 10763

♥ AQ1064

♦ 962

♣ 10

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

	1NT	Pass	2♦
--	-----	------	----

3♣			
----	--	--	--

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

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	

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	

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

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	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ AJ732		1NT	Pass	2♥
Vul: None	♥ Q65	♥ 103	3♥	Pass	Pass	XA♠♠
North HCP: 16	♦ A104	♦ Q7532	AP			
South HCP: 7	♣ AKJ6	♣ 10				
Contract: 3♥ X W						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ KJ872				1NT
Vul: NS	♥ 96542	♥ KJ10	Pass	2♦	3♦	AP
North HCP: 4	♦ 107	♦ A2				
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	3♠	Pass	Pass	4♥
North HCP: 17	♦ AQ102	♦ J9	AP			
South HCP: 6	♣ AK3	♣ 876				
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				
Contract: 3♠ N						

1. Michaels Cuebid

Board: 52

Dealer: N

Vul: Both

North HCP: 16

South HCP: 6

Contract: 3♥ N

North:

♠ AK

♥ J753

♦ AJ10

♣ K943

South:

♠ 10763

♥ AQ1064

♦ 962

♣ 10

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

	1NT	Pass	2♦
--	-----	------	----

3♣	3♥	AP	
----	----	----	--

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

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

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

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

Board: 58	♠ Q75	West Bids 3♣ if possible.
Dealer: N	♥ A65	
Vul: NS	♦ AQ42	You bid first.
HCP: 16	♣ A74	

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

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♠	AP	
South HCP: 15	♣ J987	♣ Q1032				
Contract: 6♠ N						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AKJ2	♠ 108653				
Vul: None	♥ 108	♥ J72		1NT	Pass	2♥
North HCP: 16	♦ Q107	♦ K982	3♥	3♠	AP	
South HCP: 4	♣ AQ109	♣ 2				
Contract: 3♠ N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ KQ984	♠ AJ7				1NT
Vul: NS	♥ 109	♥ J3	Pass	2♥	3♥	Pass
North HCP: 6	♦ J93	♦ A86	Pass	XA♠♠	AP	
South HCP: 16	♣ 732	♣ AQ1095				
Contract: 3♥ X E						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ K10				
Vul: Both	♥ AK7	♥ Q10942		1NT	Pass	2♦
North HCP: 15	♦ 632	♦ Q98	3♦	Pass	Pass	XA♠♠
South HCP: 7	♣ A9643	♣ 1075	AP			
Contract: 3♦ X W						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ 87				1NT
Vul: None	♥ AQJ86	♥ 754	Pass	2♦	2♠	3♥
North HCP: 10	♦ K10975	♦ AQ6	3♠	4♥	AP	
South HCP: 15	♣ 109	♣ AKQ74				
Contract: 4♥ S						

Board: 58

Dealer: N

Vul: NS

North HCP: 16

South HCP: 8

Contract: 3♣X W

North:

♠ Q75

♥ A65

♦ AQ42

♣ A74

South:

♠ K10864

♥ J98

♦ KJ6

♣ 92

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

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 53	♠ AJ4	East Bids 3♥ if possible.
Dealer: S	♥ Q52	
Vul: EW	♦ AQ4	You bid first.
HCP: 15	♣ Q1032	

Board: 54	♠ 108653	West Bids 3♥ if possible.
Dealer: N	♥ J72	
Vul: None	♦ K982	Partner bids first.
HCP: 4	♣ 2	

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

Board: 58	♠ K10864	West Bids 3♣ if possible.
Dealer: N	♥ J98	
Vul: NS	♦ KJ6	Partner bids first.
HCP: 8	♣ 92	

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

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♠	AP	
South HCP: 15	♣ J987	♣ Q1032				
Contract: 6♠ N						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AKJ2	♠ 108653				
Vul: None	♥ 108	♥ J72		1NT	Pass	2♥
North HCP: 16	♦ Q107	♦ K982	3♥	3♠	AP	
South HCP: 4	♣ AQ109	♣ 2				
Contract: 3♠ N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ KQ984	♠ AJ7				1NT
Vul: NS	♥ 109	♥ J3	Pass	2♥	3♥	Pass
North HCP: 6	♦ J93	♦ A86	Pass	XA♠♠	AP	
South HCP: 16	♣ 732	♣ AQ1095				
Contract: 3♥ X E						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ K10				
Vul: Both	♥ AK7	♥ Q10942		1NT	Pass	2♦
North HCP: 15	♦ 632	♦ Q98	3♦	Pass	Pass	XA♠♠
South HCP: 7	♣ A9643	♣ 1075	AP			
Contract: 3♦ X W						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ 87				1NT
Vul: None	♥ AQJ86	♥ 754	Pass	2♦	2♠	3♥
North HCP: 10	♦ K10975	♦ AQ6	3♠	4♥	AP	
South HCP: 15	♣ 109	♣ AKQ74				
Contract: 4♥ S						

Board: 58

Dealer: N

Vul: NS

North HCP: 16

South HCP: 8

Contract: 3♣X W

North:

♠ Q75

♥ A65

♦ AQ42

♣ A74

South:

♠ K10864

♥ J98

♦ KJ6

♣ 92

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

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 59	♠ AJ962	East Bids 3♦ if possible.
Dealer: S	♥ J1063	
Vul: Both	♦ —	Partner bids first.
HCP: 6	♣ 10543	
Board: 60	♠ AJ93	West Bids 3♣ if possible.
Dealer: N	♥ AJ7	
Vul: EW	♦ AK74	You bid first.
HCP: 17	♣ 102	
Board: 61	♠ J9652	East Bids 3♥ if possible.
Dealer: S	♥ 84	West Bids XA♠♠ if possible.
Vul: Both	♦ Q954	
HCP: 6	♣ K9	Partner bids first.
Board: 62	♠ AQ2	West Bids 3♣ if possible.
Dealer: N	♥ AK962	
Vul: None	♦ Q7	You bid first.
HCP: 17	♣ Q108	
Board: 63	♠ KJ843	East Bids 3♦ if possible.
Dealer: S	♥ 9	
Vul: None	♦ Q3	Partner bids first.
HCP: 7	♣ J9753	
Board: 64	♠ 97	West Bids 2♠ if possible.
Dealer: N	♥ AQ76	
Vul: NS	♦ A753	You bid first.
HCP: 17	♣ AK8	

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

Board: 59	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: 60	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: 61	North:	South:	West	North	East	South
Dealer: S	♠ J9652	♠ AQ107				1NT
Vul: Both	♥ 84	♥ A1093	Pass	2♥	3♥	3♠
North HCP: 6	♦ Q954	♦ K3	Pass	4♠	Pass	Pass
South HCP: 15	♣ K9	♣ Q53	XA♠♠	AP		
Contract: 4♠ X S						

Board: 62	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: 63	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: 64

Dealer: N

Vul: NS

North HCP: 17

South HCP: 6

Contract: 4♥ N

North:

♠ 97

♥ AQ76

♦ A753

♣ AK8

South:

♠ J1043

♥ KJ853

♦ 10

♣ J104

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

	1NT	Pass	2♦
--	-----	------	----

2♠	3♥	Pass	4♥
----	----	------	----

AP

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 59	♠ KQ3	East Bids 3♦ if possible.
Dealer: S	♥ AK8	
Vul: Both	♦ J105	You bid first.
HCP: 17	♣ A982	
Board: 60	♠ K7542	West Bids 3♣ if possible.
Dealer: N	♥ 10	
Vul: EW	♦ J10953	Partner bids first.
HCP: 4	♣ 75	
Board: 61	♠ AQ107	East Bids 3♥ if possible.
Dealer: S	♥ A1093	West Bids XA♠♠ if possible.
Vul: Both	♦ K3	
HCP: 15	♣ Q53	You bid first.
Board: 62	♠ J83	West Bids 3♣ if possible.
Dealer: N	♥ J8543	
Vul: None	♦ A103	Partner bids first.
HCP: 6	♣ 92	
Board: 63	♠ Q652	East Bids 3♦ if possible.
Dealer: S	♥ AQ6	
Vul: None	♦ 654	You bid first.
HCP: 15	♣ AK10	
Board: 64	♠ J1043	West Bids 2♠ if possible.
Dealer: N	♥ KJ853	
Vul: NS	♦ 10	Partner bids first.
HCP: 6	♣ J104	

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

Board: 59	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: 60	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: 61	North:	South:	West	North	East	South
Dealer: S	♠ J9652	♠ AQ107				1NT
Vul: Both	♥ 84	♥ A1093	Pass	2♥	3♥	3♠
North HCP: 6	♦ Q954	♦ K3	Pass	4♠	Pass	Pass
South HCP: 15	♣ K9	♣ Q53	XA♠♠	AP		
Contract: 4♠ X S						

Board: 62	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: 63	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: 64

Dealer: N

Vul: NS

North HCP: 17

South HCP: 6

Contract: 4♥ N

North:

♠ 97

♥ AQ76

♦ A753

♣ AK8

South:

♠ J1043

♥ KJ853

♦ 10

♣ J104

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

	1NT	Pass	2♦
--	-----	------	----

2♠	3♥	Pass	4♥
----	----	------	----

AP

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 65	♠ Q105	East Bids 2♠ if possible.
Dealer: S	♥ QJ952	East Bids 3♠ if possible.
Vul: EW	♦ J42	
HCP: 9	♣ K5	Partner bids first.

Board: 66	♠ 1098	West Bids 2♥ if possible.
Dealer: N	♥ AK54	
Vul: None	♦ Q3	You bid first.
HCP: 17	♣ AKJ8	

Board: 67	♠ Q10853	East Bids 3♦ if possible.
Dealer: S	♥ J975	
Vul: Both	♦ J73	Partner bids first.
HCP: 4	♣ 5	

Board: 68	♠ KQ8	West Bids 3♦ if possible.
Dealer: N	♥ Q9742	
Vul: None	♦ A2	You bid first.
HCP: 15	♣ A63	

Board: 69	♠ KJ974	East Bids 2NT if possible.
Dealer: S	♥ Q4	West Redoubles if possible.
Vul: Both	♦ 109	
HCP: 10	♣ KJ63	Partner bids first.

Board: 70	♠ AQ7	West Bids 3♣ if possible.
Dealer: N	♥ KJ87	
Vul: None	♦ A1062	You bid first.
HCP: 15	♣ J5	

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

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ Q105	♠ 72				1NT
Vul: EW	♥ QJ952	♥ AK643	Pass	2♦	2♠	3♥
North HCP: 9	♦ J42	♦ Q103	Pass	Pass	3♠	Pass
South HCP: 15	♣ K5	♣ AQ10	Pass	XA♠♠	AP	
Contract: 3♠X E						

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ 1098	♠ J		1NT	Pass	2♦
Vul: None	♥ AK54	♥ Q10763	2♥ ¹	3♥	AP	
North HCP: 17	♦ Q3	♦ 75	1. Michaels Cuebid			
South HCP: 3	♣ AKJ8	♣ 96543				
Contract: 3♥ N						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ Q10853	♠ KJ74				1NT
Vul: Both	♥ J975	♥ A832	Pass	2♥	3♦	3♠
North HCP: 4	♦ J73	♦ 94	AP			
South HCP: 16	♣ 5	♣ AKJ				
Contract: 3♠ S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ A9654		1NT	Pass	2♥
Vul: None	♥ Q9742	♥ K10	3♦	Pass	Pass	4♣
North HCP: 15	♦ A2	♦ 7	Pass	4♠	AP	
South HCP: 10	♣ A63	♣ QJ975				
Contract: 4♠ N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ KJ974	♠ 532				1NT
Vul: Both	♥ Q4	♥ AKJ83	Pass	2♥	2NT ¹	X ²
North HCP: 10	♦ 109	♦ A82	XX ³	3♣ ⁴	Pass	3♠
South HCP: 16	♣ KJ63	♣ A10	Pass	4♠	AP	
Contract: 4♠ S			1. Unusual 2NT			
			2. artificial			
			3. show your better suit			
			4. artificial			

Board: 70

Dealer: N

Vul: None

North HCP: 15

South HCP: 6

Contract: 3♣ W

North:

♠ AQ7

♥ KJ87

♦ A1062

♣ J5

South:

♠ K10965

♥ 32

♦ QJ95

♣ 104

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

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 65	♠ 72	East Bids 2♠ if possible.
Dealer: S	♥ AK643	East Bids 3♠ if possible.
Vul: EW	♦ Q103	
HCP: 15	♣ AQ10	You bid first.
Board: 66	♠ J	West Bids 2♥ if possible.
Dealer: N	♥ Q10763	
Vul: None	♦ 75	Partner bids first.
HCP: 3	♣ 96543	
Board: 67	♠ KJ74	East Bids 3♦ if possible.
Dealer: S	♥ A832	
Vul: Both	♦ 94	You bid first.
HCP: 16	♣ AKJ	
Board: 68	♠ A9654	West Bids 3♦ if possible.
Dealer: N	♥ K10	
Vul: None	♦ 7	Partner bids first.
HCP: 10	♣ QJ975	
Board: 69	♠ 532	East Bids 2NT if possible.
Dealer: S	♥ AKJ83	West Redoubles if possible.
Vul: Both	♦ A82	
HCP: 16	♣ A10	You bid first.
Board: 70	♠ K10965	West Bids 3♣ if possible.
Dealer: N	♥ 32	
Vul: None	♦ QJ95	Partner bids first.
HCP: 6	♣ 104	

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

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ Q105	♠ 72				1NT
Vul: EW	♥ QJ952	♥ AK643	Pass	2♦	2♠	3♥
North HCP: 9	♦ J42	♦ Q103	Pass	Pass	3♠	Pass
South HCP: 15	♣ K5	♣ AQ10	Pass	XA♠♠	AP	
Contract: 3♠X E						

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ 1098	♠ J		1NT	Pass	2♦
Vul: None	♥ AK54	♥ Q10763	2♥ ¹	3♥	AP	
North HCP: 17	♦ Q3	♦ 75	1. Michaels Cuebid			
South HCP: 3	♣ AKJ8	♣ 96543				
Contract: 3♥ N						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ Q10853	♠ KJ74				1NT
Vul: Both	♥ J975	♥ A832	Pass	2♥	3♦	3♠
North HCP: 4	♦ J73	♦ 94	AP			
South HCP: 16	♣ 5	♣ AKJ				
Contract: 3♠ S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ A9654		1NT	Pass	2♥
Vul: None	♥ Q9742	♥ K10	3♦	Pass	Pass	4♣
North HCP: 15	♦ A2	♦ 7	Pass	4♠	AP	
South HCP: 10	♣ A63	♣ QJ975				
Contract: 4♠ N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ KJ974	♠ 532				1NT
Vul: Both	♥ Q4	♥ AKJ83	Pass	2♥	2NT ¹	X ²
North HCP: 10	♦ 109	♦ A82	XX ³	3♣ ⁴	Pass	3♠
South HCP: 16	♣ KJ63	♣ A10	Pass	4♠	AP	
Contract: 4♠ S			1. Unusual 2NT			
			2. artificial			
			3. show your better suit			
			4. artificial			

Board: 70

Dealer: N

Vul: None

North HCP: 15

South HCP: 6

Contract: 3♣ W

North:

♠ AQ7

♥ KJ87

♦ A1062

♣ J5

South:

♠ K10965

♥ 32

♦ QJ95

♣ 104

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

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 71	♠ J7532	East Bids 3♦ if possible.
Dealer: S	♥ AJ987	
Vul: Both	♦ J6	Partner bids first.
HCP: 7	♣ 6	
Board: 72	♠ 973	West Bids 3♣ if possible.
Dealer: N	♥ KQJ6	West Bids 4♣ if possible.
Vul: None	♦ AK105	
HCP: 16	♣ K5	You bid first.
Board: 73	♠ 87542	East Bids 3♦ if possible.
Dealer: S	♥ 32	West Bids 4♦ if possible.
Vul: NS	♦ 108	
HCP: 0	♣ 9876	Partner bids first.
Board: 74	♠ Q5	West Bids 3♣ if possible.
Dealer: N	♥ AKQ94	
Vul: Both	♦ A94	You bid first.
HCP: 15	♣ 986	
Board: 75	♠ Q6432	East Bids 3♣ if possible.
Dealer: S	♥ A6543	
Vul: EW	♦ K	Partner bids first.
HCP: 9	♣ 74	
Board: 76	♠ KQ64	West Bids 3♣ if possible.
Dealer: N	♥ 984	
Vul: None	♦ AKQ4	You bid first.
HCP: 16	♣ Q9	

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

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ J7532	♠ AQ10				1NT
Vul: Both	♥ AJ987	♥ KQ3	Pass	2♥	3♦	Pass
North HCP: 7	♦ J6	♦ 87	Pass	4♥	Pass	4♠
South HCP: 16	♣ 6	♣ AJ853	AP			
Contract: 4♠ S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ 973	♠ Q108		1NT	Pass	2♦
Vul: None	♥ KQJ6	♥ 109754	3♣	3♥	Pass	Pass
North HCP: 16	♦ AK105	♦ 874	4♣	AP		
South HCP: 2	♣ K5	♣ 74				
Contract: 4♣ W						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 87542	♠ AQ6				1NT
Vul: NS	♥ 32	♥ AKQ5	Pass	2♥	3♦	3♠
North HCP: 0	♦ 108	♦ 32	4♦	AP		
South HCP: 17	♣ 9876	♣ Q1054				
Contract: 4♦ E						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ J10843		1NT	Pass	2♥
Vul: Both	♥ AKQ94	♥ 10862	3♣	AP		
North HCP: 15	♦ A94	♦ J732				
South HCP: 2	♣ 986	♣ —				
Contract: 3♣ W						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ Q6432	♠ AKJ				1NT
Vul: EW	♥ A6543	♥ J98	Pass	2♥	3♣	Pass
North HCP: 9	♦ K	♦ Q10963	Pass	XA♠♠	AP	
South HCP: 15	♣ 74	♣ A3				
Contract: 3♣ X E						

Board: 76

Dealer: N

Vul: None

North HCP: 16

South HCP: 5

Contract: 3♣ W

North:

♠ KQ64

♥ 984

♦ AKQ4

♣ Q9

South:

♠ J92

♥ KJ1073

♦ 987

♣ 52

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

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 71	♠ AQ10	East Bids 3♦ if possible.
Dealer: S	♥ KQ3	
Vul: Both	♦ 87	You bid first.
HCP: 16	♣ AJ853	

Board: 72	♠ Q108	West Bids 3♣ if possible.
Dealer: N	♥ 109754	West Bids 4♣ if possible.
Vul: None	♦ 874	
HCP: 2	♣ 74	Partner bids first.

Board: 73	♠ AQ6	East Bids 3♦ if possible.
Dealer: S	♥ AKQ5	West Bids 4♦ if possible.
Vul: NS	♦ 32	
HCP: 17	♣ Q1054	You bid first.

Board: 74	♠ J10843	West Bids 3♣ if possible.
Dealer: N	♥ 10862	
Vul: Both	♦ J732	Partner bids first.
HCP: 2	♣ —	

Board: 75	♠ AKJ	East Bids 3♣ if possible.
Dealer: S	♥ J98	
Vul: EW	♦ Q10963	You bid first.
HCP: 15	♣ A3	

Board: 76	♠ J92	West Bids 3♣ if possible.
Dealer: N	♥ KJ1073	
Vul: None	♦ 987	Partner bids first.
HCP: 5	♣ 52	

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

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ J7532	♠ AQ10				1NT
Vul: Both	♥ AJ987	♥ KQ3	Pass	2♥	3♦	Pass
North HCP: 7	♦ J6	♦ 87	Pass	4♥	Pass	4♠
South HCP: 16	♣ 6	♣ AJ853	AP			
Contract: 4♠ S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ 973	♠ Q108		1NT	Pass	2♦
Vul: None	♥ KQJ6	♥ 109754	3♣	3♥	Pass	Pass
North HCP: 16	♦ AK105	♦ 874	4♣	AP		
South HCP: 2	♣ K5	♣ 74				
Contract: 4♣ W						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 87542	♠ AQ6				1NT
Vul: NS	♥ 32	♥ AKQ5	Pass	2♥	3♦	3♠
North HCP: 0	♦ 108	♦ 32	4♦	AP		
South HCP: 17	♣ 9876	♣ Q1054				
Contract: 4♦ E						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ J10843		1NT	Pass	2♥
Vul: Both	♥ AKQ94	♥ 10862	3♣	AP		
North HCP: 15	♦ A94	♦ J732				
South HCP: 2	♣ 986	♣ —				
Contract: 3♣ W						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ Q6432	♠ AKJ				1NT
Vul: EW	♥ A6543	♥ J98	Pass	2♥	3♣	Pass
North HCP: 9	♦ K	♦ Q10963	Pass	XA♠♠	AP	
South HCP: 15	♣ 74	♣ A3				
Contract: 3♣ X E						

Board: 76

Dealer: N

Vul: None

North HCP: 16

South HCP: 5

Contract: 3♣ W

North:

♠ KQ64

♥ 984

♦ AKQ4

♣ Q9

South:

♠ J92

♥ KJ1073

♦ 987

♣ 52

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

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 77	♠ AQJ75	East Bids 3♣ if possible.
Dealer: S	♥ KJ8	
Vul: None	♦ J95	Partner bids first.
HCP: 12	♣ 84	

Board: 78	♠ Q7	West Bids 3♠ if possible.
Dealer: N	♥ 862	
Vul: EW	♦ AQJ64	You bid first.
HCP: 15	♣ AQ7	

Board: 79	♠ 109752	East Bids 3♣ if possible.
Dealer: S	♥ 963	
Vul: None	♦ QJ75	Partner bids first.
HCP: 3	♣ 9	

Board: 80	♠ 753	West Bids 3♦ if possible.
Dealer: N	♥ AK5	
Vul: NS	♦ 85	You bid first.
HCP: 15	♣ AKJ87	

Board: 81	♠ K10962	East Bids 3♣ if possible.
Dealer: S	♥ 3	
Vul: NS	♦ A973	Partner bids first.
HCP: 7	♣ 854	

Board: 82	♠ 98	West Bids 2♠ if possible.
Dealer: N	♥ KQJ	
Vul: Both	♦ AQ53	You bid first.
HCP: 16	♣ A1098	

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

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ AQJ75	♠ K42				1NT
Vul: None	♥ KJ8	♥ AQ5	Pass	2♥	3♣	Pass
North HCP: 12	♦ J95	♦ AQ106	Pass	XA♠♠	AP	
South HCP: 15	♣ 84	♣ 653				
Contract: 3♣X E						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ 64		1NT	Pass	2♦
Vul: EW	♥ 862	♥ KQ953	3♠	Pass	Pass	XA♠♠
North HCP: 15	♦ AQJ64	♦ K103	AP			
South HCP: 8	♣ AQ7	♣ 1052				
Contract: 3♠X W						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ 109752	♠ A83				1NT
Vul: None	♥ 963	♥ A102	Pass	2♥	3♣	AP
North HCP: 3	♦ QJ75	♦ AK83				
South HCP: 17	♣ 9	♣ Q86				
Contract: 3♣ E						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ 753	♠ KQJ2		1NT	Pass	2♦
Vul: NS	♥ AK5	♥ QJ1072	3♦	Pass	Pass	3♠
North HCP: 15	♦ 85	♦ 93	Pass	4♥	AP	
South HCP: 9	♣ AKJ87	♣ 105				
Contract: 4♥ N						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ K10962	♠ AQJ83				1NT
Vul: NS	♥ 3	♥ K97	Pass	2♥	3♣	Pass
North HCP: 7	♦ A973	♦ QJ5	Pass	3♦	Pass	4♠
South HCP: 15	♣ 854	♣ Q3	AP			
Contract: 4♠ S						

Board: 82

Dealer: N

Vul: Both

North HCP: 16

South HCP: 1

Contract: 2♠ W

North:

♠ 98

♥ KQJ

♦ AQ53

♣ A1098

South:

♠ 1074

♥ 1098532

♦ J9

♣ 53

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

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 77	♠ K42	East Bids 3♣ if possible.
Dealer: S	♥ AQ5	
Vul: None	♦ AQ106	You bid first.
HCP: 15	♣ 653	

Board: 78	♠ 64	West Bids 3♠ if possible.
Dealer: N	♥ KQ953	
Vul: EW	♦ K103	Partner bids first.
HCP: 8	♣ 1052	

Board: 79	♠ A83	East Bids 3♣ if possible.
Dealer: S	♥ A102	
Vul: None	♦ AK83	You bid first.
HCP: 17	♣ Q86	

Board: 80	♠ KQJ2	West Bids 3♦ if possible.
Dealer: N	♥ QJ1072	
Vul: NS	♦ 93	Partner bids first.
HCP: 9	♣ 105	

Board: 81	♠ AQJ83	East Bids 3♣ if possible.
Dealer: S	♥ K97	
Vul: NS	♦ QJ5	You bid first.
HCP: 15	♣ Q3	

Board: 82	♠ 1074	West Bids 2♠ if possible.
Dealer: N	♥ 1098532	
Vul: Both	♦ J9	Partner bids first.
HCP: 1	♣ 53	

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

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ AQJ75	♠ K42				1NT
Vul: None	♥ KJ8	♥ AQ5	Pass	2♥	3♣	Pass
North HCP: 12	♦ J95	♦ AQ106	Pass	XA♠♠	AP	
South HCP: 15	♣ 84	♣ 653				
Contract: 3♣X E						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ 64		1NT	Pass	2♦
Vul: EW	♥ 862	♥ KQ953	3♠	Pass	Pass	XA♠♠
North HCP: 15	♦ AQJ64	♦ K103	AP			
South HCP: 8	♣ AQ7	♣ 1052				
Contract: 3♠X W						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ 109752	♠ A83				1NT
Vul: None	♥ 963	♥ A102	Pass	2♥	3♣	AP
North HCP: 3	♦ QJ75	♦ AK83				
South HCP: 17	♣ 9	♣ Q86				
Contract: 3♣ E						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ 753	♠ KQJ2		1NT	Pass	2♦
Vul: NS	♥ AK5	♥ QJ1072	3♦	Pass	Pass	3♠
North HCP: 15	♦ 85	♦ 93	Pass	4♥	AP	
South HCP: 9	♣ AKJ87	♣ 105				
Contract: 4♥ N						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ K10962	♠ AQJ83				1NT
Vul: NS	♥ 3	♥ K97	Pass	2♥	3♣	Pass
North HCP: 7	♦ A973	♦ QJ5	Pass	3♦	Pass	4♠
South HCP: 15	♣ 854	♣ Q3	AP			
Contract: 4♠ S						

Board: 82

Dealer: N

Vul: Both

North HCP: 16

South HCP: 1

Contract: 2♠ W

North:

♠ 98

♥ KQJ

♦ AQ53

♣ A1098

South:

♠ 1074

♥ 1098532

♦ J9

♣ 53

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

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 83	♠ —	East Bids 2♠ if possible.
Dealer: S	♥ J9752	
Vul: None	♦ 85	Partner bids first.
HCP: 5	♣ KJ6532	

Board: 84	♠ KJ543	West Bids 3♣ if possible.
Dealer: N	♥ AKQ	
Vul: NS	♦ 654	You bid first.
HCP: 15	♣ Q6	

Board: 85	♠ 109862	East Bids 3♦ if possible.
Dealer: S	♥ KJ10	
Vul: EW	♦ 9	Partner bids first.
HCP: 7	♣ QJ32	

Board: 86	♠ K8	West Bids 2♠ if possible.
Dealer: N	♥ A63	
Vul: Both	♦ A9752	You bid first.
HCP: 15	♣ A87	

Board: 87	♠ K	East Bids 3♣ if possible.
Dealer: S	♥ 109876	
Vul: EW	♦ J1052	Partner bids first.
HCP: 4	♣ 1065	

Board: 88	♠ AJ86	West Bids 3♦ if possible.
Dealer: N	♥ AK6	
Vul: None	♦ J95	You bid first.
HCP: 15	♣ Q32	

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

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ J8742				1NT
Vul: None	♥ J9752	♥ AK6	Pass	2♦	2♠	Pass
North HCP: 5	♦ 85	♦ AJ	Pass	3♣	Pass	3♥
South HCP: 17	♣ KJ6532	♣ A84	AP			
Contract: 3♥ S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ KJ543	♠ 1082				
Vul: NS	♥ AKQ	♥ J10865		1NT	Pass	2♦
North HCP: 15	♦ 654	♦ QJ832	3♣	AP		
South HCP: 4	♣ Q6	♣ —				
Contract: 3♣ W						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 109862	♠ AJ4				
Vul: EW	♥ KJ10	♥ 82				1NT
North HCP: 7	♦ 9	♦ K53	Pass	2♥	3♦	AP
South HCP: 15	♣ QJ32	♣ AK1097				
Contract: 3♦ E						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ 102				
Vul: Both	♥ A63	♥ 98742		1NT	Pass	2♦
North HCP: 15	♦ A9752	♦ J4	2♠	AP		
South HCP: 4	♣ A87	♣ QJ105				
Contract: 2♠ W						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ 10942				
Vul: EW	♥ 109876	♥ AQJ				1NT
North HCP: 4	♦ J1052	♦ AK73	Pass	2♦	3♣	3♥
South HCP: 16	♣ 1065	♣ Q4	AP			
Contract: 3♥ S						

Board: 88

Dealer: N

Vul: None

North HCP: 15

South HCP: 4

Contract: 3♠ N

North:

♠ AJ86

♥ AK6

♦ J95

♣ Q32

South:

♠ 109743

♥ 972

♦ 102

♣ A74

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

	1NT	Pass	2♥
--	-----	------	----

3♦			
----	--	--	--

	3♠		
--	----	--	--

		AP	
--	--	----	--

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 83	♠ J8742	East Bids 2♠ if possible.
Dealer: S	♥ AK6	
Vul: None	♦ AJ	You bid first.
HCP: 17	♣ A84	

Board: 84	♠ 1082	West Bids 3♣ if possible.
Dealer: N	♥ J10865	
Vul: NS	♦ QJ832	Partner bids first.
HCP: 4	♣ —	

Board: 85	♠ AJ4	East Bids 3♦ if possible.
Dealer: S	♥ 82	
Vul: EW	♦ K53	You bid first.
HCP: 15	♣ AK1097	

Board: 86	♠ 102	West Bids 2♠ if possible.
Dealer: N	♥ 98742	
Vul: Both	♦ J4	Partner bids first.
HCP: 4	♣ QJ105	

Board: 87	♠ 10942	East Bids 3♣ if possible.
Dealer: S	♥ AQJ	
Vul: EW	♦ AK73	You bid first.
HCP: 16	♣ Q4	

Board: 88	♠ 109743	West Bids 3♦ if possible.
Dealer: N	♥ 972	
Vul: None	♦ 102	Partner bids first.
HCP: 4	♣ A74	

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

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ J8742				1NT
Vul: None	♥ J9752	♥ AK6	Pass	2♦	2♠	Pass
North HCP: 5	♦ 85	♦ AJ	Pass	3♣	Pass	3♥
South HCP: 17	♣ KJ6532	♣ A84	AP			
Contract: 3♥ S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ KJ543	♠ 1082				
Vul: NS	♥ AKQ	♥ J10865		1NT	Pass	2♦
North HCP: 15	♦ 654	♦ QJ832	3♣	AP		
South HCP: 4	♣ Q6	♣ —				
Contract: 3♣ W						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 109862	♠ AJ4				
Vul: EW	♥ KJ10	♥ 82				1NT
North HCP: 7	♦ 9	♦ K53	Pass	2♥	3♦	AP
South HCP: 15	♣ QJ32	♣ AK1097				
Contract: 3♦ E						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ 102				
Vul: Both	♥ A63	♥ 98742		1NT	Pass	2♦
North HCP: 15	♦ A9752	♦ J4	2♠	AP		
South HCP: 4	♣ A87	♣ QJ105				
Contract: 2♠ W						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ 10942				
Vul: EW	♥ 109876	♥ AQJ				1NT
North HCP: 4	♦ J1052	♦ AK73	Pass	2♦	3♣	3♥
South HCP: 16	♣ 1065	♣ Q4	AP			
Contract: 3♥ S						

Board: 88

Dealer: N

Vul: None

North HCP: 15

South HCP: 4

Contract: 3♠ N

North:

♠ AJ86

♥ AK6

♦ J95

♣ Q32

South:

♠ 109743

♥ 972

♦ 102

♣ A74

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

	1NT	Pass	2♥
--	-----	------	----

3♦			
----	--	--	--

	3♠		
--	----	--	--

		AP	
--	--	----	--

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 89	♠ J4	East Bids 2♠ if possible.
Dealer: S	♥ K7543	East Doubles Pass if possible.
Vul: NS	♦ AQ94	
HCP: 11	♣ J10	Partner bids first.
Board: 90	♠ KQ	West Bids 3♣ if possible.
Dealer: N	♥ A98	
Vul: Both	♦ AJ752	You bid first.
HCP: 15	♣ J93	
Board: 91	♠ J653	East Bids 3♦ if possible.
Dealer: S	♥ J10865	
Vul: None	♦ J65	Partner bids first.
HCP: 3	♣ 5	
Board: 92	♠ A82	West Bids 3♥ if possible.
Dealer: N	♥ 102	
Vul: NS	♦ AQJ76	You bid first.
HCP: 15	♣ A105	
Board: 93	♠ J1062	East Bids 3♣ if possible.
Dealer: S	♥ Q9875	
Vul: NS	♦ K9	Partner bids first.
HCP: 6	♣ 75	
Board: 94	♠ K96	West Bids 2♠ if possible.
Dealer: N	♥ Q98	
Vul: Both	♦ AK532	You bid first.
HCP: 16	♣ A6	

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

Board: 89
Dealer: S
Vul: NS
North HCP: 11
South HCP: 16
Contract: 6♥X S

North:
♠ J4
♥ K7543
♦ AQ94
♣ J10

South:
♠ 106
♥ AQJ
♦ K832
♣ AQ43

West	North	East	South
			1NT
Pass	2♦	2♠	Pass
Pass	3♦	Pass	3♥
Pass	3NT	Pass	6♥
Pass	Pass	X	AP

Board: 90
Dealer: N
Vul: Both
North HCP: 15
South HCP: 5
Contract: 3♣ W

North:
♠ KQ
♥ A98
♦ AJ752
♣ J93

South:
♠ J10762
♥ KJ5
♦ 1094
♣ 74

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

Board: 91
Dealer: S
Vul: None
North HCP: 3
South HCP: 15
Contract: 3♦ E

North:
♠ J653
♥ J10865
♦ J65
♣ 5

South:
♠ K97
♥ AK7
♦ 94
♣ AJ973

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

Board: 92
Dealer: N
Vul: NS
North HCP: 15
South HCP: 9
Contract: 4♠ S

North:
♠ A82
♥ 102
♦ AQJ76
♣ A105

South:
♠ KQJ973
♥ K5
♦ 103
♣ 983

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

Board: 93
Dealer: S
Vul: NS
North HCP: 6
South HCP: 15
Contract: 3♣ E

North:
♠ J1062
♥ Q9875
♦ K9
♣ 75

South:
♠ A9
♥ AJ3
♦ A1073
♣ Q862

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

Board: 94

Dealer: N

Vul: Both

North HCP: 16

South HCP: 2

Contract: 2♠ W

North:

♠ K96

♥ Q98

♦ AK532

♣ A6

South:

♠ 8

♥ J10765

♦ 1086

♣ J974

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

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 89	♠ 106	East Bids 2♠ if possible.
Dealer: S	♥ AQJ	East Doubles Pass if possible.
Vul: NS	♦ K832	
HCP: 16	♣ AQ43	You bid first.
Board: 90	♠ J10762	West Bids 3♣ if possible.
Dealer: N	♥ KJ5	
Vul: Both	♦ 1094	Partner bids first.
HCP: 5	♣ 74	
Board: 91	♠ K97	East Bids 3♦ if possible.
Dealer: S	♥ AK7	
Vul: None	♦ 94	You bid first.
HCP: 15	♣ AJ973	
Board: 92	♠ KQJ973	West Bids 3♥ if possible.
Dealer: N	♥ K5	
Vul: NS	♦ 103	Partner bids first.
HCP: 9	♣ 983	
Board: 93	♠ A9	East Bids 3♣ if possible.
Dealer: S	♥ AJ3	
Vul: NS	♦ A1073	You bid first.
HCP: 15	♣ Q862	
Board: 94	♠ 8	West Bids 2♠ if possible.
Dealer: N	♥ J10765	
Vul: Both	♦ 1086	Partner bids first.
HCP: 2	♣ J974	

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

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ 106				1NT
Vul: NS	♥ K7543	♥ AQJ	Pass	2♦	2♠	Pass
North HCP: 11	♦ AQ94	♦ K832	Pass	3♦	Pass	3♥
South HCP: 16	♣ J10	♣ AQ43	Pass	3NT	Pass	6♥
Contract: 6♥X S			Pass	Pass	X	AP

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J10762				
Vul: Both	♥ A98	♥ KJ5		1NT	Pass	2♥
North HCP: 15	♦ AJ752	♦ 1094	3♣	AP		
South HCP: 5	♣ J93	♣ 74				
Contract: 3♣ W						

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ J653	♠ K97				1NT
Vul: None	♥ J10865	♥ AK7				
North HCP: 3	♦ J65	♦ 94	Pass	2♦	3♦	AP
South HCP: 15	♣ 5	♣ AJ973				
Contract: 3♦ E						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ KQJ973				
Vul: NS	♥ 102	♥ K5		1NT	Pass	2♥
North HCP: 15	♦ AQJ76	♦ 103	3♥	Pass	Pass	4♠
South HCP: 9	♣ A105	♣ 983	AP			
Contract: 4♠ S						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ J1062	♠ A9				1NT
Vul: NS	♥ Q9875	♥ AJ3				
North HCP: 6	♦ K9	♦ A1073	Pass	2♦	3♣	AP
South HCP: 15	♣ 75	♣ Q862				
Contract: 3♣ E						

Board: 94

Dealer: N

Vul: Both

North HCP: 16

South HCP: 2

Contract: 2♠ W

North:

♠ K96

♥ Q98

♦ AK532

♣ A6

South:

♠ 8

♥ J10765

♦ 1086

♣ J974

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

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 95	♠ —	East Bids 2♠ if possible.
Dealer: S	♥ KJ1032	East Bids 5♠ if possible.
Vul: NS	♦ J10	East Doubles Pass if possible.
HCP: 8	♣ K109643	East Doubles 6♥ if possible.
		Partner bids first.
Board: 96	♠ KQ4	West Bids 3♦ if possible.
Dealer: N	♥ Q32	
Vul: None	♦ 76	You bid first.
HCP: 15	♣ AKJ96	
Board: 97	♠ KQ854	East Bids 3♣ if possible.
Dealer: S	♥ J4	
Vul: Both	♦ J964	Partner bids first.
HCP: 7	♣ 72	
Board: 98	♠ 652	West Bids 3♣ if possible.
Dealer: N	♥ KJ107	East Bids 4♣ if possible.
Vul: None	♦ AKJ7	
HCP: 16	♣ A9	You bid first.
Board: 99	♠ —	East Bids 2♠ if possible.
Dealer: S	♥ K10865	East Bids 3♠ if possible.
Vul: EW	♦ 109765	West Bids 4♠ if possible.
HCP: 5	♣ Q98	Partner bids first.
Board: 100	♠ A1075	West Bids 3♣ if possible.
Dealer: N	♥ K3	East Bids XA♠♠ if possible.
Vul: NS	♦ AQ54	
HCP: 15	♣ Q96	You bid first.

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

Board: 95
Dealer: S
Vul: NS
North HCP: 8
South HCP: 15
Contract: 6♥X S

North:
♠ —
♥ KJ1032
♦ J10
♣ K109643

South:
♠ Q3
♥ Q976
♦ A85
♣ AQJ5

West	North	East	South
			1NT
Pass	2♦	2♠	Pass
Pass	5♣	Pass	5♥
Pass	Pass	5♠	6♣
Pass	Pass	X	Pass
Pass	6♥	X	AP

Board: 96
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
	1NT	Pass	2♥
3♦	AP		

Board: 97
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
			1NT
Pass	2♥	3♣	Pass
Pass	3♦	Pass	3♠
AP			

Board: 98
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

Board: 99
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: 100

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

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 95
Dealer: S
Vul: NS
HCP: 15

♠ Q3
♥ Q976
♦ A85
♣ AQJ5

East Bids 2♠ if possible.
East Bids 5♠ if possible.
East Doubles Pass if possible.
East Doubles 6♥ if possible.

You bid first.

Board: 96
Dealer: N
Vul: None
HCP: 4

♠ A8753
♥ 874
♦ 108
♣ 532

West Bids 3♦ if possible.

Partner bids first.

Board: 97
Dealer: S
Vul: Both
HCP: 15

♠ AJ6
♥ AQ1075
♦ 107
♣ A85

East Bids 3♣ if possible.

You bid first.

Board: 98
Dealer: N
Vul: None
HCP: 2

♠ 84
♥ Q9532
♦ 96543
♣ 3

West Bids 3♣ if possible.
East Bids 4♣ if possible.

Partner bids first.

Board: 99
Dealer: S
Vul: EW
HCP: 16

♠ K108
♥ AQ2
♦ K3
♣ A10732

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

You bid first.

Board: 100
Dealer: N
Vul: NS
HCP: 7

♠ J8
♥ AQ10976
♦ 98
♣ 874

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

Partner bids first.

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

Board: 95
Dealer: S
Vul: NS
North HCP: 8
South HCP: 15
Contract: 6♥X S

North:
♠ —
♥ KJ1032
♦ J10
♣ K109643

South:
♠ Q3
♥ Q976
♦ A85
♣ AQJ5

West	North	East	South
			1NT
Pass	2♦	2♠	Pass
Pass	5♣	Pass	5♥
Pass	Pass	5♠	6♣
Pass	Pass	X	Pass
Pass	6♥	X	AP

Board: 96
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
	1NT	Pass	2♥
3♦	AP		

Board: 97
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
			1NT
Pass	2♥	3♣	Pass
Pass	3♦	Pass	3♠
AP			

Board: 98
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

Board: 99
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: 100

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

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 101	♠ Q108432	East Bids 3♦ if possible.
Dealer: S	♥ 765	West Bids 3NT if possible.
Vul: EW	♦ 9	
HCP: 2	♣ 976	Partner bids first.
Board: 102	♠ K98	West Bids 2♠ if possible.
Dealer: N	♥ 63	West Bids 3♠ if possible.
Vul: Both	♦ AKJ109	
HCP: 15	♣ A65	You bid first.
Board: 103	♠ 109432	East Bids 3♦ if possible.
Dealer: S	♥ J643	
Vul: Both	♦ 109	Partner bids first.
HCP: 1	♣ 83	
Board: 104	♠ KQ9	West Bids 3♣ if possible.
Dealer: N	♥ KJ10	
Vul: None	♦ KQ8	You bid first.
HCP: 15	♣ J974	
Board: 105	♠ KJ962	East Bids 3♦ if possible.
Dealer: S	♥ J862	
Vul: EW	♦ 7	Partner bids first.
HCP: 7	♣ Q106	
Board: 106	♠ AQ63	West Bids 3♦ if possible.
Dealer: N	♥ K62	
Vul: Both	♦ Q5	You bid first.
HCP: 16	♣ KQ53	

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

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ Q108432	♠ KJ				1NT
Vul: EW	♥ 765	♥ A84	Pass	2♥	3♦	Pass
North HCP: 2	♦ 9	♦ Q82	3NT	AP		
South HCP: 16	♣ 976	♣ AQ1043				
Contract: 3N W						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ 743		1NT	Pass	2♦
Vul: Both	♥ 63	♥ 1098754	2♠	Pass	Pass	3♥
North HCP: 15	♦ AKJ109	♦ 5	3♠	AP		
South HCP: 2	♣ A65	♣ Q43				
Contract: 3♠ W						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 109432	♠ AKJ5				1NT
Vul: Both	♥ J643	♥ KQ2	Pass	2♥	3♦	3♠
North HCP: 1	♦ 109	♦ K8	AP			
South HCP: 16	♣ 83	♣ 9752				
Contract: 3♠ S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ J85		1NT	Pass	2♦
Vul: None	♥ KJ10	♥ Q6542	3♣	Pass	Pass	3♦
North HCP: 15	♦ KQ8	♦ A432	Pass	3♥	AP	
South HCP: 7	♣ J974	♣ 2				
Contract: 3♥ N						

Board: 105	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	AP			
Contract: 4♥ N						

Board: 106

Dealer: N

Vul: Both

North HCP: 16

South HCP: 6

Contract: 3♦ W

North:

♠ AQ63

♥ K62

♦ Q5

♣ KQ53

South:

♠ 952

♥ Q10943

♦ 4

♣ A974

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

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 101	♠ KJ	East Bids 3♦ if possible.
Dealer: S	♥ A84	West Bids 3NT if possible.
Vul: EW	♦ Q82	
HCP: 16	♣ AQ1043	You bid first.
Board: 102	♠ 743	West Bids 2♠ if possible.
Dealer: N	♥ 1098754	West Bids 3♠ if possible.
Vul: Both	♦ 5	
HCP: 2	♣ Q43	Partner bids first.
Board: 103	♠ AKJ5	East Bids 3♦ if possible.
Dealer: S	♥ KQ2	
Vul: Both	♦ K8	You bid first.
HCP: 16	♣ 9752	
Board: 104	♠ J85	West Bids 3♣ if possible.
Dealer: N	♥ Q6542	
Vul: None	♦ A432	Partner bids first.
HCP: 7	♣ 2	
Board: 105	♠ A105	East Bids 3♦ if possible.
Dealer: S	♥ AKQ109	
Vul: EW	♦ Q6	You bid first.
HCP: 15	♣ 953	
Board: 106	♠ 952	West Bids 3♦ if possible.
Dealer: N	♥ Q10943	
Vul: Both	♦ 4	Partner bids first.
HCP: 6	♣ A974	

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

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ Q108432	♠ KJ				1NT
Vul: EW	♥ 765	♥ A84	Pass	2♥	3♦	Pass
North HCP: 2	♦ 9	♦ Q82	3NT	AP		
South HCP: 16	♣ 976	♣ AQ1043				
Contract: 3N W						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ 743		1NT	Pass	2♦
Vul: Both	♥ 63	♥ 1098754	2♠	Pass	Pass	3♥
North HCP: 15	♦ AKJ109	♦ 5	3♠	AP		
South HCP: 2	♣ A65	♣ Q43				
Contract: 3♠ W						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 109432	♠ AKJ5				1NT
Vul: Both	♥ J643	♥ KQ2	Pass	2♥	3♦	3♠
North HCP: 1	♦ 109	♦ K8	AP			
South HCP: 16	♣ 83	♣ 9752				
Contract: 3♠ S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ J85		1NT	Pass	2♦
Vul: None	♥ KJ10	♥ Q6542	3♣	Pass	Pass	3♦
North HCP: 15	♦ KQ8	♦ A432	Pass	3♥	AP	
South HCP: 7	♣ J974	♣ 2				
Contract: 3♥ N						

Board: 105	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	AP			
Contract: 4♥ N						

Board: 106

Dealer: N

Vul: Both

North HCP: 16

South HCP: 6

Contract: 3♦ W

North:

♠ AQ63

♥ K62

♦ Q5

♣ KQ53

South:

♠ 952

♥ Q10943

♦ 4

♣ A974

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

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 107	♠ A95	East Bids 3♦ if possible.
Dealer: S	♥ K10542	
Vul: NS	♦ 2	Partner bids first.
HCP: 11	♣ A876	

Board: 108	♠ KQ6	West Bids 3♦ if possible.
Dealer: N	♥ A62	
Vul: Both	♦ A65	You bid first.
HCP: 15	♣ Q1096	

Board: 109	♠ AKJ64	East Bids 3♥ if possible.
Dealer: S	♥ 10	
Vul: None	♦ 1082	Partner bids first.
HCP: 11	♣ QJ107	

Board: 110	♠ AKJ108	West Bids 3♥ if possible.
Dealer: N	♥ Q65	
Vul: NS	♦ KJ	You bid first.
HCP: 17	♣ K87	

Board: 111	♠ J9864	East Bids 3♣ if possible.
Dealer: S	♥ 9876	
Vul: Both	♦ 952	Partner bids first.
HCP: 1	♣ 9	

Board: 112	♠ 53	West Bids 3♦ if possible.
Dealer: N	♥ AKJ9	East Bids 4♦ if possible.
Vul: None	♦ J43	
HCP: 15	♣ AQ84	You bid first.

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

Board: 107	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: 108	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ J10984				
Vul: Both	♥ A62	♥ Q9875		1NT	Pass	2♥
North HCP: 15	♦ A65	♦ 983	3♦	AP		
South HCP: 3	♣ Q1096	♣ —				
Contract: 3♦ W						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ AKJ64	♠ Q5				1NT
Vul: None	♥ 10	♥ J82	Pass	2♥	3♥	Pass
North HCP: 11	♦ 1082	♦ AKQ96	Pass	XA♠♠	AP	
South HCP: 15	♣ QJ107	♣ K86				
Contract: 3♥ X E						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AKJ108	♠ Q9643				
Vul: NS	♥ Q65	♥ 4		1NT	Pass	2♥
North HCP: 17	♦ KJ	♦ Q974	3♥	3♠	AP	
South HCP: 4	♣ K87	♣ 1043				
Contract: 3♠ N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ J9864	♠ Q5				1NT
Vul: Both	♥ 9876	♥ KQ105				
North HCP: 1	♦ 952	♦ AK106	Pass	2♥	3♣	AP
South HCP: 15	♣ 9	♣ J102				
Contract: 3♣ E						

Board: 112

Dealer: N

Vul: None

North HCP: 15

South HCP: 3

Contract: 4♦ W

North:

♠ 53

♥ AKJ9

♦ J43

♣ AQ84

South:

♠ Q86

♥ 87532

♦ 5

♣ J975

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

	1NT	Pass	2♦
--	-----	------	----

3♦	3♥	4♦	AP
----	----	----	----

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 107	♠ KQJ103	East Bids 3♦ if possible.
Dealer: S	♥ A6	
Vul: NS	♦ A73	You bid first.
HCP: 15	♣ J42	

Board: 108	♠ J10984	West Bids 3♦ if possible.
Dealer: N	♥ Q9875	
Vul: Both	♦ 983	Partner bids first.
HCP: 3	♣ —	

Board: 109	♠ Q5	East Bids 3♥ if possible.
Dealer: S	♥ J82	
Vul: None	♦ AKQ96	You bid first.
HCP: 15	♣ K86	

Board: 110	♠ Q9643	West Bids 3♥ if possible.
Dealer: N	♥ 4	
Vul: NS	♦ Q974	Partner bids first.
HCP: 4	♣ 1043	

Board: 111	♠ Q5	East Bids 3♣ if possible.
Dealer: S	♥ KQ105	
Vul: Both	♦ AK106	You bid first.
HCP: 15	♣ J102	

Board: 112	♠ Q86	West Bids 3♦ if possible.
Dealer: N	♥ 87532	East Bids 4♦ if possible.
Vul: None	♦ 5	
HCP: 3	♣ J975	Partner bids first.

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

Board: 107	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: 108	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ J10984				
Vul: Both	♥ A62	♥ Q9875		1NT	Pass	2♥
North HCP: 15	♦ A65	♦ 983	3♦	AP		
South HCP: 3	♣ Q1096	♣ —				
Contract: 3♦ W						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ AKJ64	♠ Q5				1NT
Vul: None	♥ 10	♥ J82	Pass	2♥	3♥	Pass
North HCP: 11	♦ 1082	♦ AKQ96	Pass	XA♠♠	AP	
South HCP: 15	♣ QJ107	♣ K86				
Contract: 3♥ X E						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AKJ108	♠ Q9643				
Vul: NS	♥ Q65	♥ 4		1NT	Pass	2♥
North HCP: 17	♦ KJ	♦ Q974	3♥	3♠	AP	
South HCP: 4	♣ K87	♣ 1043				
Contract: 3♠ N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ J9864	♠ Q5				1NT
Vul: Both	♥ 9876	♥ KQ105	Pass	2♥	3♣	AP
North HCP: 1	♦ 952	♦ AK106				
South HCP: 15	♣ 9	♣ J102				
Contract: 3♣ E						

Board: 112

Dealer: N

Vul: None

North HCP: 15

South HCP: 3

Contract: 4♦ W

North:

♠ 53

♥ AKJ9

♦ J43

♣ AQ84

South:

♠ Q86

♥ 87532

♦ 5

♣ J975

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

	1NT	Pass	2♦
--	-----	------	----

3♦	3♥	4♦	AP
----	----	----	----

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 113	♠ Q9654	East Bids 3♥ if possible.
Dealer: S	♥ 4	
Vul: Both	♦ 1087	Partner bids first.
HCP: 2	♣ 8653	
Board: 114	♠ A7	West Bids 3♦ if possible.
Dealer: N	♥ AK43	
Vul: NS	♦ Q98	You bid first.
HCP: 17	♣ A842	
Board: 115	♠ 3	East Bids 3♠ if possible.
Dealer: S	♥ 97532	
Vul: EW	♦ Q72	Partner bids first.
HCP: 3	♣ J754	
Board: 116	♠ K95	West Bids 2♠ if possible.
Dealer: N	♥ 98	West Doubles Pass if possible.
Vul: Both	♦ AKJ2	
HCP: 15	♣ A1087	You bid first.
Board: 117	♠ AJ9753	East Bids 3♣ if possible.
Dealer: S	♥ J1092	East Bids 5♣ if possible.
Vul: NS	♦ 2	
HCP: 9	♣ K7	Partner bids first.
Board: 118	♠ K3	West Bids 3♠ if possible.
Dealer: N	♥ J876	East Bids 4♠ if possible.
Vul: None	♦ KQJ	
HCP: 16	♣ AQ103	You bid first.

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

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ Q9654	♠ K83				1NT
Vul: Both	♥ 4	♥ A106				
North HCP: 2	♦ 1087	♦ K652	Pass	2♥	3♥	AP
South HCP: 15	♣ 8653	♣ KQ7				
Contract: 3♥ E						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ K854				
Vul: NS	♥ AK43	♥ J10765		1NT	Pass	2♦
North HCP: 17	♦ Q98	♦ 4	3♦	3♥	AP	
South HCP: 6	♣ A842	♣ Q103				
Contract: 3♥ N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ Q94				
Vul: EW	♥ 97532	♥ KJ10				1NT
North HCP: 3	♦ Q72	♦ AJ9	Pass	2♦	3♠	AP
South HCP: 17	♣ J754	♣ AQ63				
Contract: 3♠ E						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ 32				
Vul: Both	♥ 98	♥ A10765	2♠	1NT	Pass	2♦
North HCP: 15	♦ AKJ2	♦ 3	Pass	Pass	Pass	4♣
South HCP: 9	♣ A1087	♣ KQ532	Pass	5♣	Pass	Pass
Contract: 5♣ X S			X	AP		

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ AJ9753	♠ KQ8				
Vul: NS	♥ J1092	♥ KQ4	Pass	2♥	3♣	Pass
North HCP: 9	♦ 2	♦ AJ984	Pass	4♠	5♣	Pass
South HCP: 15	♣ K7	♣ 54	Pass	XA♠♠	AP	
Contract: 5♣ X E						

Board: 118

Dealer: N

Vul: None

North HCP: 16

South HCP: 3

Contract: 4♠ W

North:

♠ K3

♥ J876

♦ KQJ

♣ AQ103

South:

♠ —

♥ K9432

♦ 876

♣ 98754

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

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 113	♠ K83	East Bids 3♥ if possible.
Dealer: S	♥ A106	
Vul: Both	♦ K652	You bid first.
HCP: 15	♣ KQ7	
Board: 114	♠ K854	West Bids 3♦ if possible.
Dealer: N	♥ J10765	
Vul: NS	♦ 4	Partner bids first.
HCP: 6	♣ Q103	
Board: 115	♠ Q94	East Bids 3♠ if possible.
Dealer: S	♥ KJ10	
Vul: EW	♦ AJ9	You bid first.
HCP: 17	♣ AQ63	
Board: 116	♠ 32	West Bids 2♠ if possible.
Dealer: N	♥ A10765	West Doubles Pass if possible.
Vul: Both	♦ 3	
HCP: 9	♣ KQ532	Partner bids first.
Board: 117	♠ KQ8	East Bids 3♣ if possible.
Dealer: S	♥ KQ4	East Bids 5♣ if possible.
Vul: NS	♦ AJ984	
HCP: 15	♣ 54	You bid first.
Board: 118	♠ —	West Bids 3♠ if possible.
Dealer: N	♥ K9432	East Bids 4♠ if possible.
Vul: None	♦ 876	
HCP: 3	♣ 98754	Partner bids first.

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

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ Q9654	♠ K83				1NT
Vul: Both	♥ 4	♥ A106				
North HCP: 2	♦ 1087	♦ K652	Pass	2♥	3♥	AP
South HCP: 15	♣ 8653	♣ KQ7				
Contract: 3♥ E						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ K854				
Vul: NS	♥ AK43	♥ J10765		1NT	Pass	2♦
North HCP: 17	♦ Q98	♦ 4	3♦	3♥	AP	
South HCP: 6	♣ A842	♣ Q103				
Contract: 3♥ N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ Q94				
Vul: EW	♥ 97532	♥ KJ10				1NT
North HCP: 3	♦ Q72	♦ AJ9	Pass	2♦	3♠	AP
South HCP: 17	♣ J754	♣ AQ63				
Contract: 3♠ E						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ 32				
Vul: Both	♥ 98	♥ A10765	2♠	1NT	Pass	2♦
North HCP: 15	♦ AKJ2	♦ 3	Pass	Pass	Pass	4♣
South HCP: 9	♣ A1087	♣ KQ532	Pass	5♣	Pass	Pass
Contract: 5♣ X S			X	AP		

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ AJ9753	♠ KQ8				
Vul: NS	♥ J1092	♥ KQ4	Pass	2♥	3♣	Pass
North HCP: 9	♦ 2	♦ AJ984	Pass	4♠	5♣	Pass
South HCP: 15	♣ K7	♣ 54	Pass	XA♠♠	AP	
Contract: 5♣ X E						

Board: 118

Dealer: N

Vul: None

North HCP: 16

South HCP: 3

Contract: 4♠ W

North:

♠ K3

♥ J876

♦ KQJ

♣ AQ103

South:

♠ —

♥ K9432

♦ 876

♣ 98754

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

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 119	♠ J9763	East Bids 3♥ if possible.
Dealer: S	♥ 72	
Vul: None	♦ 53	Partner bids first.
HCP: 2	♣ J543	

Board: 120	♠ K1053	West Bids 3♥ if possible.
Dealer: N	♥ A93	
Vul: NS	♦ AJ8	You bid first.
HCP: 16	♣ A109	

Board: 121	♠ K852	East Bids 3♦ if possible.
Dealer: S	♥ 86432	
Vul: Both	♦ 643	Partner bids first.
HCP: 3	♣ 7	

Board: 122	♠ KQ9	West Bids 3♣ if possible.
Dealer: N	♥ AK85	
Vul: NS	♦ 1084	You bid first.
HCP: 15	♣ K104	

Board: 123	♠ 75	East Bids 3♣ if possible.
Dealer: S	♥ 76543	
Vul: None	♦ K1082	Partner bids first.
HCP: 3	♣ 86	

Board: 124	♠ Q86	West Bids 3♣ if possible.
Dealer: N	♥ A87	
Vul: NS	♦ AK72	You bid first.
HCP: 16	♣ K83	

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

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ J9763	♠ K108				1NT
Vul: None	♥ 72	♥ A943				
North HCP: 2	♦ 53	♦ AJ10	Pass	2♥	3♥	AP
South HCP: 17	♣ J543	♣ KQ10				
Contract: 3♥ E						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ K1053	♠ A98742		1NT	Pass	2♥
Vul: NS	♥ A93	♥ 54	3♥	3♠	Pass	4♠
North HCP: 16	♦ AJ8	♦ 3	AP			
South HCP: 5	♣ A109	♣ J543				
Contract: 4♠ N						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ K852	♠ J10963				1NT
Vul: Both	♥ 86432	♥ KQ7				
North HCP: 3	♦ 643	♦ K7	Pass	2♦	3♦	AP
South HCP: 15	♣ 7	♣ AQ9				
Contract: 3♦ E						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ AJ875		1NT	Pass	2♥
Vul: NS	♥ AK85	♥ 102	3♣	Pass	Pass	3♦
North HCP: 15	♦ 1084	♦ QJ75	Pass	3♠	AP	
South HCP: 8	♣ K104	♣ 98				
Contract: 3♠ N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ 843				1NT
Vul: None	♥ 76543	♥ AKQJ				
North HCP: 3	♦ K1082	♦ Q95	Pass	2♦	3♣	3♥
South HCP: 16	♣ 86	♣ A105	AP			
Contract: 3♥ S						

Board: 124

Dealer: N

Vul: NS

North HCP: 16

South HCP: 3

Contract: 3♥ S

North:

♠ Q86

♥ A87

♦ AK72

♣ K83

South:

♠ 92

♥ QJ10953

♦ 963

♣ 97

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

1NT	Pass	2♦
-----	------	----

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

AP			
----	--	--	--

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 119	♠ K108	East Bids 3♥ if possible.
Dealer: S	♥ A943	
Vul: None	♦ AJ10	You bid first.
HCP: 17	♣ KQ10	
Board: 120	♠ A98742	West Bids 3♥ if possible.
Dealer: N	♥ 54	
Vul: NS	♦ 3	Partner bids first.
HCP: 5	♣ J543	
Board: 121	♠ J10963	East Bids 3♦ if possible.
Dealer: S	♥ KQ7	
Vul: Both	♦ K7	You bid first.
HCP: 15	♣ AQ9	
Board: 122	♠ AJ875	West Bids 3♣ if possible.
Dealer: N	♥ 102	
Vul: NS	♦ QJ75	Partner bids first.
HCP: 8	♣ 98	
Board: 123	♠ 843	East Bids 3♣ if possible.
Dealer: S	♥ AKQJ	
Vul: None	♦ Q95	You bid first.
HCP: 16	♣ A105	
Board: 124	♠ 92	West Bids 3♣ if possible.
Dealer: N	♥ QJ10953	
Vul: NS	♦ 963	Partner bids first.
HCP: 3	♣ 97	

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

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ J9763	♠ K108				1NT
Vul: None	♥ 72	♥ A943				
North HCP: 2	♦ 53	♦ AJ10	Pass	2♥	3♥	AP
South HCP: 17	♣ J543	♣ KQ10				
Contract: 3♥ E						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ K1053	♠ A98742		1NT	Pass	2♥
Vul: NS	♥ A93	♥ 54	3♥	3♠	Pass	4♠
North HCP: 16	♦ AJ8	♦ 3	AP			
South HCP: 5	♣ A109	♣ J543				
Contract: 4♠ N						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ K852	♠ J10963				1NT
Vul: Both	♥ 86432	♥ KQ7				
North HCP: 3	♦ 643	♦ K7	Pass	2♦	3♦	AP
South HCP: 15	♣ 7	♣ AQ9				
Contract: 3♦ E						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ AJ875		1NT	Pass	2♥
Vul: NS	♥ AK85	♥ 102	3♣	Pass	Pass	3♦
North HCP: 15	♦ 1084	♦ QJ75	Pass	3♠	AP	
South HCP: 8	♣ K104	♣ 98				
Contract: 3♠ N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ 843				1NT
Vul: None	♥ 76543	♥ AKQJ				
North HCP: 3	♦ K1082	♦ Q95	Pass	2♦	3♣	3♥
South HCP: 16	♣ 86	♣ A105	AP			
Contract: 3♥ S						

Board: 124

Dealer: N

Vul: NS

North HCP: 16

South HCP: 3

Contract: 3♥ S

North:

♠ Q86

♥ A87

♦ AK72

♣ K83

South:

♠ 92

♥ QJ10953

♦ 963

♣ 97

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

1NT	Pass	2♦
-----	------	----

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

AP			
----	--	--	--

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 125 ♠ J3 East Bids 3♣ if possible.
Dealer: S ♥ QJ874
Vul: EW ♦ QJ1042 Partner bids first.
HCP: 7 ♣ 5

Board: 126 ♠ A9 West Bids 2♠ if possible.
Dealer: N ♥ A87
Vul: None ♦ A9743 You bid first.
HCP: 17 ♣ AJ3

Board: 127 ♠ J9754 East Bids 3♣ if possible.
Dealer: S ♥ J73
Vul: NS ♦ K1043 Partner bids first.
HCP: 5 ♣ 5

Board: 128 ♠ A76 West Bids 3♦ if possible.
Dealer: N ♥ AK8
Vul: EW ♦ 743 You bid first.
HCP: 16 ♣ KQ82

Board: 129 ♠ 7 East Bids 2♠ if possible.
Dealer: S ♥ J109542 East Bids 3♠ if possible.
Vul: Both ♦ K1052 West Bids 4♥ if possible.
HCP: 4 ♣ 43 East Bids 4♠ if possible.
Partner bids first.

Board: 130 ♠ AQ76 West Bids 2♥ if possible.
Dealer: N ♥ A95 East Bids 2♠ if possible.
Vul: NS ♦ QJ107
HCP: 16 ♣ K5 You bid first.

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

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ 1054				1NT
Vul: EW	♥ QJ874	♥ AK103	Pass	2♦	3♣	3♥
North HCP: 7	♦ QJ1042	♦ A86	Pass	4♥	AP	
South HCP: 15	♣ 5	♣ A76				
Contract: 4♥ S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ 654		1NT	Pass	2♦
Vul: None	♥ A87	♥ J9532		3♥	AP	
North HCP: 17	♦ A9743	♦ 1085	2♠			
South HCP: 4	♣ AJ3	♣ K5				
Contract: 3♥ N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ J9754	♠ AQ10				1NT
Vul: NS	♥ J73	♥ Q85	Pass	2♥	3♣	AP
North HCP: 5	♦ K1043	♦ AQ8				
South HCP: 15	♣ 5	♣ J942				
Contract: 3♣ E						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ QJ54		1NT	Pass	2♦
Vul: EW	♥ AK8	♥ QJ1064	3♦	AP		
North HCP: 16	♦ 743	♦ 105				
South HCP: 6	♣ KQ82	♣ 94				
Contract: 3♦ W						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ 93	Pass	2♦	2♠	Pass
Vul: Both	♥ J109542	♥ AQ6	Pass	3♥	3♠	Pass
North HCP: 4	♦ K1052	♦ AQ63	4♥ ¹	Pass	4♠	Pass
South HCP: 16	♣ 43	♣ A752	Pass	XA♠♠	AP	
Contract: 4♠X E						

1. limit raise or better in ♠

Board: 130

Dealer: N

Vul: NS

North HCP: 16

South HCP: 8

Contract: 4♥ S

North:

♠ AQ76

♥ A95

♦ QJ107

♣ K5

South:

♠ 9

♥ J10642

♦ AK6

♣ 8642

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

	1NT	Pass	2♦
--	-----	------	----

2♥ ¹	X	2♠	4♥
-----------------	---	----	----

AP

1. Michaels Cuebid

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 125	♠ 1054	East Bids 3♣ if possible.
Dealer: S	♥ AK103	
Vul: EW	♦ A86	You bid first.
HCP: 15	♣ A76	

Board: 126	♠ 654	West Bids 2♠ if possible.
Dealer: N	♥ J9532	
Vul: None	♦ 1085	Partner bids first.
HCP: 4	♣ K5	

Board: 127	♠ AQ10	East Bids 3♣ if possible.
Dealer: S	♥ Q85	
Vul: NS	♦ AQ8	You bid first.
HCP: 15	♣ J942	

Board: 128	♠ QJ54	West Bids 3♦ if possible.
Dealer: N	♥ QJ1064	
Vul: EW	♦ 105	Partner bids first.
HCP: 6	♣ 94	

Board: 129	♠ 93	East Bids 2♠ if possible.
Dealer: S	♥ AQ6	East Bids 3♠ if possible.
Vul: Both	♦ AQ63	West Bids 4♥ if possible.
HCP: 16	♣ A752	East Bids 4♠ if possible.
		You bid first.

Board: 130	♠ 9	West Bids 2♥ if possible.
Dealer: N	♥ J10642	East Bids 2♠ if possible.
Vul: NS	♦ AK6	
HCP: 8	♣ 8642	Partner bids first.

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

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ 1054				1NT
Vul: EW	♥ QJ874	♥ AK103	Pass	2♦	3♣	3♥
North HCP: 7	♦ QJ1042	♦ A86	Pass	4♥	AP	
South HCP: 15	♣ 5	♣ A76				
Contract: 4♥ S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ 654		1NT	Pass	2♦
Vul: None	♥ A87	♥ J9532		3♥	AP	
North HCP: 17	♦ A9743	♦ 1085	2♠			
South HCP: 4	♣ AJ3	♣ K5				
Contract: 3♥ N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ J9754	♠ AQ10				1NT
Vul: NS	♥ J73	♥ Q85	Pass	2♥	3♣	AP
North HCP: 5	♦ K1043	♦ AQ8				
South HCP: 15	♣ 5	♣ J942				
Contract: 3♣ E						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ QJ54		1NT	Pass	2♦
Vul: EW	♥ AK8	♥ QJ1064		AP		
North HCP: 16	♦ 743	♦ 105	3♦			
South HCP: 6	♣ KQ82	♣ 94				
Contract: 3♦ W						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ 93	Pass	2♦	2♠	Pass
Vul: Both	♥ J109542	♥ AQ6	Pass	3♥	3♠	Pass
North HCP: 4	♦ K1052	♦ AQ63	4♥ ¹	Pass	4♠	Pass
South HCP: 16	♣ 43	♣ A752	Pass	XA♠♠	AP	
Contract: 4♠X E						

1. limit raise or better in ♠

Board: 130

Dealer: N

Vul: NS

North HCP: 16

South HCP: 8

Contract: 4♥ S

North:

♠ AQ76

♥ A95

♦ QJ107

♣ K5

South:

♠ 9

♥ J10642

♦ AK6

♣ 8642

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

	1NT	Pass	2♦
--	-----	------	----

2♥ ¹	X	2♠	4♥
-----------------	---	----	----

AP

1. Michaels Cuebid

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 131	♠ QJ984	East Bids 3♣ if possible.
Dealer: S	♥ 54	
Vul: None	♦ AQ92	Partner bids first.
HCP: 12	♣ K8	

Board: 132	♠ A65	West Bids 2♠ if possible.
Dealer: N	♥ A6	
Vul: Both	♦ A974	You bid first.
HCP: 17	♣ AJ96	

Board: 133	♠ 7632	East Bids 3♣ if possible.
Dealer: S	♥ KQJ75	
Vul: None	♦ Q4	Partner bids first.
HCP: 8	♣ 104	

Board: 134	♠ KJ853	West Bids 3♣ if possible.
Dealer: N	♥ A83	
Vul: NS	♦ AK6	You bid first.
HCP: 15	♣ 42	

Board: 135	♠ 53	East Bids 2♠ if possible.
Dealer: S	♥ J10842	East Bids 3♠ if possible.
Vul: None	♦ Q64	West Bids 4♥ if possible.
HCP: 5	♣ Q62	East Bids 4♠ if possible.
		Partner bids first.

Board: 136	♠ 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: 131	North:	South:	West	North	East	South
Dealer: S	♠ QJ984	♠ A762				1NT
Vul: None	♥ 54	♥ AK2	Pass	2♥	3♣	3♠
North HCP: 12	♦ AQ92	♦ KJ104	Pass	4♠	AP	
South HCP: 15	♣ K8	♣ 73				
Contract: 4♠ S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ 10984		1NT	Pass	2♦
Vul: Both	♥ A6	♥ KQ832		AP		
North HCP: 17	♦ A974	♦ 102	2♠			
South HCP: 8	♣ AJ96	♣ K8				
Contract: 2♠ W						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 7632	♠ KJ108				1NT
Vul: None	♥ KQJ75	♥ A108	Pass	2♦	3♣	AP
North HCP: 8	♦ Q4	♦ KJ63				
South HCP: 15	♣ 104	♣ K9				
Contract: 3♣ E						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ KJ853	♠ 97		1NT	Pass	2♦
Vul: NS	♥ A83	♥ Q10762		AP		
North HCP: 15	♦ AK6	♦ J10983	3♣			
South HCP: 3	♣ 42	♣ 6				
Contract: 3♣ W						

Board: 135	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	4♥ ¹	Pass	4♠	AP
Contract: 4♠ E						

1. limit raise or better in ♠

Board: 136

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
------	-------	------	-------

	1NT	Pass	2♦
--	-----	------	----

3♦	AP		
----	----	--	--

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 131	♠ A762	East Bids 3♣ if possible.
Dealer: S	♥ AK2	
Vul: None	♦ KJ104	You bid first.
HCP: 15	♣ 73	

Board: 132	♠ 10984	West Bids 2♠ if possible.
Dealer: N	♥ KQ832	
Vul: Both	♦ 102	Partner bids first.
HCP: 8	♣ K8	

Board: 133	♠ KJ108	East Bids 3♣ if possible.
Dealer: S	♥ A108	
Vul: None	♦ KJ63	You bid first.
HCP: 15	♣ K9	

Board: 134	♠ 97	West Bids 3♣ if possible.
Dealer: N	♥ Q10762	
Vul: NS	♦ J10983	Partner bids first.
HCP: 3	♣ 6	

Board: 135	♠ K6	East Bids 2♠ if possible.
Dealer: S	♥ KQ53	East Bids 3♠ if possible.
Vul: None	♦ AJ85	West Bids 4♥ if possible.
HCP: 16	♣ K84	East Bids 4♠ if possible.
		You bid first.

Board: 136	♠ 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: 131	North:	South:	West	North	East	South
Dealer: S	♠ QJ984	♠ A762				1NT
Vul: None	♥ 54	♥ AK2	Pass	2♥	3♣	3♠
North HCP: 12	♦ AQ92	♦ KJ104	Pass	4♠	AP	
South HCP: 15	♣ K8	♣ 73				
Contract: 4♠ S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ 10984		1NT	Pass	2♦
Vul: Both	♥ A6	♥ KQ832		AP		
North HCP: 17	♦ A974	♦ 102	2♠			
South HCP: 8	♣ AJ96	♣ K8				
Contract: 2♠ W						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 7632	♠ KJ108				1NT
Vul: None	♥ KQJ75	♥ A108	Pass	2♦	3♣	AP
North HCP: 8	♦ Q4	♦ KJ63				
South HCP: 15	♣ 104	♣ K9				
Contract: 3♣ E						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ KJ853	♠ 97		1NT	Pass	2♦
Vul: NS	♥ A83	♥ Q10762		AP		
North HCP: 15	♦ AK6	♦ J10983	3♣			
South HCP: 3	♣ 42	♣ 6				
Contract: 3♣ W						

Board: 135	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	4♥ ¹	Pass	4♠	AP
Contract: 4♠ E						

1. limit raise or better in ♠

Board: 136

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
------	-------	------	-------

	1NT	Pass	2♦
--	-----	------	----

3♦	AP		
----	----	--	--

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 137	♠ K9832	East Bids 3♦ if possible.
Dealer: S	♥ A653	
Vul: None	♦ 10	Partner bids first.
HCP: 7	♣ 1085	
Board: 138	♠ Q8	West Bids 3♦ if possible.
Dealer: N	♥ AKQ	
Vul: EW	♦ Q32	You bid first.
HCP: 17	♣ KJ854	
Board: 139	♠ AJ6	East Bids 3♦ if possible.
Dealer: S	♥ J9532	
Vul: NS	♦ Q93	Partner bids first.
HCP: 8	♣ 82	
Board: 140	♠ K102	West Bids 3♦ if possible.
Dealer: N	♥ KQ6	
Vul: Both	♦ J954	You bid first.
HCP: 15	♣ AQ3	
Board: 141	♠ KJ862	East Bids 3♣ if possible.
Dealer: S	♥ J107	
Vul: None	♦ 63	Partner bids first.
HCP: 5	♣ 952	
Board: 142	♠ 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: 137	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: 138	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: 139	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: 140	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: 141	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: 142

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
------	-------	------	-------

	1NT	Pass	2♥
--	-----	------	----

3♣	3♠	Pass	4♠
----	----	------	----

AP

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 137	♠ AQ75	East Bids 3♦ if possible.
Dealer: S	♥ KQJ4	
Vul: None	♦ 85	You bid first.
HCP: 15	♣ QJ7	

Board: 138	♠ A9754	West Bids 3♦ if possible.
Dealer: N	♥ 6432	
Vul: EW	♦ 74	Partner bids first.
HCP: 4	♣ 93	

Board: 139	♠ KQ2	East Bids 3♦ if possible.
Dealer: S	♥ A64	
Vul: NS	♦ 75	You bid first.
HCP: 15	♣ AQ1063	

Board: 140	♠ 865	West Bids 3♦ if possible.
Dealer: N	♥ 109853	
Vul: Both	♦ 32	Partner bids first.
HCP: 3	♣ K72	

Board: 141	♠ A1053	East Bids 3♣ if possible.
Dealer: S	♥ KQ8	
Vul: None	♦ KJ9	You bid first.
HCP: 15	♣ Q74	

Board: 142	♠ 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: 137	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: 138	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: 139	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: 140	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: 141	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: 142

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
------	-------	------	-------

	1NT	Pass	2♥
--	-----	------	----

3♣	3♠	Pass	4♠
----	----	------	----

AP

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 143	♠ KQJ9862	East Bids 3♣ if possible.
Dealer: S	♥ 108	
Vul: Both	♦ KJ	Partner bids first.
HCP: 10	♣ 52	
Board: 144	♠ AQ2	West Bids 3♥ if possible.
Dealer: N	♥ J97	
Vul: None	♦ Q3	You bid first.
HCP: 15	♣ KQJ65	
Board: 145	♠ KJ10532	East Bids 3♦ if possible.
Dealer: S	♥ 42	West Bids 4♦ if possible.
Vul: NS	♦ 5	
HCP: 4	♣ 10983	Partner bids first.
Board: 146	♠ AKJ10	West Bids 3♣ if possible.
Dealer: N	♥ AK103	East Bids 3NT if possible.
Vul: Both	♦ 952	
HCP: 15	♣ 93	You bid first.
Board: 147	♠ J32	East Bids 3♦ if possible.
Dealer: S	♥ 108542	
Vul: NS	♦ 2	Partner bids first.
HCP: 3	♣ Q642	
Board: 148	♠ 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: 143	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: 144	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: 145	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: 146	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ 98764		1NT	Pass	2♥
Vul: Both	♥ AK103	♥ J862	3♣	Pass	3NT	AP
North HCP: 15	♦ 952	♦ 107				
South HCP: 3	♣ 93	♣ Q10				
Contract: 3N E						

Board: 147	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: 148
Dealer: N
Vul: None
North HCP: 16
South HCP: 5
Contract: 4♥ N

North:
♠ AQ3
♥ Q63
♦ K43
♣ AJ92

South:
♠ 10754
♥ K97542
♦ —
♣ Q43

West	North	East	South
	1NT	Pass	2♦
2♥ ¹	X	2NT ²	4♦ ³
Pass	4♥	AP	
1. Michaels Cuebid			
2. to the partner's longer			
3. Splinter			

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 143	♠ A1054	East Bids 3♣ if possible.
Dealer: S	♥ AQ7	
Vul: Both	♦ A863	You bid first.
HCP: 15	♣ J6	
Board: 144	♠ K7543	West Bids 3♥ if possible.
Dealer: N	♥ 1065	
Vul: None	♦ AK1096	Partner bids first.
HCP: 10	♣ —	
Board: 145	♠ A96	East Bids 3♦ if possible.
Dealer: S	♥ KQJ65	West Bids 4♦ if possible.
Vul: NS	♦ 96	
HCP: 16	♣ AQ2	You bid first.
Board: 146	♠ 98764	West Bids 3♣ if possible.
Dealer: N	♥ J862	East Bids 3NT if possible.
Vul: Both	♦ 107	
HCP: 3	♣ Q10	Partner bids first.
Board: 147	♠ KQ865	East Bids 3♦ if possible.
Dealer: S	♥ AKQ	
Vul: NS	♦ J64	You bid first.
HCP: 15	♣ 108	
Board: 148	♠ 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: 143	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: 144	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: 145	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: 146	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ 98764		1NT	Pass	2♥
Vul: Both	♥ AK103	♥ J862	3♣	Pass	3NT	AP
North HCP: 15	♦ 952	♦ 107				
South HCP: 3	♣ 93	♣ Q10				
Contract: 3N E						

Board: 147	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: 148
Dealer: N
Vul: None
North HCP: 16
South HCP: 5
Contract: 4♥ N

North:
♠ AQ3
♥ Q63
♦ K43
♣ AJ92

South:
♠ 10754
♥ K97542
♦ —
♣ Q43

West	North	East	South
	1NT	Pass	2♦
2♥ ¹	X	2NT ²	4♦ ³
Pass	4♥	AP	
1. Michaels Cuebid			
2. to the partner's longer			
3. Splinter			

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 149 ♠ Q98765 East Bids 3♥ if possible.
Dealer: S ♥ 103
Vul: Both ♦ 1085 Partner bids first.
HCP: 2 ♣ 75

Board: 150 ♠ KQ8 West Bids 3♦ if possible.
Dealer: N ♥ KQ3
Vul: EW ♦ 984 You bid first.
HCP: 16 ♣ KQJ4

Board: 151 ♠ 103 East Bids 3♣ if possible.
Dealer: S ♥ A107432
Vul: Both ♦ Q96 Partner bids first.
HCP: 6 ♣ 64

Board: 152 ♠ A84 West Bids 3♦ if possible.
Dealer: N ♥ KJ10
Vul: None ♦ A93 You bid first.
HCP: 16 ♣ A1065

Board: 153 ♠ 853 East Bids 3♣ if possible.
Dealer: S ♥ K9432
Vul: None ♦ J Partner bids first.
HCP: 4 ♣ 9854

Board: 154 ♠ 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: 149	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: 150	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: 151	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♥	AP	
South HCP: 15	♣ 64	♣ A853				
Contract: 4♥ N						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ QJ1092		1NT	Pass	2♥
Vul: None	♥ KJ10	♥ 863	3♦	AP		
North HCP: 16	♦ A93	♦ 2				
South HCP: 6	♣ A1065	♣ QJ98				
Contract: 3♦ W						

Board: 153	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: 154
Dealer: N
Vul: NS
North HCP: 15
South HCP: 4
Contract: 4♠X W

North:
♠ K8
♥ Q52
♦ AQ73
♣ A643

South:
♠ 10
♥ K109763
♦ 1086
♣ J108

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

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 149 ♠ 1042
Dealer: S ♥ Q74
Vul: Both ♦ AK4
HCP: 16 ♣ AK102

East Bids 3♥ if possible.

You bid first.

Board: 150 ♠ A10632
Dealer: N ♥ 2
Vul: EW ♦ J65
HCP: 9 ♣ A752

West Bids 3♦ if possible.

Partner bids first.

Board: 151 ♠ Q542
Dealer: S ♥ KQ
Vul: Both ♦ A104
HCP: 15 ♣ A853

East Bids 3♣ if possible.

You bid first.

Board: 152 ♠ QJ1092
Dealer: N ♥ 863
Vul: None ♦ 2
HCP: 6 ♣ QJ98

West Bids 3♦ if possible.

Partner bids first.

Board: 153 ♠ A764
Dealer: S ♥ A5
Vul: None ♦ AK74
HCP: 16 ♣ J73

East Bids 3♣ if possible.

You bid first.

Board: 154 ♠ 10
Dealer: N ♥ K109763
Vul: NS ♦ 1086
HCP: 4 ♣ J108

West Bids 2♠ if possible.

East Bids 3♥ if possible.

West Bids 3♠ if possible.

East Bids 4♠ if possible.

Partner bids first.

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

Board: 149	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: 150	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: 151	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♥	AP	
South HCP: 15	♣ 64	♣ A853				
Contract: 4♥ N						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ QJ1092		1NT	Pass	2♥
Vul: None	♥ KJ10	♥ 863	3♦	AP		
North HCP: 16	♦ A93	♦ 2				
South HCP: 6	♣ A1065	♣ QJ98				
Contract: 3♦ W						

Board: 153	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: 154
Dealer: N
Vul: NS
North HCP: 15
South HCP: 4
Contract: 4♠X W

North:
♠ K8
♥ Q52
♦ AQ73
♣ A643

South:
♠ 10
♥ K109763
♦ 1086
♣ J108

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

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 155	♠ J8543	East Bids 3♥ if possible.
Dealer: S	♥ 6	
Vul: NS	♦ 975	Partner bids first.
HCP: 4	♣ K852	

Board: 156	♠ AKQ5	West Bids 3♦ if possible.
Dealer: N	♥ J96	
Vul: EW	♦ 1097	You bid first.
HCP: 16	♣ AQ3	

Board: 157	♠ J109	East Bids 3♣ if possible.
Dealer: S	♥ J107643	
Vul: None	♦ 854	Partner bids first.
HCP: 2	♣ 3	

Board: 158	♠ K73	West Bids 3♦ if possible.
Dealer: N	♥ AKJ87	West Bids 4♦ if possible.
Vul: Both	♦ 76	
HCP: 16	♣ AJ6	You bid first.

Board: 159	♠ —	East Bids 3♠ if possible.
Dealer: S	♥ AQ983	
Vul: NS	♦ 10874	Partner bids first.
HCP: 13	♣ AK97	

Board: 160	♠ 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: 155

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

AP

Board: 156

Dealer: N

Vul: EW

North HCP: 16

South HCP: 2

Contract: 3♦ W

North:

♠ AKQ5

♥ J96

♦ 1097

♣ AQ3

South:

♠ 10832

♥ 108532

♦ Q8

♣ 98

West North East South

3♦ 1NT Pass 2♦

AP

Board: 157

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

AP 3♥

Board: 158

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♠

AP

Board: 159

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 3NT Pass 4♥

Pass 4NT¹ Pass 5♥

Pass 6♥ AP

1. Blackwood 0314, for ♥

Board: 160

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: 155	♠ 1096	East Bids 3♥ if possible.
Dealer: S	♥ J54	
Vul: NS	♦ AKJ	You bid first.
HCP: 15	♣ AQ109	

Board: 156	♠ 10832	West Bids 3♦ if possible.
Dealer: N	♥ 108532	
Vul: EW	♦ Q8	Partner bids first.
HCP: 2	♣ 98	

Board: 157	♠ 763	East Bids 3♣ if possible.
Dealer: S	♥ AKQ2	
Vul: None	♦ A3	You bid first.
HCP: 16	♣ K1098	

Board: 158	♠ Q108542	West Bids 3♦ if possible.
Dealer: N	♥ Q52	West Bids 4♦ if possible.
Vul: Both	♦ 4	
HCP: 4	♣ 983	Partner bids first.

Board: 159	♠ A94	East Bids 3♠ if possible.
Dealer: S	♥ KJ10	
Vul: NS	♦ KQJ3	You bid first.
HCP: 16	♣ Q32	

Board: 160	♠ 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: 155

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

AP

Board: 156

Dealer: N

Vul: EW

North HCP: 16

South HCP: 2

Contract: 3♦ W

North:

♠ AKQ5

♥ J96

♦ 1097

♣ AQ3

South:

♠ 10832

♥ 108532

♦ Q8

♣ 98

West North East South

3♦ 1NT Pass 2♦

AP

Board: 157

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

AP 3♥

Board: 158

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♠

AP

Board: 159

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 3NT Pass 4♥

Pass 4NT¹ Pass 5♥

Pass 6♥ AP

1. Blackwood 0314, for ♥

Board: 160

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: 161	♠ K32	East Bids 3♣ if possible.
Dealer: S	♥ J10653	
Vul: Both	♦ QJ2	Partner bids first.
HCP: 7	♣ 52	
Board: 162	♠ AK3	West Bids 3♣ if possible.
Dealer: N	♥ KQ875	
Vul: None	♦ Q109	You bid first.
HCP: 15	♣ J10	
Board: 163	♠ J9874	East Bids 3♣ if possible.
Dealer: S	♥ AJ8	
Vul: Both	♦ 1093	Partner bids first.
HCP: 6	♣ 64	
Board: 164	♠ AJ82	West Bids 3♦ if possible.
Dealer: N	♥ K9	
Vul: None	♦ J95	You bid first.
HCP: 15	♣ AQ75	
Board: 165	♠ 6	East Bids 2♠ if possible.
Dealer: S	♥ AJ632	East Doubles 3♠ if possible.
Vul: None	♦ 5	
HCP: 9	♣ KJ9542	Partner bids first.
Board: 166	♠ A7	West Bids 2♥ if possible.
Dealer: N	♥ AJ94	
Vul: EW	♦ AK95	You bid first.
HCP: 16	♣ 864	

Board: 166

Dealer: N

Vul: EW

North HCP: 16

South HCP: 4

Contract: 3♥ N

North:

♠ A7

♥ AJ94

♦ AK95

♣ 864

South:

♠ 94

♥ K108532

♦ J4

♣ 953

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

1NT	Pass	2♦
-----	------	----

2♥ ¹	3♥	AP
-----------------	----	----

1. Michaels Cuebid

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 161	♠ AQ107	East Bids 3♣ if possible.
Dealer: S	♥ Q9	
Vul: Both	♦ K53	You bid first.
HCP: 15	♣ A873	
Board: 162	♠ J86	West Bids 3♣ if possible.
Dealer: N	♥ J6432	
Vul: None	♦ 742	Partner bids first.
HCP: 2	♣ 72	
Board: 163	♠ AQ105	East Bids 3♣ if possible.
Dealer: S	♥ KQ6	
Vul: Both	♦ AJ8	You bid first.
HCP: 16	♣ 975	
Board: 164	♠ Q109	West Bids 3♦ if possible.
Dealer: N	♥ QJ853	
Vul: None	♦ 76	Partner bids first.
HCP: 9	♣ KJ10	
Board: 165	♠ K54	East Bids 2♠ if possible.
Dealer: S	♥ K7	East Doubles 3♠ if possible.
Vul: None	♦ A87	
HCP: 16	♣ AQ873	You bid first.
Board: 166	♠ 94	West Bids 2♥ if possible.
Dealer: N	♥ K108532	
Vul: EW	♦ J4	Partner bids first.
HCP: 4	♣ 953	

Board: 166

Dealer: N

Vul: EW

North HCP: 16

South HCP: 4

Contract: 3♥ N

North:

♠ A7

♥ AJ94

♦ AK95

♣ 864

South:

♠ 94

♥ K108532

♦ J4

♣ 953

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

1NT	Pass	2♦
-----	------	----

2♥ ¹	3♥	AP
-----------------	----	----

1. Michaels Cuebid

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 167	♠ QJ10973	East Bids 3♦ if possible.
Dealer: S	♥ QJ8	
Vul: None	♦ Q	Partner bids first.
HCP: 11	♣ K96	
Board: 168	♠ AK32	West Bids 3♦ if possible.
Dealer: N	♥ 104	
Vul: EW	♦ Q93	You bid first.
HCP: 17	♣ AKJ10	
Board: 169	♠ 9	East Bids 2♠ if possible.
Dealer: S	♥ AJ932	
Vul: NS	♦ 2	Partner bids first.
HCP: 7	♣ Q108753	
Board: 170	♠ 1095	West Bids 2♠ if possible.
Dealer: N	♥ A96	
Vul: Both	♦ AK43	You bid first.
HCP: 15	♣ A96	
Board: 171	♠ KQ1083	East Bids 3♣ if possible.
Dealer: S	♥ QJ10974	
Vul: None	♦ K4	Partner bids first.
HCP: 11	♣ —	
Board: 172	♠ Q982	West Bids 2♠ if possible.
Dealer: N	♥ K65	
Vul: EW	♦ A42	You bid first.
HCP: 16	♣ AK7	

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

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ QJ10973	♠ AK54				1NT
Vul: None	♥ QJ8	♥ A1063	Pass	2♥	3♦	3♠
North HCP: 11	♦ Q	♦ 953	Pass	4♠	AP	
South HCP: 15	♣ K96	♣ A8				
Contract: 4♠ S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AK32	♠ 1064		1NT	Pass	2♦
Vul: EW	♥ 104	♥ KJ965	3♦	Pass	Pass	XA♠♠
North HCP: 17	♦ Q93	♦ 84	AP			
South HCP: 4	♣ AKJ10	♣ 972				
Contract: 3♦ X W						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ A1084				1NT
Vul: NS	♥ AJ932	♥ K65	Pass	2♦	2♠	3♥
North HCP: 7	♦ 2	♦ AK10	Pass	4♥	AP	
South HCP: 17	♣ Q108753	♣ K92				
Contract: 4♥ S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ 1095	♠ J4		1NT	Pass	2♦
Vul: Both	♥ A96	♥ KJ1072	2♠	Pass	Pass	X
North HCP: 15	♦ AK43	♦ J72	AP			
South HCP: 8	♣ A96	♣ Q84				
Contract: 2♠ X W						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ KQ1083	♠ J96				1NT
Vul: None	♥ QJ10974	♥ AK5	Pass	2♦	3♣	Pass
North HCP: 11	♦ K4	♦ A103	Pass	6♥	AP	
South HCP: 16	♣ —	♣ A532				
Contract: 6♥ N						

Board: 172

Dealer: N

Vul: EW

North HCP: 16

South HCP: 8

Contract: 4♠ N

North:

♠ Q982

♥ K65

♦ A42

♣ AK7

South:

♠ AJ1043

♥ 7

♦ 103

♣ QJ1064

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

	1NT	Pass	2♥
--	-----	------	----

2♠ ¹	3♠	Pass	4♠
-----------------	----	------	----

AP

1. Michaels Cuebid

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 167	♠ AK54	East Bids 3♦ if possible.
Dealer: S	♥ A1063	
Vul: None	♦ 953	You bid first.
HCP: 15	♣ A8	

Board: 168	♠ 1064	West Bids 3♦ if possible.
Dealer: N	♥ KJ965	
Vul: EW	♦ 84	Partner bids first.
HCP: 4	♣ 972	

Board: 169	♠ A1084	East Bids 2♠ if possible.
Dealer: S	♥ K65	
Vul: NS	♦ AK10	You bid first.
HCP: 17	♣ K92	

Board: 170	♠ J4	West Bids 2♠ if possible.
Dealer: N	♥ KJ1072	
Vul: Both	♦ J72	Partner bids first.
HCP: 8	♣ Q84	

Board: 171	♠ J96	East Bids 3♣ if possible.
Dealer: S	♥ AK5	
Vul: None	♦ A103	You bid first.
HCP: 16	♣ A532	

Board: 172	♠ AJ1043	West Bids 2♠ if possible.
Dealer: N	♥ 7	
Vul: EW	♦ 103	Partner bids first.
HCP: 8	♣ QJ1064	

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

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ QJ10973	♠ AK54				1NT
Vul: None	♥ QJ8	♥ A1063	Pass	2♥	3♦	3♠
North HCP: 11	♦ Q	♦ 953	Pass	4♠	AP	
South HCP: 15	♣ K96	♣ A8				
Contract: 4♠ S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AK32	♠ 1064		1NT	Pass	2♦
Vul: EW	♥ 104	♥ KJ965	3♦	Pass	Pass	XA♠♠
North HCP: 17	♦ Q93	♦ 84	AP			
South HCP: 4	♣ AKJ10	♣ 972				
Contract: 3♦ X W						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ A1084				1NT
Vul: NS	♥ AJ932	♥ K65	Pass	2♦	2♠	3♥
North HCP: 7	♦ 2	♦ AK10	Pass	4♥	AP	
South HCP: 17	♣ Q108753	♣ K92				
Contract: 4♥ S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ 1095	♠ J4		1NT	Pass	2♦
Vul: Both	♥ A96	♥ KJ1072	2♠	Pass	Pass	X
North HCP: 15	♦ AK43	♦ J72	AP			
South HCP: 8	♣ A96	♣ Q84				
Contract: 2♠ X W						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ KQ1083	♠ J96				1NT
Vul: None	♥ QJ10974	♥ AK5	Pass	2♦	3♣	Pass
North HCP: 11	♦ K4	♦ A103	Pass	6♥	AP	
South HCP: 16	♣ —	♣ A532				
Contract: 6♥ N						

Board: 172

Dealer: N

Vul: EW

North HCP: 16

South HCP: 8

Contract: 4♠ N

North:

♠ Q982

♥ K65

♦ A42

♣ AK7

South:

♠ AJ1043

♥ 7

♦ 103

♣ QJ1064

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

	1NT	Pass	2♥
--	-----	------	----

2♠ ¹	3♠	Pass	4♠
-----------------	----	------	----

AP

1. Michaels Cuebid

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 173 ♠ J108532
Dealer: S ♥ J
Vul: NS ♦ 8
HCP: 2 ♣ 98632

East Bids 3♥ if possible.
West Bids 4♥ if possible.
East Bids 5♥ if possible.

Partner bids first.

Board: 174 ♠ A7653
Dealer: N ♥ A93
Vul: Both ♦ KJ2
HCP: 15 ♣ K2

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

You bid first.

Board: 175 ♠ 72
Dealer: S ♥ KQJ842
Vul: None ♦ 52
HCP: 7 ♣ J54

East Bids 3♠ if possible.

Partner bids first.

Board: 176 ♠ KJ8
Dealer: N ♥ 10532
Vul: NS ♦ AKQ5
HCP: 17 ♣ A3

West Bids 2♠ if possible.
East Bids 2NT if possible.
West Bids 3♣ if possible.

You bid first.

Board: 177 ♠ 1065
Dealer: S ♥ 109875
Vul: EW ♦ J82
HCP: 2 ♣ J2

East Bids 2♠ if possible.

Partner bids first.

Board: 178 ♠ AKQ6
Dealer: N ♥ AJ109
Vul: NS ♦ QJ6
HCP: 17 ♣ 65

West Bids 3♣ if possible.

You bid first.

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

Board: 173
Dealer: S
Vul: NS
North HCP: 2
South HCP: 16
Contract: 5♥X E

North:
♠ J108532
♥ J
♦ 8
♣ 98632

South:
♠ AQ7
♥ 1043
♦ K9
♣ AQJ54

West	North	East	South
			1NT
Pass	2♥	3♥	Pass
Pass	3♠	Pass	Pass
4♥	4♠	5♥	X
AP			

Board: 174
Dealer: N
Vul: Both
North HCP: 15
South HCP: 3
Contract: 3♥ E

North:
♠ A7653
♥ A93
♦ KJ2
♣ K2

South:
♠ QJ1094
♥ —
♦ 109876
♣ 765

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

1. Michaels Cuebid

Board: 175
Dealer: S
Vul: None
North HCP: 7
South HCP: 16
Contract: 4♥ N

North:
♠ 72
♥ KQJ842
♦ 52
♣ J54

South:
♠ K65
♥ A93
♦ KQ1096
♣ A2

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

Board: 176
Dealer: N
Vul: NS
North HCP: 17
South HCP: 6
Contract: 3♠ N

North:
♠ KJ8
♥ 10532
♦ AKQ5
♣ A3

South:
♠ Q7643
♥ 97
♦ J109
♣ K75

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

1. Michaels Cuebid
2. to the partner's longer

Board: 177
Dealer: S
Vul: EW
North HCP: 2
South HCP: 16
Contract: 2♠ E

North:
♠ 1065
♥ 109875
♦ J82
♣ J2

South:
♠ J84
♥ AK3
♦ AQ64
♣ Q87

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

Board: 178

Dealer: N

Vul: NS

North HCP: 17

South HCP: 7

Contract: 3♥ N

North:

♠ AKQ6

♥ AJ109

♦ QJ6

♣ 65

South:

♠ J5

♥ K7643

♦ 1097

♣ K102

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

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 173
Dealer: S
Vul: NS
HCP: 16

♠ AQ7
♥ 1043
♦ K9
♣ AQJ54

East Bids 3♥ if possible.
West Bids 4♥ if possible.
East Bids 5♥ if possible.

You bid first.

Board: 174
Dealer: N
Vul: Both
HCP: 3

♠ QJ1094
♥ —
♦ 109876
♣ 765

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

Partner bids first.

Board: 175
Dealer: S
Vul: None
HCP: 16

♠ K65
♥ A93
♦ KQ1096
♣ A2

East Bids 3♠ if possible.

You bid first.

Board: 176
Dealer: N
Vul: NS
HCP: 6

♠ Q7643
♥ 97
♦ J109
♣ K75

West Bids 2♠ if possible.
East Bids 2NT if possible.
West Bids 3♣ if possible.

Partner bids first.

Board: 177
Dealer: S
Vul: EW
HCP: 16

♠ J84
♥ AK3
♦ AQ64
♣ Q87

East Bids 2♠ if possible.

You bid first.

Board: 178
Dealer: N
Vul: NS
HCP: 7

♠ J5
♥ K7643
♦ 1097
♣ K102

West Bids 3♣ if possible.

Partner bids first.

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

Board: 173
Dealer: S
Vul: NS
North HCP: 2
South HCP: 16
Contract: 5♥X E

North:
♠ J108532
♥ J
♦ 8
♣ 98632

South:
♠ AQ7
♥ 1043
♦ K9
♣ AQJ54

West	North	East	South
			1NT
Pass	2♥	3♥	Pass
Pass	3♠	Pass	Pass
4♥	4♠	5♥	X
AP			

Board: 174
Dealer: N
Vul: Both
North HCP: 15
South HCP: 3
Contract: 3♥ E

North:
♠ A7653
♥ A93
♦ KJ2
♣ K2

South:
♠ QJ1094
♥ —
♦ 109876
♣ 765

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

1. Michaels Cuebid

Board: 175
Dealer: S
Vul: None
North HCP: 7
South HCP: 16
Contract: 4♥ N

North:
♠ 72
♥ KQJ842
♦ 52
♣ J54

South:
♠ K65
♥ A93
♦ KQ1096
♣ A2

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

Board: 176
Dealer: N
Vul: NS
North HCP: 17
South HCP: 6
Contract: 3♠ N

North:
♠ KJ8
♥ 10532
♦ AKQ5
♣ A3

South:
♠ Q7643
♥ 97
♦ J109
♣ K75

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

1. Michaels Cuebid
2. to the partner's longer

Board: 177
Dealer: S
Vul: EW
North HCP: 2
South HCP: 16
Contract: 2♠ E

North:
♠ 1065
♥ 109875
♦ J82
♣ J2

South:
♠ J84
♥ AK3
♦ AQ64
♣ Q87

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

Board: 178

Dealer: N

Vul: NS

North HCP: 17

South HCP: 7

Contract: 3♥ N

North:

♠ AKQ6

♥ AJ109

♦ QJ6

♣ 65

South:

♠ J5

♥ K7643

♦ 1097

♣ K102

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

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 179	♠ 9	East Bids 2♠ if possible.
Dealer: S	♥ AQJ64	
Vul: EW	♦ KJ1084	Partner bids first.
HCP: 11	♣ 106	
Board: 180	♠ AK2	West Bids 3♣ if possible.
Dealer: N	♥ Q9	
Vul: EW	♦ AQ742	You bid first.
HCP: 15	♣ 975	
Board: 181	♠ 108542	East Bids 3♦ if possible.
Dealer: S	♥ Q86	
Vul: Both	♦ 92	Partner bids first.
HCP: 4	♣ Q75	
Board: 182	♠ 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: 183	♠ 109543	East Bids 3♦ if possible.
Dealer: S	♥ K6	
Vul: None	♦ 102	Partner bids first.
HCP: 3	♣ 8743	
Board: 184	♠ 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: 179
Dealer: S
Vul: EW
North HCP: 11
South HCP: 15
Contract: 4♥ S

North:
♠ 9
♥ AQJ64
♦ KJ1084
♣ 106

South:
♠ 1064
♥ K103
♦ A73
♣ AKJ8

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

Board: 180
Dealer: N
Vul: EW
North HCP: 15
South HCP: 7
Contract: 3♦ S

North:
♠ AK2
♥ Q9
♦ AQ742
♣ 975

South:
♠ 76
♥ J8432
♦ K1098
♣ K6

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

Board: 181
Dealer: S
Vul: Both
North HCP: 4
South HCP: 15
Contract: 3♦ E

North:
♠ 108542
♥ Q86
♦ 92
♣ Q75

South:
♠ AK7
♥ A943
♦ J3
♣ K1094

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

Board: 182
Dealer: N
Vul: NS
North HCP: 15
South HCP: 3
Contract: 4♠ W

North:
♠ 54
♥ A42
♦ A1072
♣ AQJ4

South:
♠ 2
♥ QJ765
♦ 964
♣ 9853

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

1. limit raise or better in ♠

Board: 183
Dealer: S
Vul: None
North HCP: 3
South HCP: 17
Contract: 3♠ S

North:
♠ 109543
♥ K6
♦ 102
♣ 8743

South:
♠ AJ72
♥ A93
♦ J4
♣ AK62

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

Board: 184

Dealer: N

Vul: Both

North HCP: 15

South HCP: 3

Contract: 4♦X W

North:

♠ AK9

♥ A642

♦ 107

♣ A1076

South:

♠ Q1065

♥ J109853

♦ 2

♣ 32

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

	1NT	Pass	2♦
--	-----	------	----

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

Pass	Pass	4♦	Pass
------	------	----	------

Pass	X	AP	
------	---	----	--

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 179	♠ 1064	East Bids 2♠ if possible.
Dealer: S	♥ K103	
Vul: EW	♦ A73	You bid first.
HCP: 15	♣ AKJ8	
Board: 180	♠ 76	West Bids 3♣ if possible.
Dealer: N	♥ J8432	
Vul: EW	♦ K1098	Partner bids first.
HCP: 7	♣ K6	
Board: 181	♠ AK7	East Bids 3♦ if possible.
Dealer: S	♥ A943	
Vul: Both	♦ J3	You bid first.
HCP: 15	♣ K1094	
Board: 182	♠ 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: 183	♠ AJ72	East Bids 3♦ if possible.
Dealer: S	♥ A93	
Vul: None	♦ J4	You bid first.
HCP: 17	♣ AK62	
Board: 184	♠ 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: 179
Dealer: S
Vul: EW
North HCP: 11
South HCP: 15
Contract: 4♥ S

North:
♠ 9
♥ AQJ64
♦ KJ1084
♣ 106

South:
♠ 1064
♥ K103
♦ A73
♣ AKJ8

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

Board: 180
Dealer: N
Vul: EW
North HCP: 15
South HCP: 7
Contract: 3♦ S

North:
♠ AK2
♥ Q9
♦ AQ742
♣ 975

South:
♠ 76
♥ J8432
♦ K1098
♣ K6

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

Board: 181
Dealer: S
Vul: Both
North HCP: 4
South HCP: 15
Contract: 3♦ E

North:
♠ 108542
♥ Q86
♦ 92
♣ Q75

South:
♠ AK7
♥ A943
♦ J3
♣ K1094

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

Board: 182
Dealer: N
Vul: NS
North HCP: 15
South HCP: 3
Contract: 4♠ W

North:
♠ 54
♥ A42
♦ A1072
♣ AQJ4

South:
♠ 2
♥ QJ765
♦ 964
♣ 9853

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

1. limit raise or better in ♠

Board: 183
Dealer: S
Vul: None
North HCP: 3
South HCP: 17
Contract: 3♠ S

North:
♠ 109543
♥ K6
♦ 102
♣ 8743

South:
♠ AJ72
♥ A93
♦ J4
♣ AK62

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

Board: 184

Dealer: N

Vul: Both

North HCP: 15

South HCP: 3

Contract: 4♦X W

North:

♠ AK9

♥ A642

♦ 107

♣ A1076

South:

♠ Q1065

♥ J109853

♦ 2

♣ 32

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

	1NT	Pass	2♦
--	-----	------	----

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

Pass	Pass	4♦	Pass
------	------	----	------

Pass	X	AP	
------	---	----	--

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 185	♠ KJ543	East Bids 3♦ if possible.
Dealer: S	♥ A10876	
Vul: NS	♦ —	Partner bids first.
HCP: 8	♣ 1083	

Board: 186	♠ A75	West Bids 2♥ if possible.
Dealer: N	♥ K42	East Bids 2NT if possible.
Vul: EW	♦ K6	
HCP: 15	♣ AJ1065	You bid first.

Board: 187	♠ 863	East Bids 2♠ if possible.
Dealer: S	♥ K9743	
Vul: NS	♦ J10	Partner bids first.
HCP: 7	♣ K92	

Board: 188	♠ K94	West Bids 3♦ if possible.
Dealer: N	♥ AK85	
Vul: NS	♦ J63	You bid first.
HCP: 15	♣ A107	

Board: 189	♠ —	East Bids 2♠ if possible.
Dealer: S	♥ J10752	
Vul: Both	♦ 864	Partner bids first.
HCP: 2	♣ J10873	

Board: 190	♠ AQ2	West Bids 3♥ if possible.
Dealer: N	♥ 743	
Vul: EW	♦ AJ2	You bid first.
HCP: 15	♣ KJ92	

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

Board: 185	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: 186	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: 187	North:	South:	West	North	East	South
Dealer: S	♠ 863	♠ A2				1NT
Vul: NS	♥ K9743	♥ QJ65	Pass	2♦	2♠	3♥
North HCP: 7	♦ J10	♦ Q765	AP			
South HCP: 15	♣ K92	♣ AQ4				
Contract: 3♥ S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ K94	♠ J76		1NT	Pass	2♦
Vul: NS	♥ AK85	♥ J10972	3♦	AP		
North HCP: 15	♦ J63	♦ 7				
South HCP: 2	♣ A107	♣ 9643				
Contract: 3♦ W						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ 1076				1NT
Vul: Both	♥ J10752	♥ A3	Pass	2♦	2♠	AP
North HCP: 2	♦ 864	♦ K975				
South HCP: 16	♣ J10873	♣ AKQ9				
Contract: 2♠ E						

Board: 190

Dealer: N

Vul: EW

North HCP: 15

South HCP: 0

Contract: 3♥ W

North:

♠ AQ2

♥ 743

♦ AJ2

♣ KJ92

South:

♠ 108753

♥ 92

♦ 109875

♣ 6

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

	1NT	Pass	2♥
--	-----	------	----

3♥			
----	--	--	--

AP			
----	--	--	--

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 185	♠ 1098	East Bids 3♦ if possible.
Dealer: S	♥ K32	
Vul: NS	♦ A964	You bid first.
HCP: 16	♣ AKQ	
Board: 186	♠ 1062	West Bids 2♥ if possible.
Dealer: N	♥ AJ10853	East Bids 2NT if possible.
Vul: EW	♦ 984	
HCP: 5	♣ 7	Partner bids first.
Board: 187	♠ A2	East Bids 2♠ if possible.
Dealer: S	♥ QJ65	
Vul: NS	♦ Q765	You bid first.
HCP: 15	♣ AQ4	
Board: 188	♠ J76	West Bids 3♦ if possible.
Dealer: N	♥ J10972	
Vul: NS	♦ 7	Partner bids first.
HCP: 2	♣ 9643	
Board: 189	♠ 1076	East Bids 2♠ if possible.
Dealer: S	♥ A3	
Vul: Both	♦ K975	You bid first.
HCP: 16	♣ AKQ9	
Board: 190	♠ 108753	West Bids 3♥ if possible.
Dealer: N	♥ 92	
Vul: EW	♦ 109875	Partner bids first.
HCP: 0	♣ 6	

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

Board: 185	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: 186	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: 187	North:	South:	West	North	East	South
Dealer: S	♠ 863	♠ A2				1NT
Vul: NS	♥ K9743	♥ QJ65	Pass	2♦	2♠	3♥
North HCP: 7	♦ J10	♦ Q765	AP			
South HCP: 15	♣ K92	♣ AQ4				
Contract: 3♥ S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ K94	♠ J76		1NT	Pass	2♦
Vul: NS	♥ AK85	♥ J10972	3♦	AP		
North HCP: 15	♦ J63	♦ 7				
South HCP: 2	♣ A107	♣ 9643				
Contract: 3♦ W						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ 1076				1NT
Vul: Both	♥ J10752	♥ A3	Pass	2♦	2♠	AP
North HCP: 2	♦ 864	♦ K975				
South HCP: 16	♣ J10873	♣ AKQ9				
Contract: 2♠ E						

Board: 190

Dealer: N

Vul: EW

North HCP: 15

South HCP: 0

Contract: 3♥ W

North:

♠ AQ2

♥ 743

♦ AJ2

♣ KJ92

South:

♠ 108753

♥ 92

♦ 109875

♣ 6

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

	1NT	Pass	2♥
--	-----	------	----

3♥			
----	--	--	--

AP			
----	--	--	--

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 191	♠ Q4	East Bids 2♠ if possible.
Dealer: S	♥ 109653	
Vul: Both	♦ QJ63	Partner bids first.
HCP: 5	♣ 106	
Board: 192	♠ K8	West Bids 3♦ if possible.
Dealer: N	♥ AKQ9	
Vul: None	♦ 974	You bid first.
HCP: 17	♣ KQ72	
Board: 193	♠ 102	East Bids 3♣ if possible.
Dealer: S	♥ J87652	West Bids XA♠♠ if possible.
Vul: NS	♦ Q2	
HCP: 3	♣ 1083	Partner bids first.
Board: 194	♠ 53	West Bids 2♠ if possible.
Dealer: N	♥ AK6	
Vul: Both	♦ AQ974	You bid first.
HCP: 17	♣ KJ3	
Board: 195	♠ 8	East Bids 2♠ if possible.
Dealer: S	♥ 87432	East Bids 3♠ if possible.
Vul: None	♦ KJ8763	
HCP: 6	♣ Q	Partner bids first.
Board: 196	♠ J4	West Bids 3♣ if possible.
Dealer: N	♥ KQ1075	West Bids 4♣ if possible.
Vul: None	♦ AKJ	East Bids XA♠♠ if possible.
HCP: 15	♣ J64	You bid first.

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

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ 109				1NT
Vul: Both	♥ 109653	♥ AKQ2	Pass	2♦	2♠	AP
North HCP: 5	♦ QJ63	♦ K987				
South HCP: 15	♣ 106	♣ K87				
Contract: 2♠ E						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ J5432		1NT	Pass	2♥
Vul: None	♥ AKQ9	♥ J1054	3♦	AP		
North HCP: 17	♦ 974	♦ 3				
South HCP: 6	♣ KQ72	♣ A63				
Contract: 3♦ W						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ K764				1NT
Vul: NS	♥ J87652	♥ AQ4	Pass	2♦	3♣	Pass
North HCP: 3	♦ Q2	♦ A965	Pass	3♥	Pass	Pass
South HCP: 16	♣ 1083	♣ K5	XA♠♠	AP		
Contract: 3♥ X N						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ 10		1NT	Pass	2♦
Vul: Both	♥ AK6	♥ 87432	2♠	AP		
North HCP: 17	♦ AQ974	♦ K1082				
South HCP: 3	♣ KJ3	♣ 874				
Contract: 2♠ W						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ A9				1NT
Vul: None	♥ 87432	♥ AK5	Pass	2♦	2♠	Pass
North HCP: 6	♦ KJ8763	♦ A92	Pass	3♦	3♠	X
South HCP: 15	♣ Q	♣ 97643	Pass	5♦	Pass	5♥
Contract: 5♥ S			AP			

Board: 196

Dealer: N

Vul: None

North HCP: 15

South HCP: 4

Contract: 4♥XN

North:

♠ J4

♥ KQ1075

♦ AKJ

♣ J64

South:

♠ 62

♥ A6432

♦ 9732

♣ 87

West

North

East

South

1NT

Pass

2♦

3♣

3♥

Pass

Pass

4♣

Pass

Pass

4♥

Pass

Pass

XA♠♠

AP

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 191	♠ 109	East Bids 2♠ if possible.
Dealer: S	♥ AKQ2	
Vul: Both	♦ K987	You bid first.
HCP: 15	♣ K87	
Board: 192	♠ J5432	West Bids 3♦ if possible.
Dealer: N	♥ J1054	
Vul: None	♦ 3	Partner bids first.
HCP: 6	♣ A63	
Board: 193	♠ K764	East Bids 3♣ if possible.
Dealer: S	♥ AQ4	West Bids XA♠♠ if possible.
Vul: NS	♦ A965	
HCP: 16	♣ K5	You bid first.
Board: 194	♠ 10	West Bids 2♠ if possible.
Dealer: N	♥ 87432	
Vul: Both	♦ K1082	Partner bids first.
HCP: 3	♣ 874	
Board: 195	♠ A9	East Bids 2♠ if possible.
Dealer: S	♥ AK5	East Bids 3♠ if possible.
Vul: None	♦ A92	
HCP: 15	♣ 97643	You bid first.
Board: 196	♠ 62	West Bids 3♣ if possible.
Dealer: N	♥ A6432	West Bids 4♣ if possible.
Vul: None	♦ 9732	East Bids XA♠♠ if possible.
HCP: 4	♣ 87	Partner bids first.

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

Board: 191

Dealer: S

Vul: Both

North HCP: 5

South HCP: 15

Contract: 2♠ E

North:

♠ Q4
♥ 109653
♦ QJ63
♣ 106

South:

♠ 109
♥ AKQ2
♦ K987
♣ K87

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

Board: 192

Dealer: N

Vul: None

North HCP: 17

South HCP: 6

Contract: 3♦ W

North:

♠ K8
♥ AKQ9
♦ 974
♣ KQ72

South:

♠ J5432
♥ J1054
♦ 3
♣ A63

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

Board: 193

Dealer: S

Vul: NS

North HCP: 3

South HCP: 16

Contract: 3♥ XN

North:

♠ 102
♥ J87652
♦ Q2
♣ 1083

South:

♠ K764
♥ AQ4
♦ A965
♣ K5

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

Board: 194

Dealer: N

Vul: Both

North HCP: 17

South HCP: 3

Contract: 2♠ W

North:

♠ 53
♥ AK6
♦ AQ974
♣ KJ3

South:

♠ 10
♥ 87432
♦ K1082
♣ 874

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

Board: 195

Dealer: S

Vul: None

North HCP: 6

South HCP: 15

Contract: 5♥ S

North:

♠ 8
♥ 87432
♦ KJ8763
♣ Q

South:

♠ A9
♥ AK5
♦ A92
♣ 97643

West	North	East	South
			1NT
Pass	2♦	2♠	Pass
Pass	3♦	3♠	X
Pass	5♦	Pass	5♥
AP			

Board: 196

Dealer: N

Vul: None

North HCP: 15

South HCP: 4

Contract: 4♥XN

North:

♠ J4

♥ KQ1075

♦ AKJ

♣ J64

South:

♠ 62

♥ A6432

♦ 9732

♣ 87

West

North

East

South

1NT

Pass

2♦

3♣

3♥

Pass

Pass

4♣

Pass

Pass

4♥

Pass

Pass

XA♠♠

AP

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 197	♠ 10932	East Bids 3♣ if possible.
Dealer: S	♥ J9764	
Vul: NS	♦ A72	Partner bids first.
HCP: 5	♣ 4	
Board: 198	♠ Q3	West Bids 3♣ if possible.
Dealer: N	♥ AK82	
Vul: Both	♦ KJ9	You bid first.
HCP: 17	♣ A763	
Board: 199	♠ QJ976	East Bids 2♠ if possible.
Dealer: S	♥ —	West Bids 3♥ if possible.
Vul: NS	♦ 9	
HCP: 9	♣ KQJ10932	Partner bids first.
Board: 200	♠ A95	West Bids 2♠ if possible.
Dealer: N	♥ A9	
Vul: Both	♦ AQ952	You bid first.
HCP: 17	♣ K98	
Board: 201	♠ KQ8762	East Bids 3♣ if possible.
Dealer: S	♥ 10653	
Vul: None	♦ 10	Partner bids first.
HCP: 5	♣ 92	
Board: 202	♠ A7	West Bids 3♦ if possible.
Dealer: N	♥ AQ8	East Bids XA♠♠ if possible.
Vul: Both	♦ Q853	
HCP: 16	♣ A982	You bid first.

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

Board: 197

Dealer: S

Vul: NS

North HCP: 5

South HCP: 16

Contract: 3♣ E

North:

♠ 10932

♥ J9764

♦ A72

♣ 4

South:

♠ AK85

♥ KQ2

♦ QJ106

♣ J9

West North East South

1NT

Pass 2♦ 3♣ AP

Board: 198

Dealer: N

Vul: Both

North HCP: 17

South HCP: 4

Contract: 3♣ W

North:

♠ Q3

♥ AK82

♦ KJ9

♣ A763

South:

♠ J9854

♥ J1064

♦ Q43

♣ 5

West North East South

1NT Pass 2♥

3♣ AP

Board: 199

Dealer: S

Vul: NS

North HCP: 9

South HCP: 16

Contract: 5♣ N

North:

♠ QJ976

♥ —

♦ 9

♣ KQJ10932

South:

♠ 83

♥ AKJ42

♦ A42

♣ A54

West North East South

1NT

Pass 2♥ 2♠¹ Pass

3♥ 5♣ AP

1. Michaels Cuebid

Board: 200

Dealer: N

Vul: Both

North HCP: 17

South HCP: 8

Contract: 2N N

North:

♠ A95

♥ A9

♦ AQ952

♣ K98

South:

♠ 76

♥ KQ652

♦ J73

♣ Q107

West North East South

1NT Pass 2♦

2♠ Pass Pass X

Pass 2NT AP

Board: 201

Dealer: S

Vul: None

North HCP: 5

South HCP: 16

Contract: 3♠ N

North:

♠ KQ8762

♥ 10653

♦ 10

♣ 92

South:

♠ A3

♥ AQ7

♦ AQ63

♣ 10654

West North East South

1NT

Pass 2♥ 3♣ Pass

Pass 3♠ AP

Board: 202

Dealer: N

Vul: Both

North HCP: 16

South HCP: 6

Contract: 4♠X S

North:

♠ A7

♥ AQ8

♦ Q853

♣ A982

South:

♠ KQ9862

♥ J4

♦ 97

♣ 1053

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

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 197	♠ AK85	East Bids 3♣ if possible.
Dealer: S	♥ KQ2	
Vul: NS	♦ QJ106	You bid first.
HCP: 16	♣ J9	
Board: 198	♠ J9854	West Bids 3♣ if possible.
Dealer: N	♥ J1064	
Vul: Both	♦ Q43	Partner bids first.
HCP: 4	♣ 5	
Board: 199	♠ 83	East Bids 2♠ if possible.
Dealer: S	♥ AKJ42	West Bids 3♥ if possible.
Vul: NS	♦ A42	
HCP: 16	♣ A54	You bid first.
Board: 200	♠ 76	West Bids 2♠ if possible.
Dealer: N	♥ KQ652	
Vul: Both	♦ J73	Partner bids first.
HCP: 8	♣ Q107	
Board: 201	♠ A3	East Bids 3♣ if possible.
Dealer: S	♥ AQ7	
Vul: None	♦ AQ63	You bid first.
HCP: 16	♣ 10654	
Board: 202	♠ KQ9862	West Bids 3♦ if possible.
Dealer: N	♥ J4	East Bids XA♠♠ if possible.
Vul: Both	♦ 97	
HCP: 6	♣ 1053	Partner bids first.

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

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 10932	♠ AK85				1NT
Vul: NS	♥ J9764	♥ KQ2				
North HCP: 5	♦ A72	♦ QJ106	Pass	2♦	3♣	AP
South HCP: 16	♣ 4	♣ J9				
Contract: 3♣ E						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ J9854		1NT	Pass	2♥
Vul: Both	♥ AK82	♥ J1064				
North HCP: 17	♦ KJ9	♦ Q43	3♣	AP		
South HCP: 4	♣ A763	♣ 5				
Contract: 3♣ W						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ QJ976	♠ 83				1NT
Vul: NS	♥ —	♥ AKJ42	Pass	2♥	2♠ ¹	Pass
North HCP: 9	♦ 9	♦ A42	3♥	5♣	AP	
South HCP: 16	♣ KQJ10932	♣ A54	1. Michaels Cuebid			
Contract: 5♣ N						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ 76		1NT	Pass	2♦
Vul: Both	♥ A9	♥ KQ652	2♠	Pass	Pass	X
North HCP: 17	♦ AQ952	♦ J73	Pass	2NT	AP	
South HCP: 8	♣ K98	♣ Q107				
Contract: 2N N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ KQ8762	♠ A3				1NT
Vul: None	♥ 10653	♥ AQ7	Pass	2♥	3♣	Pass
North HCP: 5	♦ 10	♦ AQ63	Pass	3♠	AP	
South HCP: 16	♣ 92	♣ 10654				
Contract: 3♠ N						

Board: 202

Dealer: N

Vul: Both

North HCP: 16

South HCP: 6

Contract: 4♠X S

North:

♠ A7

♥ AQ8

♦ Q853

♣ A982

South:

♠ KQ9862

♥ J4

♦ 97

♣ 1053

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

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 203	♠ J98764	East Bids 2♠ if possible.
Dealer: S	♥ 1082	West Bids 3♥ if possible.
Vul: NS	♦ 95	
HCP: 1	♣ 83	Partner bids first.
Board: 204	♠ J64	West Bids 3♥ if possible.
Dealer: N	♥ A10	
Vul: EW	♦ AQ9	You bid first.
HCP: 16	♣ AJ986	
Board: 205	♠ A9762	East Bids 3♦ if possible.
Dealer: S	♥ 842	
Vul: NS	♦ 10964	Partner bids first.
HCP: 4	♣ 6	
Board: 206	♠ AK	West Bids 3♥ if possible.
Dealer: N	♥ A98	
Vul: EW	♦ Q10873	You bid first.
HCP: 17	♣ A62	
Board: 207	♠ 872	East Bids 3♦ if possible.
Dealer: S	♥ KJ532	
Vul: EW	♦ 82	Partner bids first.
HCP: 4	♣ 873	
Board: 208	♠ 65	West Bids 2♠ if possible.
Dealer: N	♥ AKQ	
Vul: Both	♦ AJ108	You bid first.
HCP: 15	♣ J742	

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

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ J98764	♠ AKQ				1NT
Vul: NS	♥ 1082	♥ Q3	Pass	2♥	2♣ ¹	X
North HCP: 1	♦ 95	♦ J8642	3♥	3♠	AP	
South HCP: 15	♣ 83	♣ K72				
Contract: 3♠ N						1. Michaels Cuebid

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ J64	♠ Q10985				
Vul: EW	♥ A10	♥ 862		1NT	Pass	2♥
North HCP: 16	♦ AQ9	♦ 86	3♥	AP		
South HCP: 4	♣ AJ986	♣ Q72				
Contract: 3♥ W						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ A9762	♠ KQ53				1NT
Vul: NS	♥ 842	♥ A97	Pass	2♥	3♦	3♠
North HCP: 4	♦ 10964	♦ J8	AP			
South HCP: 17	♣ 6	♣ AK43				
Contract: 3♠ S						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J109632				
Vul: EW	♥ A98	♥ 75		1NT	Pass	2♥
North HCP: 17	♦ Q10873	♦ K	3♥	Pass	Pass	3♠
South HCP: 7	♣ A62	♣ QJ104	AP			
Contract: 3♠ S						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ AQJ5				1NT
Vul: EW	♥ KJ532	♥ A87	Pass	2♦	3♦	Pass
North HCP: 4	♦ 82	♦ 654	Pass	XA♠♠	AP	
South HCP: 17	♣ 873	♣ AQ6				
Contract: 3♦ X E						

Board: 208

Dealer: N

Vul: Both

North HCP: 15

South HCP: 1

Contract: 2♠ W

North:

♠ 65

♥ AKQ

♦ AJ108

♣ J742

South:

♠ 842

♥ J10986

♦ 632

♣ 96

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

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 203	♠ AKQ	East Bids 2♠ if possible.
Dealer: S	♥ Q3	West Bids 3♥ if possible.
Vul: NS	♦ J8642	
HCP: 15	♣ K72	You bid first.
Board: 204	♠ Q10985	West Bids 3♥ if possible.
Dealer: N	♥ 862	
Vul: EW	♦ 86	Partner bids first.
HCP: 4	♣ Q72	
Board: 205	♠ KQ53	East Bids 3♦ if possible.
Dealer: S	♥ A97	
Vul: NS	♦ J8	You bid first.
HCP: 17	♣ AK43	
Board: 206	♠ J109632	West Bids 3♥ if possible.
Dealer: N	♥ 75	
Vul: EW	♦ K	Partner bids first.
HCP: 7	♣ QJ104	
Board: 207	♠ AQJ5	East Bids 3♦ if possible.
Dealer: S	♥ A87	
Vul: EW	♦ 654	You bid first.
HCP: 17	♣ AQ6	
Board: 208	♠ 842	West Bids 2♠ if possible.
Dealer: N	♥ J10986	
Vul: Both	♦ 632	Partner bids first.
HCP: 1	♣ 96	

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

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ J98764	♠ AKQ				1NT
Vul: NS	♥ 1082	♥ Q3	Pass	2♥	2♣ ¹	X
North HCP: 1	♦ 95	♦ J8642	3♥	3♠	AP	
South HCP: 15	♣ 83	♣ K72				
Contract: 3♠ N			1. Michaels Cuebid			

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ J64	♠ Q10985				
Vul: EW	♥ A10	♥ 862		1NT	Pass	2♥
North HCP: 16	♦ AQ9	♦ 86	3♥	AP		
South HCP: 4	♣ AJ986	♣ Q72				
Contract: 3♥ W						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ A9762	♠ KQ53				1NT
Vul: NS	♥ 842	♥ A97	Pass	2♥	3♦	3♠
North HCP: 4	♦ 10964	♦ J8	AP			
South HCP: 17	♣ 6	♣ AK43				
Contract: 3♠ S						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J109632				
Vul: EW	♥ A98	♥ 75		1NT	Pass	2♥
North HCP: 17	♦ Q10873	♦ K	3♥	Pass	Pass	3♠
South HCP: 7	♣ A62	♣ QJ104	AP			
Contract: 3♠ S						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ AQJ5				1NT
Vul: EW	♥ KJ532	♥ A87	Pass	2♦	3♦	Pass
North HCP: 4	♦ 82	♦ 654	Pass	XA♠♠	AP	
South HCP: 17	♣ 873	♣ AQ6				
Contract: 3♦ X E						

Board: 208

Dealer: N

Vul: Both

North HCP: 15

South HCP: 1

Contract: 2♠ W

North:

♠ 65

♥ AKQ

♦ AJ108

♣ J742

South:

♠ 842

♥ J10986

♦ 632

♣ 96

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

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 209	♠ 7542	East Bids 3♣ if possible.
Dealer: S	♥ 108432	
Vul: NS	♦ 105	Partner bids first.
HCP: 0	♣ 98	

Board: 210	♠ 97	West Bids 3♦ if possible.
Dealer: N	♥ AK72	West Bids 3♠ if possible.
Vul: None	♦ 1096	East Bids 4♥ if possible.
HCP: 15	♣ AKJ5	West Bids 4♠ if possible.
		You bid first.

Board: 211	♠ 1065	East Bids 2♥ if possible.
Dealer: S	♥ 107643	
Vul: EW	♦ 974	Partner bids first.
HCP: 3	♣ K4	

Board: 212	♠ A10	West Bids 3♣ if possible.
Dealer: N	♥ AKJ5	West Bids 4♣ if possible.
Vul: None	♦ A107	
HCP: 17	♣ J1063	You bid first.

Board: 213	♠ AJ752	East Bids 3♥ if possible.
Dealer: S	♥ 753	
Vul: None	♦ Q84	Partner bids first.
HCP: 7	♣ 83	

Board: 214	♠ A3	West Bids 3♦ if possible.
Dealer: N	♥ K102	
Vul: None	♦ A103	You bid first.
HCP: 17	♣ KQJ63	

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

Board: 209

Dealer: S

Vul: NS

North HCP: 0

South HCP: 16

Contract: 3♣ E

North:

♠ 7542

♥ 108432

♦ 105

♣ 98

South:

♠ AJ10

♥ AK7

♦ J763

♣ K64

West North East South

Pass 2♦ 3♣ 1NT

Pass 2♦ 3♣ AP

Board: 210

Dealer: N

Vul: None

North HCP: 15

South HCP: 2

Contract: 4♠ W

North:

♠ 97

♥ AK72

♦ 1096

♣ AKJ5

South:

♠ 82

♥ Q9865

♦ 4

♣ 109762

West North East South

Pass 1NT Pass 2♦

3♦ 3♥ Pass Pass

3♠ Pass 4♥¹ Pass

4♠ AP

1. limit raise or better in ♠

Board: 211

Dealer: S

Vul: EW

North HCP: 3

South HCP: 16

Contract: 3♥ S

North:

♠ 1065

♥ 107643

♦ 974

♣ K4

South:

♠ K3

♥ AK52

♦ AQ3

♣ 8763

West North East South

Pass 2♦ 2♥¹ 1NT

Pass 2♦ 2♥¹ 3♥

AP

1. Michaels Cuebid

Board: 212

Dealer: N

Vul: None

North HCP: 17

South HCP: 2

Contract: 4♣X W

North:

♠ A10

♥ AKJ5

♦ A107

♣ J1063

South:

♠ 7642

♥ Q10832

♦ 986

♣ 5

West North East South

Pass 1NT Pass 2♦

3♣ 3♥ Pass Pass

4♣ X AP

Board: 213

Dealer: S

Vul: None

North HCP: 7

South HCP: 15

Contract: 3♥ E

North:

♠ AJ752

♥ 753

♦ Q84

♣ 83

South:

♠ KQ96

♥ K9

♦ KJ6

♣ QJ75

West North East South

Pass 2♥ 3♥ 1NT

Pass 2♥ 3♥ AP

Board: 214

Dealer: N

Vul: None

North HCP: 17

South HCP: 6

Contract: 4♥ S

North:

♠ A3

♥ K102

♦ A103

♣ KQJ63

South:

♠ KJ1076

♥ Q9864

♦ 54

♣ 4

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

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 209 ♠ AJ10
Dealer: S ♥ AK7
Vul: NS ♦ J763
HCP: 16 ♣ K64

East Bids 3♣ if possible.

You bid first.

Board: 210 ♠ 82
Dealer: N ♥ Q9865
Vul: None ♦ 4
HCP: 2 ♣ 109762

West Bids 3♦ if possible.

West Bids 3♠ if possible.

East Bids 4♥ if possible.

West Bids 4♠ if possible.

Partner bids first.

Board: 211 ♠ K3
Dealer: S ♥ AK52
Vul: EW ♦ AQ3
HCP: 16 ♣ 8763

East Bids 2♥ if possible.

You bid first.

Board: 212 ♠ 7642
Dealer: N ♥ Q10832
Vul: None ♦ 986
HCP: 2 ♣ 5

West Bids 3♣ if possible.

West Bids 4♣ if possible.

Partner bids first.

Board: 213 ♠ KQ96
Dealer: S ♥ K9
Vul: None ♦ KJ6
HCP: 15 ♣ QJ75

East Bids 3♥ if possible.

You bid first.

Board: 214 ♠ KJ1076
Dealer: N ♥ Q9864
Vul: None ♦ 54
HCP: 6 ♣ 4

West Bids 3♦ if possible.

Partner bids first.

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

Board: 209

Dealer: S

Vul: NS

North HCP: 0

South HCP: 16

Contract: 3♣ E

North:

♠ 7542

♥ 108432

♦ 105

♣ 98

South:

♠ AJ10

♥ AK7

♦ J763

♣ K64

West North East South

Pass 2♦ 3♣ 1NT

AP

Board: 210

Dealer: N

Vul: None

North HCP: 15

South HCP: 2

Contract: 4♠ W

North:

♠ 97

♥ AK72

♦ 1096

♣ AKJ5

South:

♠ 82

♥ Q9865

♦ 4

♣ 109762

West North East South

1NT Pass 2♦

3♦ 3♥ Pass Pass

3♠ Pass 4♥¹ Pass

4♠ AP

1. limit raise or better in ♠

Board: 211

Dealer: S

Vul: EW

North HCP: 3

South HCP: 16

Contract: 3♥ S

North:

♠ 1065

♥ 107643

♦ 974

♣ K4

South:

♠ K3

♥ AK52

♦ AQ3

♣ 8763

West North East South

1NT

Pass 2♦ 2♥¹ 3♥

AP

1. Michaels Cuebid

Board: 212

Dealer: N

Vul: None

North HCP: 17

South HCP: 2

Contract: 4♣X W

North:

♠ A10

♥ AKJ5

♦ A107

♣ J1063

South:

♠ 7642

♥ Q10832

♦ 986

♣ 5

West North East South

1NT Pass 2♦

3♣ 3♥ Pass Pass

4♣ X AP

Board: 213

Dealer: S

Vul: None

North HCP: 7

South HCP: 15

Contract: 3♥ E

North:

♠ AJ752

♥ 753

♦ Q84

♣ 83

South:

♠ KQ96

♥ K9

♦ KJ6

♣ QJ75

West North East South

1NT

Pass 2♥ 3♥ AP

Board: 214

Dealer: N

Vul: None

North HCP: 17

South HCP: 6

Contract: 4♥ S

North:

♠ A3

♥ K102

♦ A103

♣ KQJ63

South:

♠ KJ1076

♥ Q9864

♦ 54

♣ 4

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

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 215	♠ 107	East Bids 3♦ if possible.
Dealer: S	♥ J8653	
Vul: NS	♦ 109	Partner bids first.
HCP: 2	♣ J432	
Board: 216	♠ KJ	West Bids 3♣ if possible.
Dealer: N	♥ 954	
Vul: EW	♦ AK10	You bid first.
HCP: 15	♣ A10975	
Board: 217	♠ 73	East Bids 3♦ if possible.
Dealer: S	♥ J95432	West Bids XA♠♠ if possible.
Vul: NS	♦ 6	
HCP: 5	♣ KJ104	Partner bids first.
Board: 218	♠ K763	West Bids 2♠ if possible.
Dealer: N	♥ KQ8	
Vul: EW	♦ Q6	You bid first.
HCP: 15	♣ AJ87	
Board: 219	♠ QJ8	East Bids 3♣ if possible.
Dealer: S	♥ KQ7653	
Vul: NS	♦ Q7	Partner bids first.
HCP: 10	♣ 65	
Board: 220	♠ AK1097	West Bids 3♣ if possible.
Dealer: N	♥ AQ	
Vul: EW	♦ J42	You bid first.
HCP: 17	♣ K63	

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

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AKQ				1NT
Vul: NS	♥ J8653	♥ AK107	Pass	2♦	3♦	3♥
North HCP: 2	♦ 109	♦ J63	AP			
South HCP: 17	♣ J432	♣ 985				
Contract: 3♥ S						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 53		1NT	Pass	2♦
Vul: EW	♥ 954	♥ KJ862	3♣	Pass	Pass	3♦
North HCP: 15	♦ AK10	♦ J98742	Pass	3♥	AP	
South HCP: 5	♣ A10975	♣ —				
Contract: 3♥ N						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ AJ10				1NT
Vul: NS	♥ J95432	♥ A10	Pass	2♦	3♦	Pass
North HCP: 5	♦ 6	♦ Q72	Pass	3♥	Pass	Pass
South HCP: 15	♣ KJ104	♣ A9872	XA♠♠	AP		
Contract: 3♥ X N						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ K763	♠ 102		1NT	Pass	2♦
Vul: EW	♥ KQ8	♥ A10432	2♠	Pass	Pass	X
North HCP: 15	♦ Q6	♦ KJ9	Pass	3♥	Pass	3NT
South HCP: 10	♣ AJ87	♣ Q95	Pass	4♥	AP	
Contract: 4♥ N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ AK4				1NT
Vul: NS	♥ KQ7653	♥ 108	Pass	2♦	3♣	Pass
North HCP: 10	♦ Q7	♦ AK65	Pass	4♥	AP	
South HCP: 17	♣ 65	♣ K1094				
Contract: 4♥ N						

Board: 220

Dealer: N

Vul: EW

North HCP: 17

South HCP: 4

Contract: 3♣ W

North:

♠ AK1097

♥ AQ

♦ J42

♣ K63

South:

♠ 86

♥ KJ964

♦ 97653

♣ 5

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

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 215	♠ AKQ	East Bids 3♦ if possible.
Dealer: S	♥ AK107	
Vul: NS	♦ J63	You bid first.
HCP: 17	♣ 985	
Board: 216	♠ 53	West Bids 3♣ if possible.
Dealer: N	♥ KJ862	
Vul: EW	♦ J98742	Partner bids first.
HCP: 5	♣ —	
Board: 217	♠ AJ10	East Bids 3♦ if possible.
Dealer: S	♥ A10	West Bids XA♠♠ if possible.
Vul: NS	♦ Q72	
HCP: 15	♣ A9872	You bid first.
Board: 218	♠ 102	West Bids 2♠ if possible.
Dealer: N	♥ A10432	
Vul: EW	♦ KJ9	Partner bids first.
HCP: 10	♣ Q95	
Board: 219	♠ AK4	East Bids 3♣ if possible.
Dealer: S	♥ 108	
Vul: NS	♦ AK65	You bid first.
HCP: 17	♣ K1094	
Board: 220	♠ 86	West Bids 3♣ if possible.
Dealer: N	♥ KJ964	
Vul: EW	♦ 97653	Partner bids first.
HCP: 4	♣ 5	

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

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AKQ				1NT
Vul: NS	♥ J8653	♥ AK107	Pass	2♦	3♦	3♥
North HCP: 2	♦ 109	♦ J63	AP			
South HCP: 17	♣ J432	♣ 985				
Contract: 3♥ S						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 53		1NT	Pass	2♦
Vul: EW	♥ 954	♥ KJ862	3♣	Pass	Pass	3♦
North HCP: 15	♦ AK10	♦ J98742	Pass	3♥	AP	
South HCP: 5	♣ A10975	♣ —				
Contract: 3♥ N						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ AJ10				1NT
Vul: NS	♥ J95432	♥ A10	Pass	2♦	3♦	Pass
North HCP: 5	♦ 6	♦ Q72	Pass	3♥	Pass	Pass
South HCP: 15	♣ KJ104	♣ A9872	XA♠♠	AP		
Contract: 3♥ X N						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ K763	♠ 102		1NT	Pass	2♦
Vul: EW	♥ KQ8	♥ A10432	2♠	Pass	Pass	X
North HCP: 15	♦ Q6	♦ KJ9	Pass	3♥	Pass	3NT
South HCP: 10	♣ AJ87	♣ Q95	Pass	4♥	AP	
Contract: 4♥ N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ AK4				1NT
Vul: NS	♥ KQ7653	♥ 108	Pass	2♦	3♣	Pass
North HCP: 10	♦ Q7	♦ AK65	Pass	4♥	AP	
South HCP: 17	♣ 65	♣ K1094				
Contract: 4♥ N						

Board: 220

Dealer: N

Vul: EW

North HCP: 17

South HCP: 4

Contract: 3♣ W

North:

♠ AK1097

♥ AQ

♦ J42

♣ K63

South:

♠ 86

♥ KJ964

♦ 97653

♣ 5

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

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 221	♠ 83	East Bids 3♦ if possible.
Dealer: S	♥ 98742	West Bids 4♦ if possible.
Vul: Both	♦ 7	
HCP: 0	♣ 108762	Partner bids first.
Board: 222	♠ Q4	West Bids 2♠ if possible.
Dealer: N	♥ AKJ	
Vul: None	♦ Q96	You bid first.
HCP: 16	♣ A10965	
Board: 223	♠ QJ972	East Bids 3♥ if possible.
Dealer: S	♥ 3	
Vul: NS	♦ 1053	Partner bids first.
HCP: 3	♣ 8653	
Board: 224	♠ KJ986	West Bids 3♣ if possible.
Dealer: N	♥ Q54	
Vul: NS	♦ AK5	You bid first.
HCP: 15	♣ Q9	
Board: 225	♠ 54	East Bids 3♦ if possible.
Dealer: S	♥ A109732	
Vul: EW	♦ 2	Partner bids first.
HCP: 4	♣ 9753	

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

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ QJ102				1NT
Vul: Both	♥ 98742	♥ AKQ10	Pass	2♦	3♦	3♥
North HCP: 0	♦ 7	♦ 63	4♦	AP		
South HCP: 17	♣ 108762	♣ AJ4				
Contract: 4♦ E						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ 6		1NT	Pass	2♦
Vul: None	♥ AKJ	♥ 98632	2♠	AP		
North HCP: 16	♦ Q96	♦ A10543				
South HCP: 5	♣ A10965	♣ J7				
Contract: 2♠ W						

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ QJ972	♠ AK				1NT
Vul: NS	♥ 3	♥ 984	Pass	2♥	3♥	AP
North HCP: 3	♦ 1053	♦ A62				
South HCP: 17	♣ 8653	♣ AQ1074				
Contract: 3♥ E						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ KJ986	♠ Q7532		1NT	Pass	2♥
Vul: NS	♥ Q54	♥ KJ3	3♣	Pass	Pass	3♦
North HCP: 15	♦ AK5	♦ Q1064	Pass	4♠	AP	
South HCP: 8	♣ Q9	♣ 5				
Contract: 4♠ N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ AK10				1NT
Vul: EW	♥ A109732	♥ K65	Pass	2♦	3♦	Pass
North HCP: 4	♦ 2	♦ J95	Pass	3♥	AP	
South HCP: 16	♣ 9753	♣ KQ62				
Contract: 3♥ N						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 221	♠ QJ102	East Bids 3♦ if possible.
Dealer: S	♥ AKQ10	West Bids 4♦ if possible.
Vul: Both	♦ 63	
HCP: 17	♣ AJ4	You bid first.

Board: 222	♠ 6	West Bids 2♠ if possible.
Dealer: N	♥ 98632	
Vul: None	♦ A10543	Partner bids first.
HCP: 5	♣ J7	

Board: 223	♠ AK	East Bids 3♥ if possible.
Dealer: S	♥ 984	
Vul: NS	♦ A62	You bid first.
HCP: 17	♣ AQ1074	

Board: 224	♠ Q7532	West Bids 3♣ if possible.
Dealer: N	♥ KJ3	
Vul: NS	♦ Q1064	Partner bids first.
HCP: 8	♣ 5	

Board: 225	♠ AK10	East Bids 3♦ if possible.
Dealer: S	♥ K65	
Vul: EW	♦ J95	You bid first.
HCP: 16	♣ KQ62	

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

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ QJ102				1NT
Vul: Both	♥ 98742	♥ AKQ10	Pass	2♦	3♦	3♥
North HCP: 0	♦ 7	♦ 63	4♦	AP		
South HCP: 17	♣ 108762	♣ AJ4				
Contract: 4♦ E						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ 6		1NT	Pass	2♦
Vul: None	♥ AKJ	♥ 98632		AP		
North HCP: 16	♦ Q96	♦ A10543	2♠			
South HCP: 5	♣ A10965	♣ J7				
Contract: 2♠ W						

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ QJ972	♠ AK				1NT
Vul: NS	♥ 3	♥ 984	Pass	2♥	3♥	AP
North HCP: 3	♦ 1053	♦ A62				
South HCP: 17	♣ 8653	♣ AQ1074				
Contract: 3♥ E						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ KJ986	♠ Q7532		1NT	Pass	2♥
Vul: NS	♥ Q54	♥ KJ3	3♣	Pass	Pass	3♦
North HCP: 15	♦ AK5	♦ Q1064	Pass	4♠	AP	
South HCP: 8	♣ Q9	♣ 5				
Contract: 4♠ N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ AK10				1NT
Vul: EW	♥ A109732	♥ K65	Pass	2♦	3♦	Pass
North HCP: 4	♦ 2	♦ J95	Pass	3♥	AP	
South HCP: 16	♣ 9753	♣ KQ62				
Contract: 3♥ N						