

North hands

We_Overcall_NT_then_Stayman

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

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

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

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

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

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ A53	♠ JT84	1♦	1NT	Pass	2♣ ¹
Vul: E-W	♥ AJ9	♥ Q742	Pass	2♦	Pass	2NT
North HCP: 16	♦ AK84	♦ Q6	All Pass			
South HCP: 8	♣ T95	♣ QJ3				
Contract: 2NT South			1. Stayman			

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

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ T92	♠ AK54	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ AQJ	♥ T765	Pass	2♦	Pass	2NT
North HCP: 16	♦ QJ5	♦ T3	All Pass			
South HCP: 8	♣ AQ98	♣ J74				
Contract: 2NT South			1. Stayman			

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

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ Q53	♠ A976	1♣	1NT	Pass	2♣ ¹
Vul: N-S	♥ KQ54	♥ JT76	Pass	2♥	Pass	3♥
North HCP: 15	♦ KT3	♦ Q72	All Pass			
South HCP: 8	♣ KQ8	♣ J7				
Contract: 3♥ South			1. Stayman			

South hands**We_Overcall_NT_then_Stayman**

Board: 1	♠ JT84	LHO opens the bidding 1♦.
Dealer: West	♥ Q742	Partner bids next.
Vul: E-W	♦ Q6	
HCP: 8	♣ QJ3	

Board: 2	♠ AK9	RHO opens the bidding 1♣.
Dealer: East	♥ A7	You bid next.
Vul: Both	♦ 9543	
HCP: 16	♣ KQ86	

Board: 3	♠ AK54	LHO opens the bidding 1♦.
Dealer: West	♥ T765	Partner bids next.
Vul: None	♦ T3	
HCP: 8	♣ J74	

Board: 4	♠ K9	RHO opens the bidding 1♣.
Dealer: East	♥ KJ2	You bid next.
Vul: Both	♦ A9752	
HCP: 15+1	♣ A97	

Board: 5	♠ A976	LHO opens the bidding 1♣.
Dealer: West	♥ JT76	Partner bids next.
Vul: N-S	♦ Q72	
HCP: 8	♣ J7	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ A53	♠ JT84	1♦	1NT	Pass	2♣ ¹
Vul: E-W	♥ AJ9	♥ Q742	Pass	2♦	Pass	2NT
North HCP: 16	♦ AK84	♦ Q6	All Pass			
South HCP: 8	♣ T95	♣ QJ3				
Contract: 2NT South			1. Stayman			

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

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ T92	♠ AK54	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ AQJ	♥ T765	Pass	2♦	Pass	2NT
North HCP: 16	♦ QJ5	♦ T3	All Pass			
South HCP: 8	♣ AQ98	♣ J74				
Contract: 2NT South			1. Stayman			

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

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ Q53	♠ A976	1♣	1NT	Pass	2♣ ¹
Vul: N-S	♥ KQ54	♥ JT76	Pass	2♥	Pass	3♥
North HCP: 15	♦ KT3	♦ Q72	All Pass			
South HCP: 8	♣ KQ8	♣ J7				
Contract: 3♥ South			1. Stayman			

North hands

We_Overcall_NT_then_Stayman

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

South hands**We_Overcall_NT_then_Stayman**

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

North hands

We_Overcall_NT_then_Stayman

Board: 11 ♠ 87 RHO opens the bidding 1♦.

Dealer: West ♥ AJ8 You bid next.

Vul: Both ♦ AQ72

HCP: 15 ♣ KJT4

Board: 12 ♠ T76 Partner bids first.

Dealer: South ♥ JT8742 West (RHO) bids 1NT if possible.

Vul: Both ♦ T85 East (LHO) bids 2♣ if possible.

HCP: 1+2 ♣ 8 East (LHO) Doubles 3♣ if possible.

Board: 13 ♠ AK RHO opens the bidding 1♦.

Dealer: West ♥ J52 You bid next.

Vul: N-S ♦ A95

HCP: 15+1 ♣ KT652

Board: 14 ♠ AKT3 LHO opens the bidding 1♦.

Dealer: East ♥ J95 Partner bids next.

Vul: None ♦ QJ

HCP: 11 ♣ 8763

Board: 15 ♠ KT4 RHO opens the bidding 1♦.

Dealer: West ♥ 65 You bid next.

Vul: N-S ♦ AK54

HCP: 15 ♣ AJ74

Both hands (Answers Page)

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

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

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

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

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

South hands**We_Overcall_NT_then_Stayman**

Board: 11 ♠ A653 LHO opens the bidding 1♦.

Dealer: West ♥ 642 Partner bids next.

Vul: Both ♦ KJ

HCP: 12 ♣ A765

Board: 12 ♠ A954 You bid first.

Dealer: South ♥ - West (LHO) bids 1NT if possible.

Vul: Both ♦ KJ2 East (RHO) bids 2♣ if possible.

HCP: 14+2 ♣ AQT532 East (RHO) Doubles 3♣ if possible.

Board: 13 ♠ JT64 LHO opens the bidding 1♦.

Dealer: West ♥ AT6 Partner bids next.

Vul: N-S ♦ T862

HCP: 9 ♣ A9

Board: 14 ♠ 98 RHO opens the bidding 1♦.

Dealer: East ♥ KT6 You bid next.

Vul: None ♦ AK54

HCP: 16 ♣ AQT2

Board: 15 ♠ A965 LHO opens the bidding 1♦.

Dealer: West ♥ J84 Partner bids next.

Vul: N-S ♦ QJ6

HCP: 8 ♣ 963

Both hands (Answers Page)

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

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

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

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

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

North hands

We_Overcall_NT_then_Stayman

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

Dealer: East ♥ 96 Partner bids next.

Vul: Both ♦ AT76

HCP: 8 ♣ 732

Board: 17 ♠ AJ8 RHO opens the bidding 1♣.

Dealer: West ♥ J54 You bid next.

Vul: Both ♦ AQ75 West (RHO) Doubles 2♣ if possible.

HCP: 15 ♣ QJ8

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

Dealer: East ♥ QJ Partner bids next.

Vul: N-S ♦ T65

HCP: 8 ♣ J853

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

Dealer: West ♥ K92 You bid next.

Vul: None ♦ QJ98

HCP: 15 ♣ KQ4

Board: 20 ♠ 65 LHO opens the bidding 1♦.

Dealer: East ♥ KJ94 Partner bids next.

Vul: N-S ♦ Q52

HCP: 8 ♣ Q962

Both hands (Answers Page)

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

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

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

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

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

South hands**We_Overcall_NT_then_Stayman**

Board: 16 ♠ Q52 RHO opens the bidding 1♣.

Dealer: East ♥ KJ53 You bid next.

Vul: Both ♦ KJ2

HCP: 16 ♣ AQ9

Board: 17 ♠ KQT5 LHO opens the bidding 1♣.

Dealer: West ♥ KT3 Partner bids next.

Vul: Both ♦ 643 West (LHO) Doubles 2♣ if possible.

HCP: 8 ♣ 532

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

Dealer: East ♥ 9832 You bid next.

Vul: N-S ♦ AJ7

HCP: 15 ♣ AQ4

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

Dealer: West ♥ JT76 Partner bids next.

Vul: None ♦ AT2

HCP: 11 ♣ AJ75

Board: 20 ♠ 983 RHO opens the bidding 1♦.

Dealer: East ♥ AT65 You bid next.

Vul: N-S ♦ AT8

HCP: 15 ♣ AKT

Both hands (Answers Page)

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

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

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

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

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

North hands**We_Overcall_NT_then_Stayman**

Board: 21 ♠ K982 RHO opens the bidding 1♦.

Dealer: West ♥ J3 You bid next.

Vul: Both ♦ AJ4

HCP: 15 ♣ KQJ4

Board: 22 ♠ K74 LHO opens the bidding 1♣.

Dealer: East ♥ J762 Partner bids next.

Vul: N-S ♦ KQ83

HCP: 9 ♣ 82

Board: 23 ♠ A94 RHO opens the bidding 1♠.

Dealer: West ♥ A532 You bid next.

Vul: None ♦ KJ West (RHO) bids 2♠ if possible.

HCP: 16 ♣ A863

Board: 24 ♠ QJ2 LHO opens the bidding 1♣.

Dealer: East ♥ T986 Partner bids next.

Vul: E-W ♦ Q7

HCP: 8 ♣ K953

Board: 25 ♠ K2 RHO opens the bidding 1♥.

Dealer: West ♥ A754 You bid next.

Vul: None ♦ K93

HCP: 17 ♣ AQJ3

Both hands (Answers Page)

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

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

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

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

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

South hands**We_Overcall_NT_then_Stayman**

Board: 21 ♠ 73 LHO opens the bidding 1♦.

Dealer: West ♥ KQT9 Partner bids next.

Vul: Both ♦ KT6

HCP: 8 ♣ 8632

Board: 22 ♠ A5 RHO opens the bidding 1♣.

Dealer: East ♥ AQ43 You bid next.

Vul: N-S ♦ J97

HCP: 15 ♣ AT76

Board: 23 ♠ J6 LHO opens the bidding 1♠.

Dealer: West ♥ J974 Partner bids next.

Vul: None ♦ Q74 West (LHO) bids 2♠ if possible.

HCP: 9 ♣ KQ92

Board: 24 ♠ AK6 RHO opens the bidding 1♣.

Dealer: East ♥ Q75 You bid next.

Vul: E-W ♦ 964

HCP: 15 ♣ AQT4

Board: 25 ♠ JT76 LHO opens the bidding 1♥.

Dealer: West ♥ K963 Partner bids next.

Vul: None ♦ A852

HCP: 8 ♣ 8

Both hands (Answers Page)

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

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

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

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

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

North hands**We_Overcall_NT_then_Stayman**

Board: 26 ♠ 9643 LHO opens the bidding 1♦.

Dealer: East ♥ QJ Partner bids next.

Vul: Both ♦ T64

HCP: 9 ♣ KQJ5

Board: 27 ♠ K85 RHO opens the bidding 1♣.

Dealer: West ♥ A98 You bid next.

Vul: None ♦ J43

HCP: 15 ♣ AK82

Board: 28 ♠ T543 LHO opens the bidding 1♦.

Dealer: East ♥ AK75 Partner bids next.

Vul: E-W ♦ 862

HCP: 8 ♣ J6

Board: 29 ♠ A64 RHO opens the bidding 1♣.

Dealer: West ♥ 54 You bid next.

Vul: Both ♦ A864

HCP: 15 ♣ AK63

Board: 30 ♠ Q3 LHO opens the bidding 1♠.

Dealer: East ♥ QJ74 Partner bids next.

Vul: None ♦ JT95

HCP: 9 ♣ K94

Both hands (Answers Page)

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

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

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

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

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

South hands**We_Overcall_NT_then_Stayman**

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

North hands**We_Overcall_NT_then_Stayman**

Board: 31 ♠ 84 RHO opens the bidding 1♣.

Dealer: West ♥ KQ96 You bid next.

Vul: E-W ♦ KJ6

HCP: 15 ♣ AQT3

Board: 32 ♠ AT64 LHO opens the bidding 1♣.

Dealer: East ♥ K432 Partner bids next.

Vul: None ♦ J76

HCP: 8 ♣ 96

Board: 33 ♠ AKJ RHO opens the bidding 1♣.

Dealer: West ♥ QT76 You bid next.

Vul: E-W ♦ 432

HCP: 17 ♣ AK6

Board: 34 ♠ KJ64 LHO opens the bidding 1♣.

Dealer: East ♥ K953 Partner bids next.

Vul: E-W ♦ 9754 East (LHO) Doubles 2♣ if possible.

HCP: 7 ♣ 9

Board: 35 ♠ A6 RHO opens the bidding 1♣.

Dealer: West ♥ J75 You bid next.

Vul: Both ♦ AJ873

HCP: 15+1 ♣ KQ9

Both hands (Answers Page)

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

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

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

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

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

South hands**We_Overcall_NT_then_Stayman**

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

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

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

Board: 34	♠ Q82	RHO opens the bidding 1♣.
Dealer: East	♥ Q8	You bid next.
Vul: E-W	♦ AKQT3	East (RHO) Doubles 2♣ if possible.
HCP: 17+1	♣ AT8	

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

Both hands (Answers Page)

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

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

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

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

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

North hands

We_Overcall_NT_then_Stayman

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

South hands**We_Overcall_NT_then_Stayman**

Board: 36 ♠ AQ94 RHO opens the bidding 1♦.

Dealer: East ♥ J2 You bid next.

Vul: Both ♦ AKT5

HCP: 15 ♣ J43

Board: 37 ♠ K742 LHO opens the bidding 1♣.

Dealer: West ♥ KQT Partner bids next.

Vul: Both ♦ 52

HCP: 8 ♣ 7643

Board: 38 ♠ AT RHO opens the bidding 1♣.

Dealer: East ♥ Q742 You bid next.

Vul: None ♦ KT8

HCP: 15 ♣ AQ62

Board: 39 ♠ 97 LHO opens the bidding 1♣.

Dealer: West ♥ AKT8 Partner bids next.

Vul: None ♦ J865

HCP: 8 ♣ T42

Board: 40 ♠ T93 RHO opens the bidding 1♣.

Dealer: East ♥ A765 You bid next.

Vul: Both ♦ Q42

HCP: 15 ♣ AKQ

Both hands (Answers Page)

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

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

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

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

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

North hands

We_Overcall_NT_then_Stayman

Board: 41 ♠ AQ94 RHO opens the bidding 1♦.

Dealer: West ♥ A754 You bid next.

Vul: Both ♦ A92

HCP: 16 ♣ Q8

Board: 42 ♠ KT72 LHO opens the bidding 1♣.

Dealer: East ♥ QT5 Partner bids next.

Vul: N-S ♦ AT53 East (LHO) Doubles 2♣ if possible.

HCP: 9 ♣ 93

Board: 43 ♠ KQ52 RHO opens the bidding 1♣.

Dealer: West ♥ QJT8 You bid next.

Vul: E-W ♦ Q7 West (RHO) Doubles 2♣ if possible.

HCP: 15 ♣ KQ7

Board: 44 ♠ AQ9 RHO opens the bidding 1♦.

Dealer: West ♥ T5 You bid next.

Vul: E-W ♦ K73

HCP: 16+1 ♣ AKT94

Board: 45 ♠ AQT2 RHO opens the bidding 1♦.

Dealer: West ♥ QT4 You bid next.

Vul: Both ♦ KQJ6

HCP: 16 ♣ Q6

Both hands (Answers Page)

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

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

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

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

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

South hands**We_Overcall_NT_then_Stayman**

Board: 41 ♠ KJ7 LHO opens the bidding 1♦.

Dealer: West ♥ 9863 Partner bids next.

Vul: Both ♦ KT

HCP: 11 ♣ A754

Board: 42 ♠ AJ6 RHO opens the bidding 1♣.

Dealer: East ♥ KJ2 You bid next.

Vul: N-S ♦ J642 East (RHO) Doubles 2♣ if possible.

HCP: 15 ♣ KQ5

Board: 43 ♠ J964 LHO opens the bidding 1♣.

Dealer: West ♥ A765 Partner bids next.

Vul: E-W ♦ A98 West (LHO) Doubles 2♣ if possible.

HCP: 9 ♣ 63

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

Dealer: West ♥ AQ98 Partner bids next.

Vul: E-W ♦ QJ2

HCP: 10 ♣ J852

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

Dealer: West ♥ K72 Partner bids next.

Vul: Both ♦ 985

HCP: 11 ♣ AJ5

Both hands (Answers Page)

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

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

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

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

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

North hands**We_Overcall_NT_then_Stayman**

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

South hands**We_Overcall_NT_then_Stayman**

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

North hands

We_Overcall_NT_then_Stayman

Board: 51 ♠ J82 RHO opens the bidding 1♦.

Dealer: West ♥ 42 You bid next.

Vul: E-W ♦ AK64

HCP: 15 ♣ AQJ8

Board: 52 ♠ J652 LHO opens the bidding 1♣.

Dealer: East ♥ Q54 Partner bids next.

Vul: N-S ♦ AJ74 East (LHO) Doubles 2♣ if possible.

HCP: 9 ♣ J4

Board: 53 ♠ T9 RHO opens the bidding 1♦.

Dealer: West ♥ AQT3 You bid next.

Vul: E-W ♦ A63

HCP: 15 ♣ KQ72

Board: 54 ♠ 8764 LHO opens the bidding 1♦.

Dealer: East ♥ A73 Partner bids next.

Vul: E-W ♦ 742

HCP: 8 ♣ A95

Board: 55 ♠ K73 RHO opens the bidding 1♠.

Dealer: West ♥ KQJ You bid next.

Vul: Both ♦ KQJT8 West (RHO) bids 2♥ if possible.

HCP: 17+1 ♣ Q4

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: West	♠ J82	♠ Q953	1♦	1NT	Pass	2♣ ¹
Vul: E-W	♥ 42	♥ KQJ	Pass	2♦	Pass	3NT
North HCP: 15	♦ AK64	♦ J98	All Pass			
South HCP: 9	♣ AQJ8	♣ 964				
Contract: 3NT South			1. Stayman			

Board: 52	North:	South:	W	N	E	S
Dealer: East	♠ J652	♠ KQT8			1♣	1NT
Vul: N-S	♥ Q54	♥ AKT3	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ AJ74	♦ Q5	Pass	2NT	Pass	3♠
South HCP: 17	♣ J4	♣ K32	All Pass			
Contract: 3♠ South			1. Stayman			

Board: 53	North:	South:	W	N	E	S
Dealer: West	♠ T9	♠ A653	1♦	1NT	Pass	2♣ ¹
Vul: E-W	♥ AQT3	♥ K976	Pass	2♥	Pass	3♥
North HCP: 15	♦ A63	♦ JT9	All Pass			
South HCP: 8	♣ KQ72	♣ 86				
Contract: 3♥ South			1. Stayman			

Board: 54	North:	South:	W	N	E	S
Dealer: East	♠ 8764	♠ KQ9			1♦	1NT
Vul: E-W	♥ A73	♥ KT8	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 742	♦ AQ3	Pass	2NT	All Pass	
South HCP: 15	♣ A95	♣ JT42				
Contract: 2NT North			1. Stayman			

Board: 55	North:	South:	W	N	E	S
Dealer: West	♠ K73	♠ 854	1♠	1NT	Pass	2♣ ¹
Vul: Both	♥ KQJ	♥ 9652	2♥	2NT	All Pass	
North HCP: 17+1	♦ KQJT8	♦ 73				
South HCP: 8	♣ Q4	♣ AKJT				
Contract: 2NT North			1. Stayman			

South hands**We_Overcall_NT_then_Stayman**

Board: 51 ♠ Q953 LHO opens the bidding 1♦.

Dealer: West ♥ KQJ Partner bids next.

Vul: E-W ♦ J98

HCP: 9 ♣ 964

Board: 52 ♠ KQT8 RHO opens the bidding 1♣.

Dealer: East ♥ AKT3 You bid next.

Vul: N-S ♦ Q5 East (RHO) Doubles 2♣ if possible.

HCP: 17 ♣ K32

Board: 53 ♠ A653 LHO opens the bidding 1♦.

Dealer: West ♥ K976 Partner bids next.

Vul: E-W ♦ JT9

HCP: 8 ♣ 86

Board: 54 ♠ KQ9 RHO opens the bidding 1♦.

Dealer: East ♥ KT8 You bid next.

Vul: E-W ♦ AQ3

HCP: 15 ♣ JT42

Board: 55 ♠ 854 LHO opens the bidding 1♠.

Dealer: West ♥ 9652 Partner bids next.

Vul: Both ♦ 73 West (LHO) bids 2♥ if possible.

HCP: 8 ♣ AKJT

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: West	♠ J82	♠ Q953	1♦	1NT	Pass	2♣ ¹
Vul: E-W	♥ 42	♥ KQJ	Pass	2♦	Pass	3NT
North HCP: 15	♦ AK64	♦ J98	All Pass			
South HCP: 9	♣ AQJ8	♣ 964				
Contract: 3NT South			1. Stayman			

Board: 52	North:	South:	W	N	E	S
Dealer: East	♠ J652	♠ KQT8			1♣	1NT
Vul: N-S	♥ Q54	♥ AKT3	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ AJ74	♦ Q5	Pass	2NT	Pass	3♠
South HCP: 17	♣ J4	♣ K32	All Pass			
Contract: 3♠ South			1. Stayman			

Board: 53	North:	South:	W	N	E	S
Dealer: West	♠ T9	♠ A653	1♦	1NT	Pass	2♣ ¹
Vul: E-W	♥ AQT3	♥ K976	Pass	2♥	Pass	3♥
North HCP: 15	♦ A63	♦ JT9	All Pass			
South HCP: 8	♣ KQ72	♣ 86				
Contract: 3♥ South			1. Stayman			

Board: 54	North:	South:	W	N	E	S
Dealer: East	♠ 8764	♠ KQ9			1♦	1NT
Vul: E-W	♥ A73	♥ KT8	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 742	♦ AQ3	Pass	2NT	All Pass	
South HCP: 15	♣ A95	♣ JT42				
Contract: 2NT North			1. Stayman			

Board: 55	North:	South:	W	N	E	S
Dealer: West	♠ K73	♠ 854	1♠	1NT	Pass	2♣ ¹
Vul: Both	♥ KQJ	♥ 9652	2♥	2NT	All Pass	
North HCP: 17+1	♦ KQJT8	♦ 73				
South HCP: 8	♣ Q4	♣ AKJT				
Contract: 2NT North			1. Stayman			

North hands

We_Overcall_NT_then_Stayman

Board: 56	♠ T5	RHO opens the bidding 1♦.
Dealer: West	♥ A96	You bid next.
Vul: None	♦ A742	
HCP: 15	♣ AK53	

Board: 57	♠ AJ98	RHO opens the bidding 1♦.
Dealer: West	♥ KJ7	You bid next.
Vul: N-S	♦ KT3	
HCP: 17	♣ KQ9	

Board: 58	♠ AT63	LHO opens the bidding 1♥.
Dealer: East	♥ T72	Partner bids next.
Vul: E-W	♦ 765	
HCP: 10	♣ KQJ	

Board: 59	♠ J97	RHO opens the bidding 1♥.
Dealer: West	♥ K62	You bid next.
Vul: None	♦ AK6	
HCP: 15	♣ KJT5	

Board: 60	♠ AT54	LHO opens the bidding 1♦.
Dealer: East	♥ JT42	Partner bids next.
Vul: E-W	♦ K5	
HCP: 8	♣ T73	

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: West	♠ T5	♠ QJ94	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ A96	♥ K873	Pass	2♦	Pass	2♥
North HCP: 15	♦ A742	♦ J98	Pass	3♥	All Pass	
South HCP: 7	♣ AK53	♣ T7				
Contract: 3♥ North			1. Stayman			

Board: 57	North:	South:	W	N	E	S
Dealer: West	♠ AJ98	♠ K75	1♦	1NT	Pass	2♣ ¹
Vul: N-S	♥ KJ7	♥ Q962	Pass	2♠	Pass	3NT
North HCP: 17	♦ KT3	♦ AJ97	All Pass			
South HCP: 10	♣ KQ9	♣ 42				
Contract: 3NT South			1. Stayman			

Board: 58	North:	South:	W	N	E	S
Dealer: East	♠ AT63	♠ KQJ			1♥	1NT
Vul: E-W	♥ T72	♥ AJ54	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 765	♦ A92	Pass	3NT	All Pass	
South HCP: 15	♣ KQJ	♣ T87				
Contract: 3NT North			1. Stayman			

Board: 59	North:	South:	W	N	E	S
Dealer: West	♠ J97	♠ AQT2	1♥	1NT	Pass	2♣ ¹
Vul: None	♥ K62	♥ 983	Pass	2♦	Pass	3NT
North HCP: 15	♦ AK6	♦ J53	All Pass			
South HCP: 11	♣ KJT5	♣ A74				
Contract: 3NT South			1. Stayman			

Board: 60	North:	South:	W	N	E	S
Dealer: East	♠ AT54	♠ K9			1♦	1NT
Vul: E-W	♥ JT42	♥ AK3	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K5	♦ A872	Pass	3NT	All Pass	
South HCP: 15	♣ T73	♣ J864				
Contract: 3NT North			1. Stayman			

South hands**We_Overcall_NT_then_Stayman**

Board: 56	♠ QJ94	LHO opens the bidding 1♦.
Dealer: West	♥ K873	Partner bids next.
Vul: None	♦ J98	
HCP: 7	♣ T7	

Board: 57	♠ K75	LHO opens the bidding 1♦.
Dealer: West	♥ Q962	Partner bids next.
Vul: N-S	♦ AJ97	
HCP: 10	♣ 42	

Board: 58	♠ KQJ	RHO opens the bidding 1♥.
Dealer: East	♥ AJ54	You bid next.
Vul: E-W	♦ A92	
HCP: 15	♣ T87	

Board: 59	♠ AQT2	LHO opens the bidding 1♥.
Dealer: West	♥ 983	Partner bids next.
Vul: None	♦ J53	
HCP: 11	♣ A74	

Board: 60	♠ K9	RHO opens the bidding 1♦.
Dealer: East	♥ AK3	You bid next.
Vul: E-W	♦ A872	
HCP: 15	♣ J864	

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: West	♠ T5	♠ QJ94	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ A96	♥ K873	Pass	2♦	Pass	2♥
North HCP: 15	♦ A742	♦ J98	Pass	3♥	All Pass	
South HCP: 7	♣ AK53	♣ T7				
Contract: 3♥ North			1. Stayman			

Board: 57	North:	South:	W	N	E	S
Dealer: West	♠ AJ98	♠ K75	1♦	1NT	Pass	2♣ ¹
Vul: N-S	♥ KJ7	♥ Q962	Pass	2♠	Pass	3NT
North HCP: 17	♦ KT3	♦ AJ97	All Pass			
South HCP: 10	♣ KQ9	♣ 42				
Contract: 3NT South			1. Stayman			

Board: 58	North:	South:	W	N	E	S
Dealer: East	♠ AT63	♠ KQJ			1♥	1NT
Vul: E-W	♥ T72	♥ AJ54	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 765	♦ A92	Pass	3NT	All Pass	
South HCP: 15	♣ KQJ	♣ T87				
Contract: 3NT North			1. Stayman			

Board: 59	North:	South:	W	N	E	S
Dealer: West	♠ J97	♠ AQT2	1♥	1NT	Pass	2♣ ¹
Vul: None	♥ K62	♥ 983	Pass	2♦	Pass	3NT
North HCP: 15	♦ AK6	♦ J53	All Pass			
South HCP: 11	♣ KJT5	♣ A74				
Contract: 3NT South			1. Stayman			

Board: 60	North:	South:	W	N	E	S
Dealer: East	♠ AT54	♠ K9			1♦	1NT
Vul: E-W	♥ JT42	♥ AK3	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K5	♦ A872	Pass	3NT	All Pass	
South HCP: 15	♣ T73	♣ J864				
Contract: 3NT North			1. Stayman			

North hands**We_Overcall_NT_then_Stayman**

Board: 61 ♠ AT95 RHO opens the bidding 1♣.

Dealer: West ♥ K9 You bid next.

Vul: Both ♦ AJ82 West (RHO) Doubles 2♣ if possible.

HCP: 15 ♣ QJ4

Board: 62 ♠ Q952 LHO opens the bidding 1♦.

Dealer: East ♥ T6 Partner bids next.

Vul: None ♦ AT6

HCP: 8 ♣ Q643

Board: 63 ♠ Q87 RHO opens the bidding 1♦.

Dealer: West ♥ AKT7 You bid next.

Vul: E-W ♦ A83

HCP: 15 ♣ Q42

Board: 64 ♠ JT2 LHO opens the bidding 1♦.

Dealer: East ♥ AT97 Partner bids next.

Vul: None ♦ QJT8

HCP: 8 ♣ 95

Board: 65 ♠ KJ3 RHO opens the bidding 1♣.

Dealer: West ♥ AQ86 You bid next.

Vul: None ♦ 874

HCP: 15 ♣ AJ7

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ AT95	♠ K632	1 ♣	1NT	Pass	2 ♣ ¹
Vul: Both	♥ K9	♥ A7	X	2 ♠	Pass	4 ♠
North HCP: 15	♦ AJ82	♦ Q65	All Pass			
South HCP: 9	♣ QJ4	♣ 9862				
Contract: 4 ♠ South			1. Stayman			

Board: 62	North:	South:	W	N	E	S
Dealer: East	♠ Q952	♠ AKJ6			1 ♦	1NT
Vul: None	♥ T6	♥ K74	Pass	2 ♣ ¹	Pass	2 ♠
North HCP: 8	♦ AT6	♦ KQ98	Pass	3 ♠	All Pass	
South HCP: 16	♣ Q643	♣ 92				
Contract: 3 ♠ North			1. Stayman			

Board: 63	North:	South:	W	N	E	S
Dealer: West	♠ Q87	♠ KJT4	1 ♦	1NT	Pass	2 ♣ ¹
Vul: E-W	♥ AKT7	♥ Q8	Pass	2 ♥	Pass	2NT
North HCP: 15	♦ A83	♦ QT9	All Pass			
South HCP: 11	♣ Q42	♣ K653				
Contract: 2NT South			1. Stayman			

Board: 64	North:	South:	W	N	E	S
Dealer: East	♠ JT2	♠ AK4			1 ♦	1NT
Vul: None	♥ AT97	♥ Q3	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 8	♦ QJT8	♦ K652	Pass	2NT	Pass	3NT
South HCP: 17	♣ 95	♣ KQT3	All Pass			
Contract: 3NT South			1. Stayman			

Board: 65	North:	South:	W	N	E	S
Dealer: West	♠ KJ3	♠ 654	1 ♣	1NT	Pass	2 ♣ ¹
Vul: None	♥ AQ86	♥ K975	Pass	2 ♥	Pass	4 ♥
North HCP: 15	♦ 874	♦ KQ63	All Pass			
South HCP: 8	♣ AJ7	♣ T2				
Contract: 4 ♥ South			1. Stayman			

South hands**We_Overcall_NT_then_Stayman**

Board: 61 ♠ K632 LHO opens the bidding 1♣.

Dealer: West ♥ A7 Partner bids next.

Vul: Both ♦ Q65 West (LHO) Doubles 2♦ if possible.

HCP: 9 ♣ 9862

Board: 62 ♠ AKJ6 RHO opens the bidding 1♦.

Dealer: East ♥ K74 You bid next.

Vul: None ♦ KQ98

HCP: 16 ♣ 92

Board: 63 ♠ KJT4 LHO opens the bidding 1♦.

Dealer: West ♥ Q8 Partner bids next.

Vul: E-W ♦ QT9

HCP: 11 ♣ K653

Board: 64 ♠ AK4 RHO opens the bidding 1♦.

Dealer: East ♥ Q3 You bid next.

Vul: None ♦ K652

HCP: 17 ♣ KQT3

Board: 65 ♠ 654 LHO opens the bidding 1♣.

Dealer: West ♥ K975 Partner bids next.

Vul: None ♦ KQ63

HCP: 8 ♣ T2

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ AT95	♠ K632	1♣	1NT	Pass	2♣ ¹
Vul: Both	♥ K9	♥ A7	X	2♦	Pass	4♦
North HCP: 15	♦ AJ82	♦ Q65	All Pass			
South HCP: 9	♣ QJ4	♣ 9862				
Contract: 4♦ South			1. Stayman			

Board: 62	North:	South:	W	N	E	S
Dealer: East	♠ Q952	♠ AKJ6			1♦	1NT
Vul: None	♥ T6	♥ K74	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ AT6	♦ KQ98	Pass	3♦	All Pass	
South HCP: 16	♣ Q643	♣ 92				
Contract: 3♦ North			1. Stayman			

Board: 63	North:	South:	W	N	E	S
Dealer: West	♠ Q87	♠ KJT4	1♦	1NT	Pass	2♣ ¹
Vul: E-W	♥ AKT7	♥ Q8	Pass	2♥	Pass	2NT
North HCP: 15	♦ A83	♦ QT9	All Pass			
South HCP: 11	♣ Q42	♣ K653				
Contract: 2NT South			1. Stayman			

Board: 64	North:	South:	W	N	E	S
Dealer: East	♠ JT2	♠ AK4			1♦	1NT
Vul: None	♥ AT97	♥ Q3	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ QJT8	♦ K652	Pass	2NT	Pass	3NT
South HCP: 17	♣ 95	♣ KQT3	All Pass			
Contract: 3NT South			1. Stayman			

Board: 65	North:	South:	W	N	E	S
Dealer: West	♠ KJ3	♠ 654	1♣	1NT	Pass	2♣ ¹
Vul: None	♥ AQ86	♥ K975	Pass	2♥	Pass	4♥
North HCP: 15	♦ 874	♦ KQ63	All Pass			
South HCP: 8	♣ AJ7	♣ T2				
Contract: 4♥ South			1. Stayman			

North hands

We_Overcall_NT_then_Stayman

Board: 66	♠ JT64	LHO opens the bidding 1♦.
Dealer: East	♥ Q6	Partner bids next.
Vul: N-S	♦ T93	
HCP: 10	♣ AQJ3	

Board: 67	♠ J632	RHO opens the bidding 1♣.
Dealer: West	♥ T8	You bid next.
Vul: E-W	♦ AKQ3	
HCP: 16	♣ AQ9	

Board: 68	♠ A973	LHO opens the bidding 1♦.
Dealer: East	♥ JT72	Partner bids next.
Vul: Both	♦ A8	
HCP: 9	♣ 754	

Board: 69	♠ A54	RHO opens the bidding 1♥.
Dealer: West	♥ AQJT	You bid next.
Vul: None	♦ T4	
HCP: 16	♣ KQ52	

Board: 70	♠ QJ95	LHO opens the bidding 1♣.
Dealer: East	♥ Q98	Partner bids next.
Vul: N-S	♦ KJT5	
HCP: 9	♣ 64	

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: East	♠ JT64	♠ AQ73			1♦	1NT
Vul: N-S	♥ Q6	♥ J9	Pass	2♣ ¹	Pass	2♠
North HCP: 10	♦ T93	♦ AQ5	Pass	4♠	All Pass	
South HCP: 16	♣ AQJ3	♣ KT65				
Contract: 4♠ North			1. Stayman			

Board: 67	North:	South:	W	N	E	S
Dealer: West	♠ J632	♠ AQT	1♣	1NT	Pass	2♣ ¹
Vul: E-W	♥ T8	♥ Q543	Pass	2♠	Pass	2NT
North HCP: 16	♦ AKQ3	♦ 8764	All Pass			
South HCP: 8	♣ AQ9	♣ 63				
Contract: 2NT South			1. Stayman			

Board: 68	North:	South:	W	N	E	S
Dealer: East	♠ A973	♠ KQ82			1♦	1NT
Vul: Both	♥ JT72	♥ 93	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A8	♦ KQ65	Pass	4♠	All Pass	
South HCP: 15	♣ 754	♣ AJ8				
Contract: 4♠ North			1. Stayman			

Board: 69	North:	South:	W	N	E	S
Dealer: West	♠ A54	♠ K976	1♥	1NT	Pass	2♣ ¹
Vul: None	♥ AQJT	♥ 762	Pass	2♦	Pass	3NT
North HCP: 16	♦ T4	♦ Q53	All Pass			
South HCP: 9	♣ KQ52	♣ AT8				
Contract: 3NT South			1. Stayman			

Board: 70	North:	South:	W	N	E	S
Dealer: East	♠ QJ95	♠ A43			1♣	1NT
Vul: N-S	♥ Q98	♥ A42	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KJT5	♦ A84	Pass	3NT	All Pass	
South HCP: 16	♣ 64	♣ AT83				
Contract: 3NT North			1. Stayman			

South hands**We_Overcall_NT_then_Stayman**

Board: 66 ♠ AQ73 RHO opens the bidding 1♦.

Dealer: East ♥ J9 You bid next.

Vul: N-S ♦ AQ5

HCP: 16 ♣ KT65

Board: 67 ♠ AQT LHO opens the bidding 1♣.

Dealer: West ♥ Q543 Partner bids next.

Vul: E-W ♦ 8764

HCP: 8 ♣ 63

Board: 68 ♠ KQ82 RHO opens the bidding 1♦.

Dealer: East ♥ 93 You bid next.

Vul: Both ♦ KQ65

HCP: 15 ♣ AJ8

Board: 69 ♠ K976 LHO opens the bidding 1♥.

Dealer: West ♥ 762 Partner bids next.

Vul: None ♦ Q53

HCP: 9 ♣ AT8

Board: 70 ♠ A43 RHO opens the bidding 1♣.

Dealer: East ♥ A42 You bid next.

Vul: N-S ♦ A84

HCP: 16 ♣ AT83

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: East	♠ JT64	♠ AQ73			1♦	1NT
Vul: N-S	♥ Q6	♥ J9	Pass	2♣ ¹	Pass	2♠
North HCP: 10	♦ T93	♦ AQ5	Pass	4♠	All Pass	
South HCP: 16	♣ AQJ3	♣ KT65				
Contract: 4♠ North			1. Stayman			

Board: 67	North:	South:	W	N	E	S
Dealer: West	♠ J632	♠ AQT	1♣	1NT	Pass	2♣ ¹
Vul: E-W	♥ T8	♥ Q543	Pass	2♠	Pass	2NT
North HCP: 16	♦ AKQ3	♦ 8764	All Pass			
South HCP: 8	♣ AQ9	♣ 63				
Contract: 2NT South			1. Stayman			

Board: 68	North:	South:	W	N	E	S
Dealer: East	♠ A973	♠ KQ82			1♦	1NT
Vul: Both	♥ JT72	♥ 93	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A8	♦ KQ65	Pass	4♠	All Pass	
South HCP: 15	♣ 754	♣ AJ8				
Contract: 4♠ North			1. Stayman			

Board: 69	North:	South:	W	N	E	S
Dealer: West	♠ A54	♠ K976	1♥	1NT	Pass	2♣ ¹
Vul: None	♥ AQJT	♥ 762	Pass	2♦	Pass	3NT
North HCP: 16	♦ T4	♦ Q53	All Pass			
South HCP: 9	♣ KQ52	♣ AT8				
Contract: 3NT South			1. Stayman			

Board: 70	North:	South:	W	N	E	S
Dealer: East	♠ QJ95	♠ A43			1♣	1NT
Vul: N-S	♥ Q98	♥ A42	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KJT5	♦ A84	Pass	3NT	All Pass	
South HCP: 16	♣ 64	♣ AT83				
Contract: 3NT North			1. Stayman			

North hands**We_Overcall_NT_then_Stayman**

Board: 71 ♠ T852 RHO opens the bidding 1♣.

Dealer: West ♥ K3 You bid next.

Vul: E-W ♦ KQ9

HCP: 15 ♣ AQJ6

Board: 72 ♠ JT93 LHO opens the bidding 1♦.

Dealer: East ♥ QT9 Partner bids next.

Vul: Both ♦ KT87

HCP: 9 ♣ K7

Board: 73 ♠ 973 RHO opens the bidding 1♦.

Dealer: West ♥ AKJ8 You bid next.

Vul: Both ♦ A97

HCP: 15 ♣ K95

Board: 74 ♠ JT72 LHO opens the bidding 1♦.

Dealer: East ♥ Q8 Partner bids next.

Vul: None ♦ J642

HCP: 8 ♣ AT3

Board: 75 ♠ KQT RHO opens the bidding 1♥.

Dealer: West ♥ K72 You bid next.

Vul: E-W ♦ 652 West (RHO) bids 2♥ if possible.

HCP: 15 ♣ AK96

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: West	♠ T852	♠ AQ7	1 ♣	1NT	Pass	2 ♣ ¹
Vul: E-W	♥ K3	♥ A852	Pass	2 ♠	Pass	3NT
North HCP: 15	♦ KQ9	♦ T32	All Pass			
South HCP: 10	♣ AQJ6	♣ T95				
Contract: 3NT South			1. Stayman			

Board: 72	North:	South:	W	N	E	S
Dealer: East	♠ JT93	♠ AQ72			1 ♦	1NT
Vul: Both	♥ QT9	♥ K873	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 9	♦ KT87	♦ A93	Pass	2NT	Pass	3 ♠
South HCP: 15	♣ K7	♣ Q5	All Pass			
Contract: 3 ♠ South			1. Stayman			

Board: 73	North:	South:	W	N	E	S
Dealer: West	♠ 973	♠ KQT4	1 ♦	1NT	Pass	2 ♣ ¹
Vul: Both	♥ AKJ8	♥ Q42	Pass	2 ♥	Pass	2NT
North HCP: 15	♦ A97	♦ 53	All Pass			
South HCP: 10	♣ K95	♣ QJ86				
Contract: 2NT South			1. Stayman			

Board: 74	North:	South:	W	N	E	S
Dealer: East	♠ JT72	♠ AK4			1 ♦	1NT
Vul: None	♥ Q8	♥ 642	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 8	♦ J642	♦ AT5	Pass	2NT	All Pass	
South HCP: 16	♣ AT3	♣ KQ87				
Contract: 2NT North			1. Stayman			

Board: 75	North:	South:	W	N	E	S
Dealer: West	♠ KQT	♠ A642	1 ♥	1NT	Pass	2 ♣ ¹
Vul: E-W	♥ K72	♥ 98	2 ♥	Pass	Pass	3NT
North HCP: 15	♦ 652	♦ KQ7	All Pass			
South HCP: 10	♣ AK96	♣ J432				
Contract: 3NT South			1. Stayman			

South hands**We_Overcall_NT_then_Stayman**

Board: 71	♠ AQ7	LHO opens the bidding 1♣.
Dealer: West	♥ A852	Partner bids next.
Vul: E-W	♦ T32	
HCP: 10	♣ T95	

Board: 72	♠ AQ72	RHO opens the bidding 1♦.
Dealer: East	♥ K873	You bid next.
Vul: Both	♦ A93	
HCP: 15	♣ Q5	

Board: 73	♠ KQT4	LHO opens the bidding 1♦.
Dealer: West	♥ Q42	Partner bids next.
Vul: Both	♦ 53	
HCP: 10	♣ QJ86	

Board: 74	♠ AK4	RHO opens the bidding 1♦.
Dealer: East	♥ 642	You bid next.
Vul: None	♦ AT5	
HCP: 16	♣ KQ87	

Board: 75	♠ A642	LHO opens the bidding 1♥.
Dealer: West	♥ 98	Partner bids next.
Vul: E-W	♦ KQ7	West (LHO) bids 2♥ if possible.
HCP: 10	♣ J432	

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: West	♠ T852	♠ AQ7	1 ♣	1NT	Pass	2 ♣ ¹
Vul: E-W	♥ K3	♥ A852	Pass	2 ♠	Pass	3NT
North HCP: 15	♦ KQ9	♦ T32	All Pass			
South HCP: 10	♣ AQJ6	♣ T95				
Contract: 3NT South			1. Stayman			

Board: 72	North:	South:	W	N	E	S
Dealer: East	♠ JT93	♠ AQ72			1 ♦	1NT
Vul: Both	♥ QT9	♥ K873	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 9	♦ KT87	♦ A93	Pass	2NT	Pass	3 ♠
South HCP: 15	♣ K7	♣ Q5	All Pass			
Contract: 3 ♠ South			1. Stayman			

Board: 73	North:	South:	W	N	E	S
Dealer: West	♠ 973	♠ KQT4	1 ♦	1NT	Pass	2 ♣ ¹
Vul: Both	♥ AKJ8	♥ Q42	Pass	2 ♥	Pass	2NT
North HCP: 15	♦ A97	♦ 53	All Pass			
South HCP: 10	♣ K95	♣ QJ86				
Contract: 2NT South			1. Stayman			

Board: 74	North:	South:	W	N	E	S
Dealer: East	♠ JT72	♠ AK4			1 ♦	1NT
Vul: None	♥ Q8	♥ 642	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 8	♦ J642	♦ AT5	Pass	2NT	All Pass	
South HCP: 16	♣ AT3	♣ KQ87				
Contract: 2NT North			1. Stayman			

Board: 75	North:	South:	W	N	E	S
Dealer: West	♠ KQT	♠ A642	1 ♥	1NT	Pass	2 ♣ ¹
Vul: E-W	♥ K72	♥ 98	2 ♥	Pass	Pass	3NT
North HCP: 15	♦ 652	♦ KQ7	All Pass			
South HCP: 10	♣ AK96	♣ J432				
Contract: 3NT South			1. Stayman			

North hands

We_Overcall_NT_then_Stayman

Board: 76	♠ A85	LHO opens the bidding 1♠.
Dealer: East	♥ JT83	Partner bids next.
Vul: E-W	♦ AJ85	
HCP: 10	♣ 98	

Board: 77	♠ T6	LHO opens the bidding 1♠.
Dealer: East	♥ AJ62	Partner bids next.
Vul: E-W	♦ T63	
HCP: 8	♣ QJ94	

Board: 78	♠ 9732	LHO opens the bidding 1♣.
Dealer: East	♥ AJ7	Partner bids next.
Vul: Both	♦ Q42	
HCP: 8	♣ JT3	

Board: 79	♠ KT87	LHO opens the bidding 1♥.
Dealer: East	♥ J8	Partner bids next.
Vul: None	♦ T94	
HCP: 9	♣ AJ53	

Board: 80	♠ KT4	LHO opens the bidding 1♦.
Dealer: East	♥ QJ87	Partner bids next.
Vul: Both	♦ K32	
HCP: 9	♣ T73	

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: East	♠ A85	♠ QJ7			1 ♠	1NT
Vul: E-W	♥ JT83	♥ KQ7	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10	♦ AJ85	♦ KT2	Pass	3NT	All Pass	
South HCP: 16	♣ 98	♣ KQ54				
Contract: 3NT North			1. Stayman			

Board: 77	North:	South:	W	N	E	S
Dealer: East	♠ T6	♠ AQ2			1 ♠	1NT
Vul: E-W	♥ AJ62	♥ Q98	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 8	♦ T63	♦ KJ5	Pass	3 ♣	All Pass	
South HCP: 16	♣ QJ94	♣ AT75				
Contract: 3♣ North			1. Stayman			

Board: 78	North:	South:	W	N	E	S
Dealer: East	♠ 9732	♠ K5			1 ♣	1NT
Vul: Both	♥ AJ7	♥ QT85	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 8	♦ Q42	♦ A76	Pass	2NT	All Pass	
South HCP: 15	♣ JT3	♣ AQ84				
Contract: 2NT North			1. Stayman			

Board: 79	North:	South:	W	N	E	S
Dealer: East	♠ KT87	♠ J43			1 ♥	1NT
Vul: None	♥ J8	♥ KQ9	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 9	♦ T94	♦ AJ5	Pass	3 ♣	All Pass	
South HCP: 16	♣ AJ53	♣ KQT9				
Contract: 3♣ North			1. Stayman			

Board: 80	North:	South:	W	N	E	S
Dealer: East	♠ KT4	♠ AQ85			1 ♦	1NT
Vul: Both	♥ QJ87	♥ K65	Pass	2 ♣ ¹	Pass	2 ♠
North HCP: 9	♦ K32	♦ AQ96	Pass	3NT	All Pass	
South HCP: 15	♣ T73	♣ 94				
Contract: 3NT North			1. Stayman			

South hands**We_Overcall_NT_then_Stayman**

Board: 76 ♠ QJ7 RHO opens the bidding 1♠.

Dealer: East ♥ KQ7 You bid next.

Vul: E-W ♦ KT2

HCP: 16 ♣ KQ54

Board: 77 ♠ AQ2 RHO opens the bidding 1♠.

Dealer: East ♥ Q98 You bid next.

Vul: E-W ♦ KJ5

HCP: 16 ♣ AT75

Board: 78 ♠ K5 RHO opens the bidding 1♣.

Dealer: East ♥ QT85 You bid next.

Vul: Both ♦ A76

HCP: 15 ♣ AQ84

Board: 79 ♠ J43 RHO opens the bidding 1♥.

Dealer: East ♥ KQ9 You bid next.

Vul: None ♦ AJ5

HCP: 16 ♣ KQT9

Board: 80 ♠ AQ85 RHO opens the bidding 1♦.

Dealer: East ♥ K65 You bid next.

Vul: Both ♦ AQ96

HCP: 15 ♣ 94

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: East	♠ A85	♠ QJ7			1 ♠	1NT
Vul: E-W	♥ JT83	♥ KQ7	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10	♦ AJ85	♦ KT2	Pass	3NT	All Pass	
South HCP: 16	♣ 98	♣ KQ54				
Contract: 3NT North			1. Stayman			

Board: 77	North:	South:	W	N	E	S
Dealer: East	♠ T6	♠ AQ2			1 ♠	1NT
Vul: E-W	♥ AJ62	♥ Q98	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 8	♦ T63	♦ KJ5	Pass	3 ♣	All Pass	
South HCP: 16	♣ QJ94	♣ AT75				
Contract: 3♣ North			1. Stayman			

Board: 78	North:	South:	W	N	E	S
Dealer: East	♠ 9732	♠ K5			1 ♣	1NT
Vul: Both	♥ AJ7	♥ QT85	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 8	♦ Q42	♦ A76	Pass	2NT	All Pass	
South HCP: 15	♣ JT3	♣ AQ84				
Contract: 2NT North			1. Stayman			

Board: 79	North:	South:	W	N	E	S
Dealer: East	♠ KT87	♠ J43			1 ♥	1NT
Vul: None	♥ J8	♥ KQ9	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 9	♦ T94	♦ AJ5	Pass	3 ♣	All Pass	
South HCP: 16	♣ AJ53	♣ KQT9				
Contract: 3♣ North			1. Stayman			

Board: 80	North:	South:	W	N	E	S
Dealer: East	♠ KT4	♠ AQ85			1 ♦	1NT
Vul: Both	♥ QJ87	♥ K65	Pass	2 ♣ ¹	Pass	2 ♠
North HCP: 9	♦ K32	♦ AQ96	Pass	3NT	All Pass	
South HCP: 15	♣ T73	♣ 94				
Contract: 3NT North			1. Stayman			

North hands**We_Overcall_NT_then_Stayman**

Board: 81	♠ KQ	RHO opens the bidding 1♦.
Dealer: West	♥ KJ87	You bid next.
Vul: None	♦ QJ5	
HCP: 16	♣ A963	

Board: 82	♠ KJT5	LHO opens the bidding 1♣.
Dealer: East	♥ JT9	Partner bids next.
Vul: N-S	♦ KT74	
HCP: 8	♣ 53	

Board: 83	♠ AK9	RHO opens the bidding 1♣.
Dealer: West	♥ QJ83	You bid next.
Vul: E-W	♦ QJ8	West (RHO) Doubles 2♣ if possible.
HCP: 16	♣ K96	

Board: 84	♠ QT4	LHO opens the bidding 1♣.
Dealer: East	♥ T987	Partner bids next.
Vul: None	♦ AQJT	East (LHO) Doubles 2♣ if possible.
HCP: 9	♣ 62	

Board: 85	♠ 863	RHO opens the bidding 1♣.
Dealer: West	♥ AJ2	You bid next.
Vul: N-S	♦ KT2	
HCP: 15	♣ AK83	

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: West	♠ KQ	♠ T842	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ KJ87	♥ AQ54	Pass	2♥	Pass	3♥
North HCP: 16	♦ QJ5	♦ 42	All Pass			
South HCP: 8	♣ A963	♣ Q74				
Contract: 3♥ South			1. Stayman			

Board: 82	North:	South:	W	N	E	S
Dealer: East	♠ KJT5	♠ 732			1♣	1NT
Vul: N-S	♥ JT9	♥ A72	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KT74	♦ AQ52	Pass	2NT	All Pass	
South HCP: 15	♣ 53	♣ AJ2				
Contract: 2NT North			1. Stayman			

Board: 83	North:	South:	W	N	E	S
Dealer: West	♠ AK9	♠ J543	1♣	1NT	Pass	2♣ ¹
Vul: E-W	♥ QJ83	♥ AT72	X	2♥	Pass	3♣ ²
North HCP: 16	♦ QJ8	♦ K5	Pass	3NT	All Pass	
South HCP: 10	♣ K96	♣ Q84				
Contract: 3NT North			1. Stayman			
			2. limit raise or better in !H			

Board: 84	North:	South:	W	N	E	S
Dealer: East	♠ QT4	♠ A532			1♣	1NT
Vul: None	♥ T987	♥ KQ5	Pass	2♣ ¹	X	2♠
North HCP: 9	♦ AQJT	♦ 853	Pass	3NT	All Pass	
South HCP: 15	♣ 62	♣ AQ8				
Contract: 3NT North			1. Stayman			

Board: 85	North:	South:	W	N	E	S
Dealer: West	♠ 863	♠ KT94	1♣	1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ2	♥ Q94	Pass	2♦	Pass	3NT
North HCP: 15	♦ KT2	♦ A963	All Pass			
South HCP: 9	♣ AK83	♣ 95				
Contract: 3NT South			1. Stayman			

South hands**We_Overcall_NT_then_Stayman**

Board: 81	♠ T842	LHO opens the bidding 1♦.
Dealer: West	♥ AQ54	Partner bids next.
Vul: None	♦ 42	
HCP: 8	♣ Q74	

Board: 82	♠ 732	RHO opens the bidding 1♣.
Dealer: East	♥ A72	You bid next.
Vul: N-S	♦ AQ52	
HCP: 15	♣ AJ2	

Board: 83	♠ J543	LHO opens the bidding 1♣.
Dealer: West	♥ AT72	Partner bids next.
Vul: E-W	♦ K5	West (LHO) Doubles 2♣ if possible.
HCP: 10	♣ Q84	

Board: 84	♠ A532	RHO opens the bidding 1♣.
Dealer: East	♥ KQ5	You bid next.
Vul: None	♦ 853	East (RHO) Doubles 2♣ if possible.
HCP: 15	♣ AQ8	

Board: 85	♠ KT94	LHO opens the bidding 1♣.
Dealer: West	♥ Q94	Partner bids next.
Vul: N-S	♦ A963	
HCP: 9	♣ 95	

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: West	♠ KQ	♠ T842	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ KJ87	♥ AQ54	Pass	2♥	Pass	3♥
North HCP: 16	♦ QJ5	♦ 42	All Pass			
South HCP: 8	♣ A963	♣ Q74				
Contract: 3♥ South			1. Stayman			

Board: 82	North:	South:	W	N	E	S
Dealer: East	♠ KJT5	♠ 732			1♣	1NT
Vul: N-S	♥ JT9	♥ A72	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KT74	♦ AQ52	Pass	2NT	All Pass	
South HCP: 15	♣ 53	♣ AJ2				
Contract: 2NT North			1. Stayman			

Board: 83	North:	South:	W	N	E	S
Dealer: West	♠ AK9	♠ J543	1♣	1NT	Pass	2♣ ¹
Vul: E-W	♥ QJ83	♥ AT72	X	2♥	Pass	3♣ ²
North HCP: 16	♦ QJ8	♦ K5	Pass	3NT	All Pass	
South HCP: 10	♣ K96	♣ Q84				
Contract: 3NT North			1. Stayman			
			2. limit raise or better in !H			

Board: 84	North:	South:	W	N	E	S
Dealer: East	♠ QT4	♠ A532			1♣	1NT
Vul: None	♥ T987	♥ KQ5	Pass	2♣ ¹	X	2♠
North HCP: 9	♦ AQJT	♦ 853	Pass	3NT	All Pass	
South HCP: 15	♣ 62	♣ AQ8				
Contract: 3NT North			1. Stayman			

Board: 85	North:	South:	W	N	E	S
Dealer: West	♠ 863	♠ KT94	1♣	1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ2	♥ Q94	Pass	2♦	Pass	3NT
North HCP: 15	♦ KT2	♦ A963	All Pass			
South HCP: 9	♣ AK83	♣ 95				
Contract: 3NT South			1. Stayman			

North hands

We_Overcall_NT_then_Stayman

Board: 86	♠ Q532	LHO opens the bidding 1♣.
Dealer: East	♥ A2	Partner bids next.
Vul: E-W	♦ QT65	
HCP: 8	♣ 654	

Board: 87	♠ A64	RHO opens the bidding 1♠.
Dealer: West	♥ AK92	You bid next.
Vul: Both	♦ 32	
HCP: 15	♣ KJT2	

Board: 88	♠ A82	LHO opens the bidding 1♦.
Dealer: East	♥ Q965	Partner bids next.
Vul: N-S	♦ QJ6	
HCP: 9	♣ 743	

Board: 89	♠ KQ9	RHO opens the bidding 1♣.
Dealer: West	♥ T753	You bid next.
Vul: E-W	♦ A62	
HCP: 16	♣ AQJ	

Board: 90	♠ J764	LHO opens the bidding 1♦.
Dealer: East	♥ A82	Partner bids next.
Vul: Both	♦ A76	
HCP: 9	♣ T74	

Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: East	♠ Q532	♠ J8			1♣	1NT
Vul: E-W	♥ A2	♥ T974	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ QT65	♦ AKJ7	Pass	2NT	All Pass	
South HCP: 16	♣ 654	♣ AK9				
Contract: 2NT North			1. Stayman			

Board: 87	North:	South:	W	N	E	S
Dealer: West	♠ A64	♠ K93	1♠	1NT	Pass	2♣ ¹
Vul: Both	♥ AK92	♥ 8743	Pass	2♥	Pass	4♥
North HCP: 15	♦ 32	♦ Q754	All Pass			
South HCP: 9	♣ KJT2	♣ A6				
Contract: 4♥ South			1. Stayman			

Board: 88	North:	South:	W	N	E	S
Dealer: East	♠ A82	♠ T4			1♦	1NT
Vul: N-S	♥ Q965	♥ AK8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ QJ6	♦ K72	Pass	3NT	All Pass	
South HCP: 15+1	♣ 743	♣ AJ852				
Contract: 3NT North			1. Stayman			

Board: 89	North:	South:	W	N	E	S
Dealer: West	♠ KQ9	♠ AJT7	1♣	1NT	Pass	2♣ ¹
Vul: E-W	♥ T753	♥ KJ86	Pass	2♥	Pass	4♥
North HCP: 16	♦ A62	♦ 85	All Pass			
South HCP: 9	♣ AQJ	♣ 932				
Contract: 4♥ South			1. Stayman			

Board: 90	North:	South:	W	N	E	S
Dealer: East	♠ J764	♠ A83			1♦	1NT
Vul: Both	♥ A82	♥ KQT7	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A76	♦ KJ8	Pass	2NT	All Pass	
South HCP: 15	♣ T74	♣ Q86				
Contract: 2NT North			1. Stayman			

South hands**We_Overcall_NT_then_Stayman**

Board: 86 ♠ J8 RHO opens the bidding 1♣.

Dealer: East ♥ T974 You bid next.

Vul: E-W ♦ AKJ7

HCP: 16 ♣ AK9

Board: 87 ♠ K93 LHO opens the bidding 1♠.

Dealer: West ♥ 8743 Partner bids next.

Vul: Both ♦ Q754

HCP: 9 ♣ A6

Board: 88 ♠ T4 RHO opens the bidding 1♦.

Dealer: East ♥ AK8 You bid next.

Vul: N-S ♦ K72

HCP: 15+1 ♣ AJ852

Board: 89 ♠ AJT7 LHO opens the bidding 1♣.

Dealer: West ♥ KJ86 Partner bids next.

Vul: E-W ♦ 85

HCP: 9 ♣ 932

Board: 90 ♠ A83 RHO opens the bidding 1♦.

Dealer: East ♥ KQT7 You bid next.

Vul: Both ♦ KJ8

HCP: 15 ♣ Q86

Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: East	♠ Q532	♠ J8			1♣	1NT
Vul: E-W	♥ A2	♥ T974	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ QT65	♦ AKJ7	Pass	2NT	All Pass	
South HCP: 16	♣ 654	♣ AK9				
Contract: 2NT North			1. Stayman			

Board: 87	North:	South:	W	N	E	S
Dealer: West	♠ A64	♠ K93	1♠	1NT	Pass	2♣ ¹
Vul: Both	♥ AK92	♥ 8743	Pass	2♥	Pass	4♥
North HCP: 15	♦ 32	♦ Q754	All Pass			
South HCP: 9	♣ KJT2	♣ A6				
Contract: 4♥ South			1. Stayman			

Board: 88	North:	South:	W	N	E	S
Dealer: East	♠ A82	♠ T4			1♦	1NT
Vul: N-S	♥ Q965	♥ AK8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ QJ6	♦ K72	Pass	3NT	All Pass	
South HCP: 15+1	♣ 743	♣ AJ852				
Contract: 3NT North			1. Stayman			

Board: 89	North:	South:	W	N	E	S
Dealer: West	♠ KQ9	♠ AJT7	1♣	1NT	Pass	2♣ ¹
Vul: E-W	♥ T753	♥ KJ86	Pass	2♥	Pass	4♥
North HCP: 16	♦ A62	♦ 85	All Pass			
South HCP: 9	♣ AQJ	♣ 932				
Contract: 4♥ South			1. Stayman			

Board: 90	North:	South:	W	N	E	S
Dealer: East	♠ J764	♠ A83			1♦	1NT
Vul: Both	♥ A82	♥ KQT7	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A76	♦ KJ8	Pass	2NT	All Pass	
South HCP: 15	♣ T74	♣ Q86				
Contract: 2NT North			1. Stayman			

North hands

We_Overcall_NT_then_Stayman

Board: 91	♠ J8	RHO opens the bidding 1♣.
Dealer: West	♥ AQ73	You bid next.
Vul: Both	♦ A942	
HCP: 15	♣ KJ5	

Board: 92	♠ Q976	LHO opens the bidding 1♦.
Dealer: East	♥ KT74	Partner bids next.
Vul: None	♦ Q98	
HCP: 7	♣ T6	

Board: 93	♠ KJ8	RHO opens the bidding 1♦.
Dealer: West	♥ AJ92	You bid next.
Vul: N-S	♦ KT83	
HCP: 15	♣ K2	

Board: 94	♠ T97	LHO opens the bidding 1♠.
Dealer: East	♥ AQ76	Partner bids next.
Vul: Both	♦ J85	
HCP: 9	♣ Q65	

Board: 95	♠ A2	RHO opens the bidding 1♣.
Dealer: West	♥ Q873	You bid next.
Vul: Both	♦ AJ42	
HCP: 17	♣ KQJ	

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: West	♠ J8	♠ K653	1♣	1NT	Pass	2♣ ¹
Vul: Both	♥ AQ73	♥ K4	Pass	2♥	Pass	2NT
North HCP: 15	♦ A942	♦ KT87	All Pass			
South HCP: 9	♣ KJ5	♣ 983				
Contract: 2NT South			1. Stayman			

Board: 92	North:	South:	W	N	E	S
Dealer: East	♠ Q976	♠ K5			1♦	1NT
Vul: None	♥ KT74	♥ J86	Pass	2♣ ¹	Pass	2♦
North HCP: 7	♦ Q98	♦ AJ4	Pass	2NT	All Pass	
South HCP: 15+1	♣ T6	♣ AQ754				
Contract: 2NT North			1. Stayman			

Board: 93	North:	South:	W	N	E	S
Dealer: West	♠ KJ8	♠ Q932	1♦	1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ92	♥ K87	Pass	2♥	Pass	2NT
North HCP: 15	♦ KT83	♦ J5	All Pass			
South HCP: 12	♣ K2	♣ AQ87				
Contract: 2NT South			1. Stayman			

Board: 94	North:	South:	W	N	E	S
Dealer: East	♠ T97	♠ AQJ			1♠	1NT
Vul: Both	♥ AQ76	♥ 84	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J85	♦ A62	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q65	♣ A9842				
Contract: 3NT North			1. Stayman			

Board: 95	North:	South:	W	N	E	S
Dealer: West	♠ A2	♠ 753	1♣	1NT	Pass	2♣ ¹
Vul: Both	♥ Q873	♥ AJT9	Pass	2♥	All Pass	
North HCP: 17	♦ AJ42	♦ K75				
South HCP: 8	♣ KQJ	♣ T73				
Contract: 2♥ North			1. Stayman			

South hands**We_Overcall_NT_then_Stayman**

Board: 91	♠ K653	LHO opens the bidding 1♣.
Dealer: West	♥ K4	Partner bids next.
Vul: Both	♦ KT87	
HCP: 9	♣ 983	

Board: 92	♠ K5	RHO opens the bidding 1♦.
Dealer: East	♥ J86	You bid next.
Vul: None	♦ AJ4	
HCP: 15+1	♣ AQ754	

Board: 93	♠ Q932	LHO opens the bidding 1♦.
Dealer: West	♥ K87	Partner bids next.
Vul: N-S	♦ J5	
HCP: 12	♣ AQ87	

Board: 94	♠ AQJ	RHO opens the bidding 1♠.
Dealer: East	♥ 84	You bid next.
Vul: Both	♦ A62	
HCP: 15+1	♣ A9842	

Board: 95	♠ 753	LHO opens the bidding 1♣.
Dealer: West	♥ AJT9	Partner bids next.
Vul: Both	♦ K75	
HCP: 8	♣ T73	

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: West	♠ J8	♠ K653	1♣	1NT	Pass	2♣ ¹
Vul: Both	♥ AQ73	♥ K4	Pass	2♥	Pass	2NT
North HCP: 15	♦ A942	♦ KT87	All Pass			
South HCP: 9	♣ KJ5	♣ 983				
Contract: 2NT South			1. Stayman			

Board: 92	North:	South:	W	N	E	S
Dealer: East	♠ Q976	♠ K5			1♦	1NT
Vul: None	♥ KT74	♥ J86	Pass	2♣ ¹	Pass	2♦
North HCP: 7	♦ Q98	♦ AJ4	Pass	2NT	All Pass	
South HCP: 15+1	♣ T6	♣ AQ754				
Contract: 2NT North			1. Stayman			

Board: 93	North:	South:	W	N	E	S
Dealer: West	♠ KJ8	♠ Q932	1♦	1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ92	♥ K87	Pass	2♥	Pass	2NT
North HCP: 15	♦ KT83	♦ J5	All Pass			
South HCP: 12	♣ K2	♣ AQ87				
Contract: 2NT South			1. Stayman			

Board: 94	North:	South:	W	N	E	S
Dealer: East	♠ T97	♠ AQJ			1♠	1NT
Vul: Both	♥ AQ76	♥ 84	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J85	♦ A62	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q65	♣ A9842				
Contract: 3NT North			1. Stayman			

Board: 95	North:	South:	W	N	E	S
Dealer: West	♠ A2	♠ 753	1♣	1NT	Pass	2♣ ¹
Vul: Both	♥ Q873	♥ AJT9	Pass	2♥	All Pass	
North HCP: 17	♦ AJ42	♦ K75				
South HCP: 8	♣ KQJ	♣ T73				
Contract: 2♥ North			1. Stayman			

North hands**We_Overcall_NT_then_Stayman**

Board: 96	♠ T962	LHO opens the bidding 1♣.
Dealer: East	♥ 965	Partner bids next.
Vul: E-W	♦ A93	
HCP: 8	♣ AT6	

Board: 97	♠ QT2	RHO opens the bidding 1♥.
Dealer: West	♥ KQ84	You bid next.
Vul: Both	♦ AJ87	
HCP: 15	♣ K8	

Board: 98	♠ 743	LHO opens the bidding 1♦.
Dealer: East	♥ KJ86	Partner bids next.
Vul: Both	♦ T2	
HCP: 9	♣ KQ84	

Board: 99	♠ T42	RHO opens the bidding 1♦.
Dealer: West	♥ A87	You bid next.
Vul: N-S	♦ AT6	
HCP: 15	♣ AK65	

Board: 100	♠ Q763	LHO opens the bidding 1♦.
Dealer: East	♥ Q64	Partner bids next.
Vul: E-W	♦ Q76	
HCP: 8	♣ Q74	

Both hands (Answers Page)

Board: 96	North:	South:	W	N	E	S
Dealer: East	♠ T962	♠ A43			1♣	1NT
Vul: E-W	♥ 965	♥ KQJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A93	♦ J64	Pass	2NT	All Pass	
South HCP: 15	♣ AT6	♣ KJ72				
Contract: 2NT North			1. Stayman			

Board: 97	North:	South:	W	N	E	S
Dealer: West	♠ QT2	♠ 9654	1♥	1NT	Pass	2♣ ¹
Vul: Both	♥ KQ84	♥ 65	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ87	♦ Q432	All Pass			
South HCP: 8	♣ K8	♣ AQ5				
Contract: 2NT South			1. Stayman			

Board: 98	North:	South:	W	N	E	S
Dealer: East	♠ 743	♠ KJ92			1♦	1NT
Vul: Both	♥ KJ86	♥ A2	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ T2	♦ AK7	Pass	3NT	All Pass	
South HCP: 16	♣ KQ84	♣ J762				
Contract: 3NT North			1. Stayman			

Board: 99	North:	South:	W	N	E	S
Dealer: West	♠ T42	♠ Q965	1♦	1NT	Pass	2♣ ¹
Vul: N-S	♥ A87	♥ KT6	Pass	2♦	Pass	3NT
North HCP: 15	♦ AT6	♦ K53	All Pass			
South HCP: 11	♣ AK65	♣ QJ9				
Contract: 3NT South			1. Stayman			

Board: 100	North:	South:	W	N	E	S
Dealer: East	♠ Q763	♠ A82			1♦	1NT
Vul: E-W	♥ Q64	♥ J75	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q76	♦ KJ4	Pass	2NT	All Pass	
South HCP: 16	♣ Q74	♣ AK65				
Contract: 2NT North			1. Stayman			

South hands**We_Overcall_NT_then_Stayman**

Board: 96	♠ A43	RHO opens the bidding 1♣.
Dealer: East	♥ KQJ	You bid next.
Vul: E-W	♦ J64	
HCP: 15	♣ KJ72	

Board: 97	♠ 9654	LHO opens the bidding 1♥.
Dealer: West	♥ 65	Partner bids next.
Vul: Both	♦ Q432	
HCP: 8	♣ AQ5	

Board: 98	♠ KJ92	RHO opens the bidding 1♦.
Dealer: East	♥ A2	You bid next.
Vul: Both	♦ AK7	
HCP: 16	♣ J762	

Board: 99	♠ Q965	LHO opens the bidding 1♦.
Dealer: West	♥ KT6	Partner bids next.
Vul: N-S	♦ K53	
HCP: 11	♣ QJ9	

Board: 100	♠ A82	RHO opens the bidding 1♦.
Dealer: East	♥ J75	You bid next.
Vul: E-W	♦ KJ4	
HCP: 16	♣ AK65	

Both hands (Answers Page)

Board: 96	North:	South:	W	N	E	S
Dealer: East	♠ T962	♠ A43			1♣	1NT
Vul: E-W	♥ 965	♥ KQJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A93	♦ J64	Pass	2NT	All Pass	
South HCP: 15	♣ AT6	♣ KJ72				
Contract: 2NT North			1. Stayman			

Board: 97	North:	South:	W	N	E	S
Dealer: West	♠ QT2	♠ 9654	1♥	1NT	Pass	2♣ ¹
Vul: Both	♥ KQ84	♥ 65	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ87	♦ Q432	All Pass			
South HCP: 8	♣ K8	♣ AQ5				
Contract: 2NT South			1. Stayman			

Board: 98	North:	South:	W	N	E	S
Dealer: East	♠ 743	♠ KJ92			1♦	1NT
Vul: Both	♥ KJ86	♥ A2	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ T2	♦ AK7	Pass	3NT	All Pass	
South HCP: 16	♣ KQ84	♣ J762				
Contract: 3NT North			1. Stayman			

Board: 99	North:	South:	W	N	E	S
Dealer: West	♠ T42	♠ Q965	1♦	1NT	Pass	2♣ ¹
Vul: N-S	♥ A87	♥ KT6	Pass	2♦	Pass	3NT
North HCP: 15	♦ AT6	♦ K53	All Pass			
South HCP: 11	♣ AK65	♣ QJ9				
Contract: 3NT South			1. Stayman			

Board: 100	North:	South:	W	N	E	S
Dealer: East	♠ Q763	♠ A82			1♦	1NT
Vul: E-W	♥ Q64	♥ J75	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q76	♦ KJ4	Pass	2NT	All Pass	
South HCP: 16	♣ Q74	♣ AK65				
Contract: 2NT North			1. Stayman			

North hands**We_Overcall_NT_then_Stayman**

Board: 101	♠ KQ72	RHO opens the bidding 1♦.
Dealer: West	♥ A95	You bid next.
Vul: N-S	♦ AQ9	
HCP: 15	♣ 985	
Board: 102	♠ J973	LHO opens the bidding 1♣.
Dealer: East	♥ J9	Partner bids next.
Vul: Both	♦ KT5	
HCP: 8	♣ K875	
Board: 103	♠ KJT	RHO opens the bidding 1♠.
Dealer: West	♥ AT94	You bid next.
Vul: E-W	♦ AT8	West (RHO) Doubles 2♠ if possible.
HCP: 16	♣ A95	
Board: 104	♠ QT62	LHO opens the bidding 1♦.
Dealer: East	♥ KQJ9	Partner bids next.
Vul: Both	♦ 7632	
HCP: 8	♣ 7	
Board: 105	♠ J63	RHO opens the bidding 1♣.
Dealer: West	♥ AQJ5	You bid next.
Vul: N-S	♦ K42	
HCP: 15	♣ A32	

Both hands (Answers Page)

Board: 101	North:	South:	W	N	E	S
Dealer: West	♠ KQ72	♠ JT3	1♦	1NT	Pass	2♣ ¹
Vul: N-S	♥ A95	♥ KQ42	Pass	2♠	Pass	3NT
North HCP: 15	♦ AQ9	♦ KT7	All Pass			
South HCP: 10	♣ 985	♣ JT3				
Contract: 3NT South			1. Stayman			

Board: 102	North:	South:	W	N	E	S
Dealer: East	♠ J973	♠ K6			1♣	1NT
Vul: Both	♥ J9	♥ Q52	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KT5	♦ AQJ84	Pass	2NT	All Pass	
South HCP: 16+1	♣ K875	♣ A43				
Contract: 2NT North			1. Stayman			

Board: 103	North:	South:	W	N	E	S
Dealer: West	♠ KJT	♠ 87	1♠	1NT	Pass	2♣ ¹
Vul: E-W	♥ AT94	♥ KQ83	Pass	2♥	Pass	2♠ ²
North HCP: 16	♦ AT8	♦ Q64	X	3NT	Pass	4♥
South HCP: 10	♣ A95	♣ KT87	All Pass			
Contract: 4♥ South			1. Stayman			
			2. limit raise or better in !H			

Board: 104	North:	South:	W	N	E	S
Dealer: East	♠ QT62	♠ A73			1♦	1NT
Vul: Both	♥ KQJ9	♥ A54	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 7632	♦ AT8	Pass	2NT	All Pass	
South HCP: 15	♣ 7	♣ QJ64				
Contract: 2NT North			1. Stayman			

Board: 105	North:	South:	W	N	E	S
Dealer: West	♠ J63	♠ AQ	1♣	1NT	Pass	2♣ ¹
Vul: N-S	♥ AQJ5	♥ T862	Pass	2♥	Pass	3♣ ²
North HCP: 15	♦ K42	♦ JT7	Pass	3NT	All Pass	
South HCP: 10	♣ A32	♣ K986				
Contract: 3NT North			1. Stayman			
			2. limit raise or better in !H			

South hands**We_Overcall_NT_then_Stayman**

Board: 101 ♠ JT3 LHO opens the bidding 1♦.

Dealer: West ♥ KQ42 Partner bids next.

Vul: N-S ♦ KT7

HCP: 10 ♣ JT3

Board: 102 ♠ K6 RHO opens the bidding 1♣.

Dealer: East ♥ Q52 You bid next.

Vul: Both ♦ AQJ84

HCP: 16+1 ♣ A43

Board: 103 ♠ 87 LHO opens the bidding 1♠.

Dealer: West ♥ KQ83 Partner bids next.

Vul: E-W ♦ Q64 West (LHO) Doubles 2♠ if possible.

HCP: 10 ♣ KT87

Board: 104 ♠ A73 RHO opens the bidding 1♦.

Dealer: East ♥ A54 You bid next.

Vul: Both ♦ AT8

HCP: 15 ♣ QJ64

Board: 105 ♠ AQ LHO opens the bidding 1♣.

Dealer: West ♥ T862 Partner bids next.

Vul: N-S ♦ JT7

HCP: 10 ♣ K986

Both hands (Answers Page)

Board: 101	North:	South:	W	N	E	S
Dealer: West	♠ KQ72	♠ JT3	1♦	1NT	Pass	2♣ ¹
Vul: N-S	♥ A95	♥ KQ42	Pass	2♠	Pass	3NT
North HCP: 15	♦ AQ9	♦ KT7	All Pass			
South HCP: 10	♣ 985	♣ JT3				
Contract: 3NT South			1. Stayman			

Board: 102	North:	South:	W	N	E	S
Dealer: East	♠ J973	♠ K6			1♣	1NT
Vul: Both	♥ J9	♥ Q52	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KT5	♦ AQJ84	Pass	2NT	All Pass	
South HCP: 16+1	♣ K875	♣ A43				
Contract: 2NT North			1. Stayman			

Board: 103	North:	South:	W	N	E	S
Dealer: West	♠ KJT	♠ 87	1♠	1NT	Pass	2♣ ¹
Vul: E-W	♥ AT94	♥ KQ83	Pass	2♥	Pass	2♠ ²
North HCP: 16	♦ AT8	♦ Q64	X	3NT	Pass	4♥
South HCP: 10	♣ A95	♣ KT87	All Pass			
Contract: 4♥ South			1. Stayman			
			2. limit raise or better in !H			

Board: 104	North:	South:	W	N	E	S
Dealer: East	♠ QT62	♠ A73			1♦	1NT
Vul: Both	♥ KQJ9	♥ A54	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 7632	♦ AT8	Pass	2NT	All Pass	
South HCP: 15	♣ 7	♣ QJ64				
Contract: 2NT North			1. Stayman			

Board: 105	North:	South:	W	N	E	S
Dealer: West	♠ J63	♠ AQ	1♣	1NT	Pass	2♣ ¹
Vul: N-S	♥ AQJ5	♥ T862	Pass	2♥	Pass	3♣ ²
North HCP: 15	♦ K42	♦ JT7	Pass	3NT	All Pass	
South HCP: 10	♣ A32	♣ K986				
Contract: 3NT North			1. Stayman			
			2. limit raise or better in !H			

North hands

We_Overcall_NT_then_Stayman

Board: 106	♠ Q4	LHO opens the bidding 1♦.
Dealer: East	♥ A843	Partner bids next.
Vul: None	♦ J92	
HCP: 9	♣ Q872	

Board: 107	♠ KT4	RHO opens the bidding 1♠.
Dealer: West	♥ KJ7	You bid next.
Vul: N-S	♦ AKQ94	
HCP: 17+1	♣ J3	

Board: 108	♠ 875	LHO opens the bidding 1♠.
Dealer: East	♥ KQ75	Partner bids next.
Vul: E-W	♦ Q42	
HCP: 10	♣ K43	

Board: 109	♠ K73	RHO opens the bidding 1♠.
Dealer: West	♥ AQJ4	You bid next.
Vul: E-W	♦ 874	
HCP: 16	♣ AQ3	

Board: 110	♠ 65	Partner bids first.
Dealer: South	♥ J975	West (RHO) bids 1NT if possible.
Vul: N-S	♦ 98532	East (LHO) bids 2♣ if possible.
HCP: 1+1	♣ 94	West (RHO) Doubles 3♣ if possible.

Both hands (Answers Page)

Board: 106	North:	South:	W	N	E	S
Dealer: East	♠ Q4	♠ KJ52			1♦	1NT
Vul: None	♥ A843	♥ K5	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J92	♦ AQ73	Pass	3NT	All Pass	
South HCP: 17	♣ Q872	♣ AT4				
Contract: 3NT North			1. Stayman			

Board: 107	North:	South:	W	N	E	S
Dealer: West	♠ KT4	♠ A2	1♠	1NT	Pass	2♣ ¹
Vul: N-S	♥ KJ7	♥ QT54	Pass	2♦	Pass	3♣
North HCP: 17+1	♦ AKQ94	♦ JT2	Pass	3NT	All Pass	
South HCP: 11	♣ J3	♣ A762				
Contract: 3NT North			1. Stayman			

Board: 108	North:	South:	W	N	E	S
Dealer: East	♠ 875	♠ AJ2			1♠	1NT
Vul: E-W	♥ KQ75	♥ J93	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ Q42	♦ AJ9	Pass	3NT	All Pass	
South HCP: 16	♣ K43	♣ AJ76				
Contract: 3NT North			1. Stayman			

Board: 109	North:	South:	W	N	E	S
Dealer: West	♠ K73	♠ J6	1♠	1NT	Pass	2♣ ¹
Vul: E-W	♥ AQJ4	♥ K832	Pass	2♥	Pass	2♠ ²
North HCP: 16	♦ 874	♦ KQT	Pass	3NT	All Pass	
South HCP: 10	♣ AQ3	♣ J975				
Contract: 3NT North			1. Stayman			
			2. limit raise or better in !H			

Board: 110	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ JT84				1♣
Vul: N-S	♥ J975	♥ AK	1NT	Pass	2♣ ¹	3♣
North HCP: 1+1	♦ 98532	♦ A	X	All Pass		
South HCP: 15+2	♣ 94	♣ KT8532				
Contract: 3♣X South			1. Stayman			

South hands**We_Overcall_NT_then_Stayman**

Board: 106	♠ KJ52	RHO opens the bidding 1♦.
Dealer: East	♥ K5	You bid next.
Vul: None	♦ AQ73	
HCP: 17	♣ AT4	
Board: 107	♠ A2	LHO opens the bidding 1♠.
Dealer: West	♥ QT54	Partner bids next.
Vul: N-S	♦ JT2	
HCP: 11	♣ A762	
Board: 108	♠ AJ2	RHO opens the bidding 1♠.
Dealer: East	♥ J93	You bid next.
Vul: E-W	♦ AJ9	
HCP: 16	♣ AJ76	
Board: 109	♠ J6	LHO opens the bidding 1♠.
Dealer: West	♥ K832	Partner bids next.
Vul: E-W	♦ KQT	
HCP: 10	♣ J975	
Board: 110	♠ JT84	You bid first.
Dealer: South	♥ AK	West (LHO) bids 1NT if possible.
Vul: N-S	♦ A	East (RHO) bids 2♣ if possible.
HCP: 15+2	♣ KT8532	West (LHO) Doubles 3♣ if possible.

Both hands (Answers Page)

Board: 106	North:	South:	W	N	E	S
Dealer: East	♠ Q4	♠ KJ52			1♦	1NT
Vul: None	♥ A843	♥ K5	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J92	♦ AQ73	Pass	3NT	All Pass	
South HCP: 17	♣ Q872	♣ AT4				
Contract: 3NT North			1. Stayman			

Board: 107	North:	South:	W	N	E	S
Dealer: West	♠ KT4	♠ A2	1♠	1NT	Pass	2♣ ¹
Vul: N-S	♥ KJ7	♥ QT54	Pass	2♦	Pass	3♣
North HCP: 17+1	♦ AKQ94	♦ JT2	Pass	3NT	All Pass	
South HCP: 11	♣ J3	♣ A762				
Contract: 3NT North			1. Stayman			

Board: 108	North:	South:	W	N	E	S
Dealer: East	♠ 875	♠ AJ2			1♠	1NT
Vul: E-W	♥ KQ75	♥ J93	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ Q42	♦ AJ9	Pass	3NT	All Pass	
South HCP: 16	♣ K43	♣ AJ76				
Contract: 3NT North			1. Stayman			

Board: 109	North:	South:	W	N	E	S
Dealer: West	♠ K73	♠ J6	1♠	1NT	Pass	2♣ ¹
Vul: E-W	♥ AQJ4	♥ K832	Pass	2♥	Pass	2♠ ²
North HCP: 16	♦ 874	♦ KQT	Pass	3NT	All Pass	
South HCP: 10	♣ AQ3	♣ J975				
Contract: 3NT North			1. Stayman			
			2. limit raise or better in !H			

Board: 110	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ JT84				1♣
Vul: N-S	♥ J975	♥ AK	1NT	Pass	2♣ ¹	3♣
North HCP: 1+1	♦ 98532	♦ A	X	All Pass		
South HCP: 15+2	♣ 94	♣ KT8532				
Contract: 3♣X South			1. Stayman			

North hands**We_Overcall_NT_then_Stayman**

Board: 111	♠ A6	RHO opens the bidding 1♣.
Dealer: West	♥ QJ54	You bid next.
Vul: None	♦ AQT	
HCP: 16	♣ K853	

Board: 112	♠ J972	LHO opens the bidding 1♦.
Dealer: East	♥ AQ4	Partner bids next.
Vul: N-S	♦ J5	
HCP: 8	♣ T972	

Board: 113	♠ A9	RHO opens the bidding 1♣.
Dealer: West	♥ Q985	You bid next.
Vul: N-S	♦ KQ7	
HCP: 15	♣ KJ92	

Board: 114	♠ Q943	LHO opens the bidding 1♦.
Dealer: East	♥ Q54	Partner bids next.
Vul: E-W	♦ T32	
HCP: 8	♣ A62	

Board: 115	♠ AK64	RHO opens the bidding 1♠.
Dealer: West	♥ A7	You bid next.
Vul: N-S	♦ KT85	
HCP: 17	♣ KT4	

Both hands (Answers Page)

Board: 111	North:	South:	W	N	E	S
Dealer: West	♠ A6	♠ JT95	1 ♣	1NT	Pass	2 ♣ ¹
Vul: None	♥ QJ54	♥ K93	Pass	2 ♥	Pass	2NT
North HCP: 16	♦ AQT	♦ 632	All Pass			
South HCP: 8	♣ K853	♣ A96				
Contract: 2NT South			1. Stayman			

Board: 112	North:	South:	W	N	E	S
Dealer: East	♠ J972	♠ A8			1 ♦	1NT
Vul: N-S	♥ AQ4	♥ J65	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 8	♦ J5	♦ A642	Pass	2NT	All Pass	
South HCP: 15	♣ T972	♣ AQ63				
Contract: 2NT North			1. Stayman			

Board: 113	North:	South:	W	N	E	S
Dealer: West	♠ A9	♠ Q654	1 ♣	1NT	Pass	2 ♣ ¹
Vul: N-S	♥ Q985	♥ KJ	Pass	2 ♥	Pass	2NT
North HCP: 15	♦ KQ7	♦ A432	All Pass			
South HCP: 10	♣ KJ92	♣ 643				
Contract: 2NT South			1. Stayman			

Board: 114	North:	South:	W	N	E	S
Dealer: East	♠ Q943	♠ A8			1 ♦	1NT
Vul: E-W	♥ Q54	♥ AJ62	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 8	♦ T32	♦ KQ65	Pass	2NT	All Pass	
South HCP: 15	♣ A62	♣ J97				
Contract: 2NT North			1. Stayman			

Board: 115	North:	South:	W	N	E	S
Dealer: West	♠ AK64	♠ 85	1 ♠	1NT	Pass	2 ♣ ¹
Vul: N-S	♥ A7	♥ Q932	Pass	2 ♦	Pass	3 ♣
North HCP: 17	♦ KT85	♦ J97	Pass	3NT	All Pass	
South HCP: 9	♣ KT4	♣ AQ98				
Contract: 3NT North			1. Stayman			

South hands**We_Overcall_NT_then_Stayman**

Board: 111	♠ JT95	LHO opens the bidding 1♣.
Dealer: West	♥ K93	Partner bids next.
Vul: None	♦ 632	
HCP: 8	♣ A96	

Board: 112	♠ A8	RHO opens the bidding 1♦.
Dealer: East	♥ J65	You bid next.
Vul: N-S	♦ A642	
HCP: 15	♣ AQ63	

Board: 113	♠ Q654	LHO opens the bidding 1♣.
Dealer: West	♥ KJ	Partner bids next.
Vul: N-S	♦ A432	
HCP: 10	♣ 643	

Board: 114	♠ A8	RHO opens the bidding 1♦.
Dealer: East	♥ AJ62	You bid next.
Vul: E-W	♦ KQ65	
HCP: 15	♣ J97	

Board: 115	♠ 85	LHO opens the bidding 1♠.
Dealer: West	♥ Q932	Partner bids next.
Vul: N-S	♦ J97	
HCP: 9	♣ AQ98	

Both hands (Answers Page)

Board: 111	North:	South:	W	N	E	S
Dealer: West	♠ A6	♠ JT95	1 ♣	1NT	Pass	2 ♣ ¹
Vul: None	♥ QJ54	♥ K93	Pass	2 ♥	Pass	2NT
North HCP: 16	♦ AQT	♦ 632	All Pass			
South HCP: 8	♣ K853	♣ A96				
Contract: 2NT South			1. Stayman			

Board: 112	North:	South:	W	N	E	S
Dealer: East	♠ J972	♠ A8			1 ♦	1NT
Vul: N-S	♥ AQ4	♥ J65	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 8	♦ J5	♦ A642	Pass	2NT	All Pass	
South HCP: 15	♣ T972	♣ AQ63				
Contract: 2NT North			1. Stayman			

Board: 113	North:	South:	W	N	E	S
Dealer: West	♠ A9	♠ Q654	1 ♣	1NT	Pass	2 ♣ ¹
Vul: N-S	♥ Q985	♥ KJ	Pass	2 ♥	Pass	2NT
North HCP: 15	♦ KQ7	♦ A432	All Pass			
South HCP: 10	♣ KJ92	♣ 643				
Contract: 2NT South			1. Stayman			

Board: 114	North:	South:	W	N	E	S
Dealer: East	♠ Q943	♠ A8			1 ♦	1NT
Vul: E-W	♥ Q54	♥ AJ62	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 8	♦ T32	♦ KQ65	Pass	2NT	All Pass	
South HCP: 15	♣ A62	♣ J97				
Contract: 2NT North			1. Stayman			

Board: 115	North:	South:	W	N	E	S
Dealer: West	♠ AK64	♠ 85	1 ♠	1NT	Pass	2 ♣ ¹
Vul: N-S	♥ A7	♥ Q932	Pass	2 ♦	Pass	3 ♣
North HCP: 17	♦ KT85	♦ J97	Pass	3NT	All Pass	
South HCP: 9	♣ KT4	♣ AQ98				
Contract: 3NT North			1. Stayman			

North hands**We_Overcall_NT_then_Stayman**

Board: 116	♠ KJ4	LHO opens the bidding 1♦.
Dealer: East	♥ AT74	Partner bids next.
Vul: Both	♦ J652	
HCP: 9	♣ T8	

Board: 117	♠ A62	RHO opens the bidding 1♦.
Dealer: West	♥ A6	You bid next.
Vul: N-S	♦ KJT5	
HCP: 15	♣ QJT2	

Board: 118	♠ A32	RHO opens the bidding 1♦.
Dealer: West	♥ AJ8	You bid next.
Vul: None	♦ K654	
HCP: 15	♣ K98	

Board: 119	♠ AT	RHO opens the bidding 1♣.
Dealer: West	♥ K65	You bid next.
Vul: N-S	♦ AT54	
HCP: 15	♣ KJ54	

Board: 120	♠ Q5	LHO opens the bidding 1♣.
Dealer: East	♥ Q862	Partner bids next.
Vul: Both	♦ Q82	
HCP: 11	♣ KQ72	

Both hands (Answers Page)

Board: 116	North:	South:	W	N	E	S
Dealer: East	♠ KJ4	♠ 8632			1♦	1NT
Vul: Both	♥ AT74	♥ Q3	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J652	♦ AK87	Pass	3NT	All Pass	
South HCP: 15	♣ T8	♣ KQJ				
Contract: 3NT North			1. Stayman			

Board: 117	North:	South:	W	N	E	S
Dealer: West	♠ A62	♠ KJ84	1♦	1NT	Pass	2♣ ¹
Vul: N-S	♥ A6	♥ K85	Pass	2♦	Pass	3NT
North HCP: 15	♦ KJT5	♦ 64	All Pass			
South HCP: 11	♣ QJT2	♣ A543				
Contract: 3NT South			1. Stayman			

Board: 118	North:	South:	W	N	E	S
Dealer: West	♠ A32	♠ KQ98	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ AJ8	♥ 62	Pass	2♦	Pass	3♣
North HCP: 15	♦ K654	♦ 973	All Pass			
South HCP: 8	♣ K98	♣ QJ53				
Contract: 3♣ South			1. Stayman			

Board: 119	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ KQ76	1♣	1NT	Pass	2♣ ¹
Vul: N-S	♥ K65	♥ Q73	Pass	2♦	Pass	3NT
North HCP: 15	♦ AT54	♦ 93	All Pass			
South HCP: 9	♣ KJ54	♣ Q987				
Contract: 3NT South			1. Stayman			

Board: 120	North:	South:	W	N	E	S
Dealer: East	♠ Q5	♠ K82			1♣	1NT
Vul: Both	♥ Q862	♥ KT54	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ Q82	♦ AJT	Pass	3♣ ²	Pass	3NT
South HCP: 15	♣ KQ72	♣ AT9	Pass	4♥	All Pass	
Contract: 4♥ North			1. Stayman			
			2. limit raise or better in !H			

South hands**We_Overcall_NT_then_Stayman**

Board: 116	♠ 8632	RHO opens the bidding 1♦.
Dealer: East	♥ Q3	You bid next.
Vul: Both	♦ AK87	
HCP: 15	♣ KQJ	

Board: 117	♠ KJ84	LHO opens the bidding 1♦.
Dealer: West	♥ K85	Partner bids next.
Vul: N-S	♦ 64	
HCP: 11	♣ A543	

Board: 118	♠ KQ98	LHO opens the bidding 1♦.
Dealer: West	♥ 62	Partner bids next.
Vul: None	♦ 973	
HCP: 8	♣ QJ53	

Board: 119	♠ KQ76	LHO opens the bidding 1♣.
Dealer: West	♥ Q73	Partner bids next.
Vul: N-S	♦ 93	
HCP: 9	♣ Q987	

Board: 120	♠ K82	RHO opens the bidding 1♣.
Dealer: East	♥ KT54	You bid next.
Vul: Both	♦ AJT	
HCP: 15	♣ AT9	

Both hands (Answers Page)

Board: 116	North:	South:	W	N	E	S
Dealer: East	♠ KJ4	♠ 8632			1♦	1NT
Vul: Both	♥ AT74	♥ Q3	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J652	♦ AK87	Pass	3NT	All Pass	
South HCP: 15	♣ T8	♣ KQJ				
Contract: 3NT North			1. Stayman			

Board: 117	North:	South:	W	N	E	S
Dealer: West	♠ A62	♠ KJ84	1♦	1NT	Pass	2♣ ¹
Vul: N-S	♥ A6	♥ K85	Pass	2♦	Pass	3NT
North HCP: 15	♦ KJT5	♦ 64	All Pass			
South HCP: 11	♣ QJT2	♣ A543				
Contract: 3NT South			1. Stayman			

Board: 118	North:	South:	W	N	E	S
Dealer: West	♠ A32	♠ KQ98	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ AJ8	♥ 62	Pass	2♦	Pass	3♣
North HCP: 15	♦ K654	♦ 973	All Pass			
South HCP: 8	♣ K98	♣ QJ53				
Contract: 3♣ South			1. Stayman			

Board: 119	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ KQ76	1♣	1NT	Pass	2♣ ¹
Vul: N-S	♥ K65	♥ Q73	Pass	2♦	Pass	3NT
North HCP: 15	♦ AT54	♦ 93	All Pass			
South HCP: 9	♣ KJ54	♣ Q987				
Contract: 3NT South			1. Stayman			

Board: 120	North:	South:	W	N	E	S
Dealer: East	♠ Q5	♠ K82			1♣	1NT
Vul: Both	♥ Q862	♥ KT54	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ Q82	♦ AJT	Pass	3♣ ²	Pass	3NT
South HCP: 15	♣ KQ72	♣ AT9	Pass	4♥	All Pass	
Contract: 4♥ North			1. Stayman			
			2. limit raise or better in !H			

North hands**We_Overcall_NT_then_Stayman**

Board: 121	♠ 972	LHO opens the bidding 1♠.
Dealer: East	♥ AJ86	Partner bids next.
Vul: N-S	♦ T5	
HCP: 10	♣ KQ63	

Board: 122	♠ AKT4	LHO opens the bidding 1♣.
Dealer: East	♥ J94	Partner bids next.
Vul: E-W	♦ 95	
HCP: 8	♣ 9864	

Board: 123	♠ AK32	RHO opens the bidding 1♣.
Dealer: West	♥ 32	You bid next.
Vul: None	♦ J82	
HCP: 15	♣ AK73	

Board: 124	♠ QJ83	LHO opens the bidding 1♣.
Dealer: East	♥ T862	Partner bids next.
Vul: Both	♦ KQT7	
HCP: 12	♣ A	

Board: 125	♠ AKQ9	RHO opens the bidding 1♣.
Dealer: West	♥ 52	You bid next.
Vul: N-S	♦ KT53	
HCP: 15	♣ K96	

Both hands (Answers Page)

Board: 121	North:	South:	W	N	E	S
Dealer: East	♠ 972	♠ KQ84			1 ♠	1NT
Vul: N-S	♥ AJ86	♥ 952	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10	♦ T5	♦ AK2	Pass	3 ♣	All Pass	
South HCP: 16	♣ KQ63	♣ A74				
Contract: 3 ♣ North			1. Stayman			

Board: 122	North:	South:	W	N	E	S
Dealer: East	♠ AKT4	♠ Q96			1 ♣	1NT
Vul: E-W	♥ J94	♥ AT5	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 8	♦ 95	♦ KQT7	Pass	2NT	All Pass	
South HCP: 16	♣ 9864	♣ KQ2				
Contract: 2NT North			1. Stayman			

Board: 123	North:	South:	W	N	E	S
Dealer: West	♠ AK32	♠ 87	1 ♣	1NT	Pass	2 ♣ ¹
Vul: None	♥ 32	♥ AQT5	Pass	2 ♠	Pass	3NT
North HCP: 15	♦ J82	♦ K74	All Pass			
South HCP: 9	♣ AK73	♣ 9654				
Contract: 3NT South			1. Stayman			

Board: 124	North:	South:	W	N	E	S
Dealer: East	♠ QJ83	♠ T6			1 ♣	1NT
Vul: Both	♥ T862	♥ AK9	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 12	♦ KQT7	♦ AJ532	Pass	3NT	All Pass	
South HCP: 15+1	♣ A	♣ K92				
Contract: 3NT North			1. Stayman			

Board: 125	North:	South:	W	N	E	S
Dealer: West	♠ AKQ9	♠ 7543	1 ♣	1NT	Pass	2 ♣ ¹
Vul: N-S	♥ 52	♥ K43	Pass	2 ♠	Pass	3 ♠
North HCP: 15	♦ KT53	♦ 97	All Pass			
South HCP: 8	♣ K96	♣ AJ82				
Contract: 3 ♠ South			1. Stayman			

South hands**We_Overcall_NT_then_Stayman**

Board: 121	♠ KQ84	RHO opens the bidding 1 ♠.
Dealer: East	♥ 952	You bid next.
Vul: N-S	♦ AK2	
HCP: 16	♣ A74	

Board: 122	♠ Q96	RHO opens the bidding 1 ♣.
Dealer: East	♥ AT5	You bid next.
Vul: E-W	♦ KQT7	
HCP: 16	♣ KQ2	

Board: 123	♠ 87	LHO opens the bidding 1 ♣.
Dealer: West	♥ AQT5	Partner bids next.
Vul: None	♦ K74	
HCP: 9	♣ 9654	

Board: 124	♠ T6	RHO opens the bidding 1 ♣.
Dealer: East	♥ AK9	You bid next.
Vul: Both	♦ AJ532	
HCP: 15+1	♣ K92	

Board: 125	♠ 7543	LHO opens the bidding 1 ♣.
Dealer: West	♥ K43	Partner bids next.
Vul: N-S	♦ 97	
HCP: 8	♣ AJ82	

Both hands (Answers Page)

Board: 121	North:	South:	W	N	E	S
Dealer: East	♠ 972	♠ KQ84			1 ♠	1NT
Vul: N-S	♥ AJ86	♥ 952	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10	♦ T5	♦ AK2	Pass	3 ♣	All Pass	
South HCP: 16	♣ KQ63	♣ A74				
Contract: 3 ♣ North			1. Stayman			

Board: 122	North:	South:	W	N	E	S
Dealer: East	♠ AKT4	♠ Q96			1 ♣	1NT
Vul: E-W	♥ J94	♥ AT5	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 8	♦ 95	♦ KQT7	Pass	2NT	All Pass	
South HCP: 16	♣ 9864	♣ KQ2				
Contract: 2NT North			1. Stayman			

Board: 123	North:	South:	W	N	E	S
Dealer: West	♠ AK32	♠ 87	1 ♣	1NT	Pass	2 ♣ ¹
Vul: None	♥ 32	♥ AQT5	Pass	2 ♠	Pass	3NT
North HCP: 15	♦ J82	♦ K74	All Pass			
South HCP: 9	♣ AK73	♣ 9654				
Contract: 3NT South			1. Stayman			

Board: 124	North:	South:	W	N	E	S
Dealer: East	♠ QJ83	♠ T6			1 ♣	1NT
Vul: Both	♥ T862	♥ AK9	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 12	♦ KQT7	♦ AJ532	Pass	3NT	All Pass	
South HCP: 15+1	♣ A	♣ K92				
Contract: 3NT North			1. Stayman			

Board: 125	North:	South:	W	N	E	S
Dealer: West	♠ AKQ9	♠ 7543	1 ♣	1NT	Pass	2 ♣ ¹
Vul: N-S	♥ 52	♥ K43	Pass	2 ♠	Pass	3 ♠
North HCP: 15	♦ KT53	♦ 97	All Pass			
South HCP: 8	♣ K96	♣ AJ82				
Contract: 3 ♠ South			1. Stayman			

North hands**We_Overcall_NT_then_Stayman**

Board: 126	♠ Q742	LHO opens the bidding 1♦.
Dealer: East	♥ QJT6	Partner bids next.
Vul: E-W	♦ J53	
HCP: 9	♣ K7	

Board: 127	♠ KQ76	RHO opens the bidding 1♦.
Dealer: West	♥ K3	You bid next.
Vul: None	♦ KT97	
HCP: 15	♣ AT5	

Board: 128	♠ 853	LHO opens the bidding 1♦.
Dealer: East	♥ AK96	Partner bids next.
Vul: N-S	♦ J65	
HCP: 8	♣ 854	

Board: 129	♠ Q6	RHO opens the bidding 1♣.
Dealer: West	♥ AQ83	You bid next.
Vul: E-W	♦ QJ92	
HCP: 16	♣ AJ9	

Board: 130	♠ KT73	LHO opens the bidding 1♣.
Dealer: East	♥ K532	Partner bids next.
Vul: E-W	♦ Q94	
HCP: 8	♣ 86	

Both hands (Answers Page)

Board: 126	North:	South:	W	N	E	S
Dealer: East	♠ Q742	♠ AJ			1♦	1NT
Vul: E-W	♥ QJT6	♥ K83	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J53	♦ KT62	Pass	3NT	All Pass	
South HCP: 15	♣ K7	♣ A943				
Contract: 3NT North			1. Stayman			

Board: 127	North:	South:	W	N	E	S
Dealer: West	♠ KQ76	♠ JT98	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ K3	♥ AJ4	Pass	2♠	Pass	4♠
North HCP: 15	♦ KT97	♦ 843		All Pass		
South HCP: 9	♣ AT5	♣ K73				
Contract: 4♠ South			1. Stayman			

Board: 128	North:	South:	W	N	E	S
Dealer: East	♠ 853	♠ Q64			1♦	1NT
Vul: N-S	♥ AK96	♥ J4	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J65	♦ K87	Pass	2NT	All Pass	
South HCP: 16+1	♣ 854	♣ AKQJ7				
Contract: 2NT North			1. Stayman			

Board: 129	North:	South:	W	N	E	S
Dealer: West	♠ Q6	♠ A985	1♣	1NT	Pass	2♣ ¹
Vul: E-W	♥ AQ83	♥ KT5	Pass	2♥	Pass	2NT
North HCP: 16	♦ QJ92	♦ K65		All Pass		
South HCP: 10	♣ AJ9	♣ T72				
Contract: 2NT South			1. Stayman			

Board: 130	North:	South:	W	N	E	S
Dealer: East	♠ KT73	♠ QJ			1♣	1NT
Vul: E-W	♥ K532	♥ AT7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q94	♦ K852	Pass	2NT	All Pass	
South HCP: 15	♣ 86	♣ KQ94				
Contract: 2NT North			1. Stayman			

South hands**We_Overcall_NT_then_Stayman**

Board: 126	♠ AJ	RHO opens the bidding 1♦.
Dealer: East	♥ K83	You bid next.
Vul: E-W	♦ KT62	
HCP: 15	♣ A943	

Board: 127	♠ JT98	LHO opens the bidding 1♦.
Dealer: West	♥ AJ4	Partner bids next.
Vul: None	♦ 843	
HCP: 9	♣ K73	

Board: 128	♠ Q64	RHO opens the bidding 1♦.
Dealer: East	♥ J4	You bid next.
Vul: N-S	♦ K87	
HCP: 16+1	♣ AKQJ7	

Board: 129	♠ A985	LHO opens the bidding 1♣.
Dealer: West	♥ KT5	Partner bids next.
Vul: E-W	♦ K65	
HCP: 10	♣ T72	

Board: 130	♠ QJ	RHO opens the bidding 1♣.
Dealer: East	♥ AT7	You bid next.
Vul: E-W	♦ K852	
HCP: 15	♣ KQ94	

Both hands (Answers Page)

Board: 126	North:	South:	W	N	E	S
Dealer: East	♠ Q742	♠ AJ			1♦	1NT
Vul: E-W	♥ QJT6	♥ K83	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J53	♦ KT62	Pass	3NT	All Pass	
South HCP: 15	♣ K7	♣ A943				
Contract: 3NT North			1. Stayman			

Board: 127	North:	South:	W	N	E	S
Dealer: West	♠ KQ76	♠ JT98	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ K3	♥ AJ4	Pass	2♠	Pass	4♠
North HCP: 15	♦ KT97	♦ 843		All Pass		
South HCP: 9	♣ AT5	♣ K73				
Contract: 4♠ South			1. Stayman			

Board: 128	North:	South:	W	N	E	S
Dealer: East	♠ 853	♠ Q64			1♦	1NT
Vul: N-S	♥ AK96	♥ J4	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J65	♦ K87	Pass	2NT	All Pass	
South HCP: 16+1	♣ 854	♣ AKQJ7				
Contract: 2NT North			1. Stayman			

Board: 129	North:	South:	W	N	E	S
Dealer: West	♠ Q6	♠ A985	1♣	1NT	Pass	2♣ ¹
Vul: E-W	♥ AQ83	♥ KT5	Pass	2♥	Pass	2NT
North HCP: 16	♦ QJ92	♦ K65		All Pass		
South HCP: 10	♣ AJ9	♣ T72				
Contract: 2NT South			1. Stayman			

Board: 130	North:	South:	W	N	E	S
Dealer: East	♠ KT73	♠ QJ			1♣	1NT
Vul: E-W	♥ K532	♥ AT7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q94	♦ K852	Pass	2NT	All Pass	
South HCP: 15	♣ 86	♣ KQ94				
Contract: 2NT North			1. Stayman			

North hands

We_Overcall_NT_then_Stayman

Board: 131	♠ AQ7	RHO opens the bidding 1♦.
Dealer: West	♥ J942	You bid next.
Vul: Both	♦ KQ3	
HCP: 15	♣ K82	

Board: 132	♠ KT73	LHO opens the bidding 1♥.
Dealer: East	♥ Q943	Partner bids next.
Vul: None	♦ K42	
HCP: 8	♣ 84	

Board: 133	♠ A82	RHO opens the bidding 1♣.
Dealer: West	♥ AJT4	You bid next.
Vul: N-S	♦ K9	
HCP: 17	♣ KQ82	

Board: 134	♠ KT62	LHO opens the bidding 1♦.
Dealer: East	♥ K9	Partner bids next.
Vul: Both	♦ JT72	
HCP: 8	♣ J86	

Board: 135	♠ QJ2	RHO opens the bidding 1♣.
Dealer: West	♥ A3	You bid next.
Vul: E-W	♦ AJ82	
HCP: 15	♣ K952	

Both hands (Answers Page)

Board: 131

Dealer: West

Vul: Both

North HCP: 15

South HCP: 11

Contract: 4♥ South

North:

♠ AQ7

♥ J942

♦ KQ3

♣ K82

South:

♠ T96

♥ KQ83

♦ A62

♣ Q93

W N E S
1♦ 1NT Pass 2♣¹Pass 2♥ Pass 3♦²

Pass 3NT Pass 4♥

All Pass

1. Stayman

2. limit raise or better in !H

Board: 132

Dealer: East

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♠ North

North:

♠ KT73

♥ Q943

♦ K42

♣ 84

South:

♠ Q652

♥ AJT

♦ QT65

♣ AQ

W N E S

1♥ 1NT

Pass 2♣¹ Pass 2♠

Pass 3♠ All Pass

1. Stayman

Board: 133

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 8

Contract: 3NT North

North:

♠ A82

♥ AJT4

♦ K9

♣ KQ82

South:

♠ J975

♥ K82

♦ 863

♣ A43

W N E S
1♣ 1NT Pass 2♣¹

Pass 2♥ Pass 2NT

Pass 3NT All Pass

1. Stayman

Board: 134

Dealer: East

Vul: Both

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ KT62

♥ K9

♦ JT72

♣ J86

South:

♠ J3

♥ QJ64

♦ KQ4

♣ AK75

W N E S

1♦ 1NT

Pass 2♣¹ Pass 2♥

Pass 2NT All Pass

1. Stayman

Board: 135

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ QJ2

♥ A3

♦ AJ82

♣ K952

South:

♠ T987

♥ J94

♦ Q96

♣ AQJ

W N E S
1♣ 1NT Pass 2♣¹

Pass 2♦ Pass 3NT

All Pass

1. Stayman

South hands**We_Overcall_NT_then_Stayman**

Board: 131	♠ T96	LHO opens the bidding 1♦.
Dealer: West	♥ KQ83	Partner bids next.
Vul: Both	♦ A62	
HCP: 11	♣ Q93	

Board: 132	♠ Q652	RHO opens the bidding 1♥.
Dealer: East	♥ AJT	You bid next.
Vul: None	♦ QT65	
HCP: 15	♣ AQ	

Board: 133	♠ J975	LHO opens the bidding 1♣.
Dealer: West	♥ K82	Partner bids next.
Vul: N-S	♦ 863	
HCP: 8	♣ A43	

Board: 134	♠ J3	RHO opens the bidding 1♦.
Dealer: East	♥ QJ64	You bid next.
Vul: Both	♦ KQ4	
HCP: 16	♣ AK75	

Board: 135	♠ T987	LHO opens the bidding 1♣.
Dealer: West	♥ J94	Partner bids next.
Vul: E-W	♦ Q96	
HCP: 10	♣ AQJ	

Both hands (Answers Page)

Board: 131

Dealer: West

Vul: Both

North HCP: 15

South HCP: 11

Contract: 4♥ South

North:

♠ AQ7

♥ J942

♦ KQ3

♣ K82

South:

♠ T96

♥ KQ83

♦ A62

♣ Q93

W N E S
1♦ 1NT Pass 2♣¹Pass 2♥ Pass 3♦²

Pass 3NT Pass 4♥

All Pass

1. Stayman

2. limit raise or better in !H

Board: 132

Dealer: East

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♠ North

North:

♠ KT73

♥ Q943

♦ K42

♣ 84

South:

♠ Q652

♥ AJT

♦ QT65

♣ AQ

W N E S

1♥ 1NT

Pass 2♣¹ Pass 2♠

Pass 3♠ All Pass

1. Stayman

Board: 133

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 8

Contract: 3NT North

North:

♠ A82

♥ AJT4

♦ K9

♣ KQ82

South:

♠ J975

♥ K82

♦ 863

♣ A43

W N E S
1♣ 1NT Pass 2♣¹

Pass 2♥ Pass 2NT

Pass 3NT All Pass

1. Stayman

Board: 134

Dealer: East

Vul: Both

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ KT62

♥ K9

♦ JT72

♣ J86

South:

♠ J3

♥ QJ64

♦ KQ4

♣ AK75

W N E S

1♦ 1NT

Pass 2♣¹ Pass 2♥

Pass 2NT All Pass

1. Stayman

Board: 135

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ QJ2

♥ A3

♦ AJ82

♣ K952

South:

♠ T987

♥ J94

♦ Q96

♣ AQJ

W N E S
1♣ 1NT Pass 2♣¹

Pass 2♦ Pass 3NT

All Pass

1. Stayman

North hands

We_Overcall_NT_then_Stayman

Board: 136	♠ KQ84	LHO opens the bidding 1♣.
Dealer: East	♥ T9	Partner bids next.
Vul: N-S	♦ Q86	
HCP: 11	♣ A963	

Board: 137	♠ AJ64	RHO opens the bidding 1♦.
Dealer: West	♥ QT43	You bid next.
Vul: N-S	♦ AKQ	
HCP: 16	♣ 75	

Board: 138	♠ T54	LHO opens the bidding 1♠.
Dealer: East	♥ JT73	Partner bids next.
Vul: N-S	♦ AJ9	
HCP: 13	♣ AK9	

Board: 139	♠ 87	RHO opens the bidding 1♣.
Dealer: West	♥ AJ8	You bid next.
Vul: N-S	♦ A8732	
HCP: 15+1	♣ AQT	

Board: 140	♠ AT84	LHO opens the bidding 1♣.
Dealer: East	♥ T832	Partner bids next.
Vul: Both	♦ KQ4	
HCP: 9	♣ 54	

Both hands (Answers Page)

Board: 136	North:	South:	W	N	E	S
Dealer: East	♠ KQ84	♠ JT2			1♣	1NT
Vul: N-S	♥ T9	♥ Q542	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ Q86	♦ AKJ	Pass	2NT	All Pass	
South HCP: 15	♣ A963	♣ KJ2				
Contract: 2NT North			1. Stayman			

Board: 137	North:	South:	W	N	E	S
Dealer: West	♠ AJ64	♠ 53	1♦	1NT	Pass	2♣ ¹
Vul: N-S	♥ QT43	♥ KJ62	Pass	2♥	Pass	3♦ ²
North HCP: 16	♦ AKQ	♦ J85	Pass	4♥	All Pass	
South HCP: 11	♣ 75	♣ AQ83				
Contract: 4♥ North			1. Stayman			
			2. limit raise or better in !H			

Board: 138	North:	South:	W	N	E	S
Dealer: East	♠ T54	♠ AQ2			1♠	1NT
Vul: N-S	♥ JT73	♥ KQ65	Pass	2♣ ¹	Pass	2♥
North HCP: 13	♦ AJ9	♦ Q652	Pass	2♣ ²	Pass	4♥
South HCP: 15	♣ AK9	♣ QT	All Pass			
Contract: 4♥ South			1. Stayman			
			2. limit raise or better in !H			

Board: 139	North:	South:	W	N	E	S
Dealer: West	♠ 87	♠ AKT	1♣	1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ8	♥ 9764	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ A8732	♦ QT5	All Pass			
South HCP: 10	♣ AQT	♣ J83				
Contract: 3NT South			1. Stayman			

Board: 140	North:	South:	W	N	E	S
Dealer: East	♠ AT84	♠ Q3			1♣	1NT
Vul: Both	♥ T832	♥ AJ4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ4	♦ A987	Pass	3NT	All Pass	
South HCP: 18	♣ 54	♣ AQJT				
Contract: 3NT North			1. Stayman			

South hands**We_Overcall_NT_then_Stayman**

Board: 136	♠ JT2	RHO opens the bidding 1♣.
Dealer: East	♥ Q542	You bid next.
Vul: N-S	♦ AKJ	
HCP: 15	♣ KJ2	

Board: 137	♠ 53	LHO opens the bidding 1♦.
Dealer: West	♥ KJ62	Partner bids next.
Vul: N-S	♦ J85	
HCP: 11	♣ AQ83	

Board: 138	♠ AQ2	RHO opens the bidding 1♠.
Dealer: East	♥ KQ65	You bid next.
Vul: N-S	♦ Q652	
HCP: 15	♣ QT	

Board: 139	♠ AKT	LHO opens the bidding 1♣.
Dealer: West	♥ 9764	Partner bids next.
Vul: N-S	♦ QT5	
HCP: 10	♣ J83	

Board: 140	♠ Q3	RHO opens the bidding 1♣.
Dealer: East	♥ AJ4	You bid next.
Vul: Both	♦ A987	
HCP: 18	♣ AQJT	

Both hands (Answers Page)

Board: 136	North:	South:	W	N	E	S
Dealer: East	♠ KQ84	♠ JT2			1♣	1NT
Vul: N-S	♥ T9	♥ Q542	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ Q86	♦ AKJ	Pass	2NT	All Pass	
South HCP: 15	♣ A963	♣ KJ2				
Contract: 2NT North			1. Stayman			

Board: 137	North:	South:	W	N	E	S
Dealer: West	♠ AJ64	♠ 53	1♦	1NT	Pass	2♣ ¹
Vul: N-S	♥ QT43	♥ KJ62	Pass	2♥	Pass	3♦ ²
North HCP: 16	♦ AKQ	♦ J85	Pass	4♥	All Pass	
South HCP: 11	♣ 75	♣ AQ83				
Contract: 4♥ North			1. Stayman			
			2. limit raise or better in !H			

Board: 138	North:	South:	W	N	E	S
Dealer: East	♠ T54	♠ AQ2			1♠	1NT
Vul: N-S	♥ JT73	♥ KQ65	Pass	2♣ ¹	Pass	2♥
North HCP: 13	♦ AJ9	♦ Q652	Pass	2♣ ²	Pass	4♥
South HCP: 15	♣ AK9	♣ QT	All Pass			
Contract: 4♥ South			1. Stayman			
			2. limit raise or better in !H			

Board: 139	North:	South:	W	N	E	S
Dealer: West	♠ 87	♠ AKT	1♣	1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ8	♥ 9764	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ A8732	♦ QT5	All Pass			
South HCP: 10	♣ AQT	♣ J83				
Contract: 3NT South			1. Stayman			

Board: 140	North:	South:	W	N	E	S
Dealer: East	♠ AT84	♠ Q3			1♣	1NT
Vul: Both	♥ T832	♥ AJ4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ4	♦ A987	Pass	3NT	All Pass	
South HCP: 18	♣ 54	♣ AQJT				
Contract: 3NT North			1. Stayman			

North hands

We_Overcall_NT_then_Stayman

Board: 141	♠ Q8	RHO opens the bidding 1♦.
Dealer: West	♥ AK8	You bid next.
Vul: None	♦ AT8	
HCP: 15+1	♣ Q7643	

Board: 142	♠ 62	LHO opens the bidding 1♣.
Dealer: East	♥ KQ32	Partner bids next.
Vul: None	♦ QT7	
HCP: 9	♣ Q974	

Board: 143	♠ AQ95	RHO opens the bidding 1♦.
Dealer: West	♥ A43	You bid next.
Vul: N-S	♦ KQ96	
HCP: 15	♣ 96	

Board: 144	♠ K965	LHO opens the bidding 1♣.
Dealer: East	♥ T43	Partner bids next.
Vul: None	♦ K3	
HCP: 9	♣ QJ93	

Board: 145	♠ KJ	RHO opens the bidding 1♣.
Dealer: West	♥ T972	You bid next.
Vul: N-S	♦ AK9	West (RHO) Doubles 2♣ if possible.
HCP: 16	♣ AJ32	

Both hands (Answers Page)

Board: 141	North:	South:	W	N	E	S
Dealer: West	♠ Q8	♠ K753	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ AK8	♥ QT94	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AT8	♦ K54	All Pass			
South HCP: 8	♣ Q7643	♣ T2				
Contract: 2NT South			1. Stayman			

Board: 142	North:	South:	W	N	E	S
Dealer: East	♠ 62	♠ AQJ			1♣	1NT
Vul: None	♥ KQ32	♥ J74	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ QT7	♦ KJ95	Pass	2NT	All Pass	
South HCP: 16	♣ Q974	♣ KJ3				
Contract: 2NT North			1. Stayman			

Board: 143	North:	South:	W	N	E	S
Dealer: West	♠ AQ95	♠ K632	1♦	1NT	Pass	2♣ ¹
Vul: N-S	♥ A43	♥ Q52	Pass	2♠	All Pass	
North HCP: 15	♦ KQ96	♦ 753				
South HCP: 8	♣ 96	♣ K75	1. Stayman			
Contract: 2♠ North						

Board: 144	North:	South:	W	N	E	S
Dealer: East	♠ K965	♠ AJT4			1♣	1NT
Vul: None	♥ T43	♥ KJ98	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K3	♦ QJ	Pass	2NT	Pass	3♠
South HCP: 15	♣ QJ93	♣ K84	All Pass			
Contract: 3♠ South			1. Stayman			

Board: 145	North:	South:	W	N	E	S
Dealer: West	♠ KJ	♠ 8652	1♣	1NT	Pass	2♣ ¹
Vul: N-S	♥ T972	♥ A43	X	2♥	Pass	2NT
North HCP: 16	♦ AK9	♦ QT2	All Pass			
South HCP: 8	♣ AJ32	♣ Q94				
Contract: 2NT South			1. Stayman			

South hands**We_Overcall_NT_then_Stayman**

Board: 141	♠ K753	LHO opens the bidding 1♦.
Dealer: West	♥ QT94	Partner bids next.
Vul: None	♦ K54	
HCP: 8	♣ T2	

Board: 142	♠ AQJ	RHO opens the bidding 1♣.
Dealer: East	♥ J74	You bid next.
Vul: None	♦ KJ95	
HCP: 16	♣ KJ3	

Board: 143	♠ K632	LHO opens the bidding 1♦.
Dealer: West	♥ Q52	Partner bids next.
Vul: N-S	♦ 753	
HCP: 8	♣ K75	

Board: 144	♠ AJT4	RHO opens the bidding 1♣.
Dealer: East	♥ KJ98	You bid next.
Vul: None	♦ QJ	
HCP: 15	♣ K84	

Board: 145	♠ 8652	LHO opens the bidding 1♣.
Dealer: West	♥ A43	Partner bids next.
Vul: N-S	♦ QT2	West (LHO) Doubles 2♣ if possible.
HCP: 8	♣ Q94	

Both hands (Answers Page)

Board: 141	North:	South:	W	N	E	S
Dealer: West	♠ Q8	♠ K753	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ AK8	♥ QT94	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AT8	♦ K54	All Pass			
South HCP: 8	♣ Q7643	♣ T2				
Contract: 2NT South			1. Stayman			

Board: 142	North:	South:	W	N	E	S
Dealer: East	♠ 62	♠ AQJ			1♣	1NT
Vul: None	♥ KQ32	♥ J74	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ QT7	♦ KJ95	Pass	2NT	All Pass	
South HCP: 16	♣ Q974	♣ KJ3				
Contract: 2NT North			1. Stayman			

Board: 143	North:	South:	W	N	E	S
Dealer: West	♠ AQ95	♠ K632	1♦	1NT	Pass	2♣ ¹
Vul: N-S	♥ A43	♥ Q52	Pass	2♠	All Pass	
North HCP: 15	♦ KQ96	♦ 753				
South HCP: 8	♣ 96	♣ K75	1. Stayman			
Contract: 2♠ North						

Board: 144	North:	South:	W	N	E	S
Dealer: East	♠ K965	♠ AJT4			1♣	1NT
Vul: None	♥ T43	♥ KJ98	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K3	♦ QJ	Pass	2NT	Pass	3♠
South HCP: 15	♣ QJ93	♣ K84	All Pass			
Contract: 3♠ South			1. Stayman			

Board: 145	North:	South:	W	N	E	S
Dealer: West	♠ KJ	♠ 8652	1♣	1NT	Pass	2♣ ¹
Vul: N-S	♥ T972	♥ A43	X	2♥	Pass	2NT
North HCP: 16	♦ AK9	♦ QT2	All Pass			
South HCP: 8	♣ AJ32	♣ Q94				
Contract: 2NT South			1. Stayman			

North hands

We_Overcall_NT_then_Stayman

Board: 146 ♠ JT95 LHO opens the bidding 1♣.

Dealer: East ♥ KT85 Partner bids next.

Vul: N-S ♦ K9872 East (LHO) Doubles 2♦ if possible.

HCP: 7+1 ♣ - West (RHO) bids 3♣ if possible.

Board: 147 ♠ KQ4 RHO opens the bidding 1♣.

Dealer: West ♥ KT9 You bid next.

Vul: Both ♦ A73 West (RHO) Doubles 2♦ if possible.

HCP: 15 ♣ K976

Board: 148 ♠ 76 LHO opens the bidding 1♣.

Dealer: East ♥ AJ97 Partner bids next.

Vul: N-S ♦ 652

HCP: 8 ♣ K875

Board: 149 ♠ J95 RHO opens the bidding 1♥.

Dealer: West ♥ KQ93 You bid next.

Vul: Both ♦ K8

HCP: 15 ♣ AQ98

Board: 150 ♠ QJ32 LHO opens the bidding 1♦.

Dealer: East ♥ J42 Partner bids next.

Vul: None ♦ T75

HCP: 8 ♣ A83

Both hands (Answers Page)

Board: 146	North:	South:	W	N	E	S
Dealer: East	♠ JT95	♠ AK87			1♣	1NT
Vul: N-S	♥ KT85	♥ Q64	Pass	2♣ ¹	X	2♠
North HCP: 7+1	♦ K9872	♦ J3	3♣	3♠	All Pass	
South HCP: 15	♣ -	♣ AJT5				
Contract: 3♠ North			1. Stayman			

Board: 147	North:	South:	W	N	E	S
Dealer: West	♠ KQ4	♠ J975	1♣	1NT	Pass	2♣ ¹
Vul: Both	♥ KT9	♥ A853	X	2♦	All Pass	
North HCP: 15	♦ A73	♦ J42				
South HCP: 7	♣ K976	♣ J8	1. Stayman			
Contract: 2♦ North						

Board: 148	North:	South:	W	N	E	S
Dealer: East	♠ 76	♠ AJ84			1♣	1NT
Vul: N-S	♥ AJ97	♥ Q52	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 652	♦ KQ3	Pass	2NT	Pass	3NT
South HCP: 17	♣ K875	♣ AJ3	All Pass			
Contract: 3NT South			1. Stayman			

Board: 149	North:	South:	W	N	E	S
Dealer: West	♠ J95	♠ AKT7	1♥	1NT	Pass	2♣ ¹
Vul: Both	♥ KQ93	♥ J8	Pass	2♦	Pass	3NT
North HCP: 15	♦ K8	♦ Q92	All Pass			
South HCP: 10	♣ AQ98	♣ 7652	1. Stayman			
Contract: 3NT South						

Board: 150	North:	South:	W	N	E	S
Dealer: East	♠ QJ32	♠ K87			1♦	1NT
Vul: None	♥ J42	♥ AQ7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ T75	♦ AQ4	Pass	2NT	All Pass	
South HCP: 15	♣ A83	♣ 9652	1. Stayman			
Contract: 2NT North						

South hands**We_Overcall_NT_then_Stayman**

Board: 146 ♠ AK87 RHO opens the bidding 1♣.

Dealer: East ♥ Q64 You bid next.

Vul: N-S ♦ J3 East (RHO) Doubles 2♣ if possible.

HCP: 15 ♣ AJT5 West (LHO) bids 3♣ if possible.

Board: 147 ♠ J975 LHO opens the bidding 1♣.

Dealer: West ♥ A853 Partner bids next.

Vul: Both ♦ J42 West (LHO) Doubles 2♣ if possible.

HCP: 7 ♣ J8

Board: 148 ♠ AJ84 RHO opens the bidding 1♣.

Dealer: East ♥ Q52 You bid next.

Vul: N-S ♦ KQ3

HCP: 17 ♣ AJ3

Board: 149 ♠ AKT7 LHO opens the bidding 1♥.

Dealer: West ♥ J8 Partner bids next.

Vul: Both ♦ Q92

HCP: 10 ♣ 7652

Board: 150 ♠ K87 RHO opens the bidding 1♦.

Dealer: East ♥ AQ7 You bid next.

Vul: None ♦ AQ4

HCP: 15 ♣ 9652

Both hands (Answers Page)

Board: 146	North:	South:	W	N	E	S
Dealer: East	♠ JT95	♠ AK87			1♣	1NT
Vul: N-S	♥ KT85	♥ Q64	Pass	2♣ ¹	X	2♠
North HCP: 7+1	♦ K9872	♦ J3	3♣	3♠	All Pass	
South HCP: 15	♣ -	♣ AJT5				
Contract: 3♠ North			1. Stayman			

Board: 147	North:	South:	W	N	E	S
Dealer: West	♠ KQ4	♠ J975	1♣	1NT	Pass	2♣ ¹
Vul: Both	♥ KT9	♥ A853	X	2♦	All Pass	
North HCP: 15	♦ A73	♦ J42				
South HCP: 7	♣ K976	♣ J8	1. Stayman			
Contract: 2♦ North						

Board: 148	North:	South:	W	N	E	S
Dealer: East	♠ 76	♠ AJ84			1♣	1NT
Vul: N-S	♥ AJ97	♥ Q52	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 652	♦ KQ3	Pass	2NT	Pass	3NT
South HCP: 17	♣ K875	♣ AJ3	All Pass			
Contract: 3NT South			1. Stayman			

Board: 149	North:	South:	W	N	E	S
Dealer: West	♠ J95	♠ AKT7	1♥	1NT	Pass	2♣ ¹
Vul: Both	♥ KQ93	♥ J8	Pass	2♦	Pass	3NT
North HCP: 15	♦ K8	♦ Q92	All Pass			
South HCP: 10	♣ AQ98	♣ 7652	1. Stayman			
Contract: 3NT South						

Board: 150	North:	South:	W	N	E	S
Dealer: East	♠ QJ32	♠ K87			1♦	1NT
Vul: None	♥ J42	♥ AQ7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ T75	♦ AQ4	Pass	2NT	All Pass	
South HCP: 15	♣ A83	♣ 9652	1. Stayman			
Contract: 2NT North						

North hands**We_Overcall_NT_then_Stayman**

Board: 151	♠ K4	RHO opens the bidding 1♣.
Dealer: West	♥ K983	You bid next.
Vul: N-S	♦ AJ3	
HCP: 15	♣ KJ32	

Board: 152	♠ QT82	LHO opens the bidding 1♦.
Dealer: East	♥ Q4	Partner bids next.
Vul: None	♦ J862	
HCP: 9	♣ A64	

Board: 153	♠ A32	RHO opens the bidding 1♣.
Dealer: West	♥ A64	You bid next.
Vul: None	♦ KQ9	
HCP: 17	♣ AT92	

Board: 154	♠ AJ98	LHO opens the bidding 1♣.
Dealer: East	♥ K965	Partner bids next.
Vul: E-W	♦ 763	
HCP: 8	♣ 86	

Board: 155	♠ A92	RHO opens the bidding 1♦.
Dealer: West	♥ 72	You bid next.
Vul: Both	♦ A42	
HCP: 15+1	♣ AQJT4	

Both hands (Answers Page)

Board: 151	North:	South:	W	N	E	S
Dealer: West	♠ K4	♠ J6	1 ♣	1NT	Pass	2 ♣ ¹
Vul: N-S	♥ K983	♥ QT76	Pass	2 ♥	Pass	3 ♥
North HCP: 15	♦ AJ3	♦ K74	All Pass			
South HCP: 8	♣ KJ32	♣ Q876				
Contract: 3 ♥ South			1. Stayman			

Board: 152	North:	South:	W	N	E	S
Dealer: East	♠ QT82	♠ AKJ			1 ♦	1NT
Vul: None	♥ Q4	♥ 752	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 9	♦ J862	♦ AKT9	Pass	3NT	All Pass	
South HCP: 15	♣ A64	♣ 832				
Contract: 3NT North			1. Stayman			

Board: 153	North:	South:	W	N	E	S
Dealer: West	♠ A32	♠ J86	1 ♣	1NT	Pass	2 ♣ ¹
Vul: None	♥ A64	♥ KQ72	Pass	2 ♦	Pass	2NT
North HCP: 17	♦ KQ9	♦ J63	Pass	3NT	All Pass	
South HCP: 10	♣ AT92	♣ K73				
Contract: 3NT North			1. Stayman			

Board: 154	North:	South:	W	N	E	S
Dealer: East	♠ AJ98	♠ QT74			1 ♣	1NT
Vul: E-W	♥ K965	♥ QT87	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 8	♦ 763	♦ AJ	Pass	3 ♥	All Pass	
South HCP: 15	♣ 86	♣ AQ4				
Contract: 3 ♥ North			1. Stayman			

Board: 155	North:	South:	W	N	E	S
Dealer: West	♠ A92	♠ T863	1 ♦	1NT	Pass	2 ♣ ¹
Vul: Both	♥ 72	♥ AKJ6	Pass	2 ♦	Pass	3NT
North HCP: 15+1	♦ A42	♦ Q5	All Pass			
South HCP: 10	♣ AQJT4	♣ 853				
Contract: 3NT South			1. Stayman			

South hands**We_Overcall_NT_then_Stayman**

Board: 151	♠ J6	LHO opens the bidding 1♣.
Dealer: West	♥ QT76	Partner bids next.
Vul: N-S	♦ K74	
HCP: 8	♣ Q876	

Board: 152	♠ AKJ	RHO opens the bidding 1♦.
Dealer: East	♥ 752	You bid next.
Vul: None	♦ AKT9	
HCP: 15	♣ 832	

Board: 153	♠ J86	LHO opens the bidding 1♣.
Dealer: West	♥ KQ72	Partner bids next.
Vul: None	♦ J63	
HCP: 10	♣ K73	

Board: 154	♠ QT74	RHO opens the bidding 1♣.
Dealer: East	♥ QT87	You bid next.
Vul: E-W	♦ AJ	
HCP: 15	♣ AQ4	

Board: 155	♠ T863	LHO opens the bidding 1♦.
Dealer: West	♥ AKJ6	Partner bids next.
Vul: Both	♦ Q5	
HCP: 10	♣ 853	

Both hands (Answers Page)

Board: 151	North:	South:	W	N	E	S
Dealer: West	♠ K4	♠ J6	1 ♣	1NT	Pass	2 ♣ ¹
Vul: N-S	♥ K983	♥ QT76	Pass	2 ♥	Pass	3 ♥
North HCP: 15	♦ AJ3	♦ K74	All Pass			
South HCP: 8	♣ KJ32	♣ Q876				
Contract: 3 ♥ South			1. Stayman			

Board: 152	North:	South:	W	N	E	S
Dealer: East	♠ QT82	♠ AKJ			1 ♦	1NT
Vul: None	♥ Q4	♥ 752	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 9	♦ J862	♦ AKT9	Pass	3NT	All Pass	
South HCP: 15	♣ A64	♣ 832				
Contract: 3NT North			1. Stayman			

Board: 153	North:	South:	W	N	E	S
Dealer: West	♠ A32	♠ J86	1 ♣	1NT	Pass	2 ♣ ¹
Vul: None	♥ A64	♥ KQ72	Pass	2 ♦	Pass	2NT
North HCP: 17	♦ KQ9	♦ J63	Pass	3NT	All Pass	
South HCP: 10	♣ AT92	♣ K73				
Contract: 3NT North			1. Stayman			

Board: 154	North:	South:	W	N	E	S
Dealer: East	♠ AJ98	♠ QT74			1 ♣	1NT
Vul: E-W	♥ K965	♥ QT87	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 8	♦ 763	♦ AJ	Pass	3 ♥	All Pass	
South HCP: 15	♣ 86	♣ AQ4				
Contract: 3 ♥ North			1. Stayman			

Board: 155	North:	South:	W	N	E	S
Dealer: West	♠ A92	♠ T863	1 ♦	1NT	Pass	2 ♣ ¹
Vul: Both	♥ 72	♥ AKJ6	Pass	2 ♦	Pass	3NT
North HCP: 15+1	♦ A42	♦ Q5	All Pass			
South HCP: 10	♣ AQJT4	♣ 853				
Contract: 3NT South			1. Stayman			

North hands

We_Overcall_NT_then_Stayman

Board: 156	♠ KJ42	LHO opens the bidding 1♣.
Dealer: East	♥ T4	Partner bids next.
Vul: E-W	♦ QJT4	
HCP: 10	♣ K95	

Board: 157	♠ A72	RHO opens the bidding 1♦.
Dealer: West	♥ Q732	You bid next.
Vul: Both	♦ AQ42	
HCP: 15	♣ K8	

Board: 158	♠ AQ85	LHO opens the bidding 1♣.
Dealer: East	♥ J842	Partner bids next.
Vul: N-S	♦ JT5	
HCP: 9	♣ J8	

Board: 159	♠ KJ4	RHO opens the bidding 1♥.
Dealer: West	♥ AK7	You bid next.
Vul: Both	♦ 952	
HCP: 16	♣ AJ93	

Board: 160	♠ K532	LHO opens the bidding 1♦.
Dealer: East	♥ QJ82	Partner bids next.
Vul: N-S	♦ 43	
HCP: 9	♣ K64	

Both hands (Answers Page)

Board: 156	North:	South:	W	N	E	S
Dealer: East	♠ KJ42	♠ T875			1♣	1NT
Vul: E-W	♥ T4	♥ A863	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ QJT4	♦ AK	Pass	2NT	Pass	3♠
South HCP: 15	♣ K95	♣ A87	Pass	4♠	All Pass	
Contract: 4♠ North			1. Stayman			

Board: 157	North:	South:	W	N	E	S
Dealer: West	♠ A72	♠ KT65	1♦	1NT	Pass	2♣ ¹
Vul: Both	♥ Q732	♥ A94	Pass	2♥	Pass	2NT
North HCP: 15	♦ AQ42	♦ 73	All Pass			
South HCP: 10	♣ K8	♣ QJT7	1. Stayman			
Contract: 2NT South						

Board: 158	North:	South:	W	N	E	S
Dealer: East	♠ AQ85	♠ KJ7			1♣	1NT
Vul: N-S	♥ J842	♥ KQ7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ JT5	♦ Q86	Pass	3NT	All Pass	
South HCP: 15	♣ J8	♣ AT94	1. Stayman			
Contract: 3NT North						

Board: 159	North:	South:	W	N	E	S
Dealer: West	♠ KJ4	♠ 7652	1♥	1NT	Pass	2♣ ¹
Vul: Both	♥ AK7	♥ J8	Pass	2♦	Pass	3NT
North HCP: 16	♦ 952	♦ KQT	All Pass			
South HCP: 11	♣ AJ93	♣ KQT5	1. Stayman			
Contract: 3NT South						

Board: 160	North:	South:	W	N	E	S
Dealer: East	♠ K532	♠ JT4			1♦	1NT
Vul: N-S	♥ QJ82	♥ AK3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 43	♦ KT7	Pass	3NT	All Pass	
South HCP: 17	♣ K64	♣ AQT9	1. Stayman			
Contract: 3NT North						

South hands**We_Overcall_NT_then_Stayman**

Board: 156	♠ T875	RHO opens the bidding 1♣.
Dealer: East	♥ A863	You bid next.
Vul: E-W	♦ AK	
HCP: 15	♣ A87	

Board: 157	♠ KT65	LHO opens the bidding 1♦.
Dealer: West	♥ A94	Partner bids next.
Vul: Both	♦ 73	
HCP: 10	♣ QJT7	

Board: 158	♠ KJ7	RHO opens the bidding 1♣.
Dealer: East	♥ KQ7	You bid next.
Vul: N-S	♦ Q86	
HCP: 15	♣ AT94	

Board: 159	♠ 7652	LHO opens the bidding 1♥.
Dealer: West	♥ J8	Partner bids next.
Vul: Both	♦ KQT	
HCP: 11	♣ KQT5	

Board: 160	♠ JT4	RHO opens the bidding 1♦.
Dealer: East	♥ AK3	You bid next.
Vul: N-S	♦ KT7	
HCP: 17	♣ AQT9	

Both hands (Answers Page)

Board: 156	North:	South:	W	N	E	S
Dealer: East	♠ KJ42	♠ T875			1♣	1NT
Vul: E-W	♥ T4	♥ A863	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ QJT4	♦ AK	Pass	2NT	Pass	3♠
South HCP: 15	♣ K95	♣ A87	Pass	4♠	All Pass	
Contract: 4♠ North			1. Stayman			

Board: 157	North:	South:	W	N	E	S	
Dealer: West	♠ A72	♠ KT65	1♦	1NT	Pass	2♣ ¹	
Vul: Both	♥ Q732	♥ A94	Pass	2♥	Pass	2NT	
North HCP: 15	♦ AQ42	♦ 73	All Pass				
South HCP: 10	♣ K8	♣ QJT7		1. Stayman			
Contract: 2NT South							

Board: 158	North:	South:	W	N	E	S	
Dealer: East	♠ AQ85	♠ KJ7			1♣	1NT	
Vul: N-S	♥ J842	♥ KQ7	Pass	2♣ ¹	Pass	2♦	
North HCP: 9	♦ JT5	♦ Q86	Pass	3NT	All Pass		
South HCP: 15	♣ J8	♣ AT94		1. Stayman			
Contract: 3NT North							

Board: 159	North:	South:	W	N	E	S	
Dealer: West	♠ KJ4	♠ 7652	1♥	1NT	Pass	2♣ ¹	
Vul: Both	♥ AK7	♥ J8	Pass	2♦	Pass	3NT	
North HCP: 16	♦ 952	♦ KQT	All Pass				
South HCP: 11	♣ AJ93	♣ KQT5		1. Stayman			
Contract: 3NT South							

Board: 160	North:	South:	W	N	E	S	
Dealer: East	♠ K532	♠ JT4			1♦	1NT	
Vul: N-S	♥ QJ82	♥ AK3	Pass	2♣ ¹	Pass	2♦	
North HCP: 9	♦ 43	♦ KT7	Pass	3NT	All Pass		
South HCP: 17	♣ K64	♣ AQT9		1. Stayman			
Contract: 3NT North							

North hands**We_Overcall_NT_then_Stayman**

Board: 161	♠ AJ7	RHO opens the bidding 1 ♠.
Dealer: West	♥ AK96	You bid next.
Vul: None	♦ AT73	
HCP: 16	♣ 54	

Board: 162	♠ AK9	LHO opens the bidding 1 ♦.
Dealer: East	♥ J764	Partner bids next.
Vul: N-S	♦ Q9	
HCP: 10	♣ T943	

Board: 163	♠ J3	RHO opens the bidding 1 ♦.
Dealer: West	♥ A987	You bid next.
Vul: E-W	♦ AJ3	
HCP: 15	♣ AJT5	

Board: 164	♠ AK87	LHO opens the bidding 1 ♥.
Dealer: East	♥ 93	Partner bids next.
Vul: N-S	♦ Q96	
HCP: 10	♣ J872	

Board: 165	♠ J5	RHO opens the bidding 1 ♦.
Dealer: West	♥ KJ64	You bid next.
Vul: Both	♦ AKT7	
HCP: 15	♣ K82	

Both hands (Answers Page)

Board: 161	North:	South:	W	N	E	S
Dealer: West	♠ AJ7	♠ 53	1 ♠	1NT	Pass	2 ♣ ¹
Vul: None	♥ AK96	♥ QJ52	Pass	2 ♥	Pass	4 ♥
North HCP: 16	♦ AT73	♦ J984	All Pass			
South HCP: 9	♣ 54	♣ KQT				
Contract: 4 ♥ South			1. Stayman			

Board: 162	North:	South:	W	N	E	S
Dealer: East	♠ AK9	♠ Q54			1 ♦	1NT
Vul: N-S	♥ J764	♥ A5	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10	♦ Q9	♦ A83	Pass	3NT	All Pass	
South HCP: 15+1	♣ T943	♣ AJ872				
Contract: 3NT North			1. Stayman			

Board: 163	North:	South:	W	N	E	S
Dealer: West	♠ J3	♠ A72	1 ♦	1NT	Pass	2 ♣ ¹
Vul: E-W	♥ A987	♥ KJ43	Pass	2 ♥	Pass	4 ♥
North HCP: 15	♦ AJ3	♦ 97	All Pass			
South HCP: 8	♣ AJT5	♣ 9643				
Contract: 4 ♥ South			1. Stayman			

Board: 164	North:	South:	W	N	E	S
Dealer: East	♠ AK87	♠ 954			1 ♥	1NT
Vul: N-S	♥ 93	♥ AK6	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10	♦ Q96	♦ K752	Pass	3NT	All Pass	
South HCP: 15	♣ J872	♣ KQT				
Contract: 3NT North			1. Stayman			

Board: 165	North:	South:	W	N	E	S
Dealer: West	♠ J5	♠ A843	1 ♦	1NT	Pass	2 ♣ ¹
Vul: Both	♥ KJ64	♥ 872	Pass	2 ♥	Pass	2NT
North HCP: 15	♦ AKT7	♦ J5	All Pass			
South HCP: 10	♣ K82	♣ AJT4				
Contract: 2NT South			1. Stayman			

South hands**We_Overcall_NT_then_Stayman**

Board: 161	♠ 53	LHO opens the bidding 1 ♠.
Dealer: West	♥ QJ52	Partner bids next.
Vul: None	♦ J984	
HCP: 9	♣ KQT	

Board: 162	♠ Q54	RHO opens the bidding 1 ♦ .
Dealer: East	♥ A5	You bid next.
Vul: N-S	♦ A83	
HCP: 15+1	♣ AJ872	

Board: 163	♠ A72	LHO opens the bidding 1 ♦ .
Dealer: West	♥ KJ43	Partner bids next.
Vul: E-W	♦ 97	
HCP: 8	♣ 9643	

Board: 164	♠ 954	RHO opens the bidding 1 ♥ .
Dealer: East	♥ AK6	You bid next.
Vul: N-S	♦ K752	
HCP: 15	♣ KQT	

Board: 165	♠ A843	LHO opens the bidding 1 ♦ .
Dealer: West	♥ 872	Partner bids next.
Vul: Both	♦ J5	
HCP: 10	♣ AJT4	

Both hands (Answers Page)

Board: 161	North:	South:	W	N	E	S
Dealer: West	♠ AJ7	♠ 53	1 ♠	1NT	Pass	2 ♣ ¹
Vul: None	♥ AK96	♥ QJ52	Pass	2 ♥	Pass	4 ♥
North HCP: 16	♦ AT73	♦ J984	All Pass			
South HCP: 9	♣ 54	♣ KQT				
Contract: 4 ♥ South			1. Stayman			

Board: 162	North:	South:	W	N	E	S
Dealer: East	♠ AK9	♠ Q54			1 ♦	1NT
Vul: N-S	♥ J764	♥ A5	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10	♦ Q9	♦ A83	Pass	3NT	All Pass	
South HCP: 15+1	♣ T943	♣ AJ872				
Contract: 3NT North			1. Stayman			

Board: 163	North:	South:	W	N	E	S
Dealer: West	♠ J3	♠ A72	1 ♦	1NT	Pass	2 ♣ ¹
Vul: E-W	♥ A987	♥ KJ43	Pass	2 ♥	Pass	4 ♥
North HCP: 15	♦ AJ3	♦ 97	All Pass			
South HCP: 8	♣ AJT5	♣ 9643				
Contract: 4 ♥ South			1. Stayman			

Board: 164	North:	South:	W	N	E	S
Dealer: East	♠ AK87	♠ 954			1 ♥	1NT
Vul: N-S	♥ 93	♥ AK6	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10	♦ Q96	♦ K752	Pass	3NT	All Pass	
South HCP: 15	♣ J872	♣ KQT				
Contract: 3NT North			1. Stayman			

Board: 165	North:	South:	W	N	E	S
Dealer: West	♠ J5	♠ A843	1 ♦	1NT	Pass	2 ♣ ¹
Vul: Both	♥ KJ64	♥ 872	Pass	2 ♥	Pass	2NT
North HCP: 15	♦ AKT7	♦ J5	All Pass			
South HCP: 10	♣ K82	♣ AJT4				
Contract: 2NT South			1. Stayman			

North hands

We_Overcall_NT_then_Stayman

Board: 166 ♠ 82 LHO opens the bidding 1♠.

Dealer: East ♥ T852 Partner bids next.

Vul: E-W ♦ KJT9

HCP: 10 ♣ KQJ

Board: 167 ♠ A6 RHO opens the bidding 1♣.

Dealer: West ♥ A973 You bid next.

Vul: Both ♦ QJ64 West (RHO) Doubles 2♦ if possible.

HCP: 15 ♣ A53

Board: 168 ♠ A742 LHO opens the bidding 1♣.

Dealer: East ♥ QT Partner bids next.

Vul: E-W ♦ 752 East (LHO) Doubles 2♣ if possible.

HCP: 8 ♣ Q653

Board: 169 ♠ KQT4 RHO opens the bidding 1♣.

Dealer: West ♥ Q95 You bid next.

Vul: None ♦ AK3

HCP: 17 ♣ QJ8

Board: 170 ♠ 63 LHO opens the bidding 1♠.

Dealer: East ♥ T642 Partner bids next.

Vul: Both ♦ T32 East (LHO) bids 2♥ if possible.

HCP: 9 ♣ AKQT West (RHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 166	North:	South:	W	N	E	S
Dealer: East	♠ 82	♠ A764			1 ♠	1NT
Vul: E-W	♥ T852	♥ AQJ4	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 10	♦ KJT9	♦ A3	Pass	2 ♠ ²	Pass	4 ♥
South HCP: 15	♣ KQJ	♣ 753	All Pass			
Contract: 4 ♥ South			1. Stayman			
			2. limit raise or better in !H			

Board: 167	North:	South:	W	N	E	S
Dealer: West	♠ A6	♠ QJ73	1 ♣	1NT	Pass	2 ♣ ¹
Vul: Both	♥ A973	♥ KT84	X	2 ♥	Pass	3 ♥
North HCP: 15	♦ QJ64	♦ 97	All Pass			
South HCP: 8	♣ A53	♣ QT9	1. Stayman			
Contract: 3 ♥ South						

Board: 168	North:	South:	W	N	E	S
Dealer: East	♠ A742	♠ JT			1 ♣	1NT
Vul: E-W	♥ QT	♥ KJ72	Pass	2 ♣ ¹	X	2 ♥
North HCP: 8	♦ 752	♦ AK98	Pass	2NT	All Pass	
South HCP: 15	♣ Q653	♣ K98	1. Stayman			
Contract: 2NT North						

Board: 169	North:	South:	W	N	E	S
Dealer: West	♠ KQT4	♠ A652	1 ♣	1NT	Pass	2 ♣ ¹
Vul: None	♥ Q95	♥ KJT	Pass	2 ♠	All Pass	
North HCP: 17	♦ AK3	♦ T84	1. Stayman			
South HCP: 8	♣ QJ8	♣ 543				
Contract: 2 ♠ North						

Board: 170	North:	South:	W	N	E	S
Dealer: East	♠ 63	♠ AKT4			1 ♠	1NT
Vul: Both	♥ T642	♥ A85	Pass	2 ♣ ¹	2 ♥	X
North HCP: 9	♦ T32	♦ KJ8	2 ♠	3NT	All Pass	
South HCP: 16	♣ AKQT	♣ J64	1. Stayman			
Contract: 3NT North						

South hands**We_Overcall_NT_then_Stayman**

Board: 166 ♠ A764 RHO opens the bidding 1♠.

Dealer: East ♥ AQJ4 You bid next.

Vul: E-W ♦ A3

HCP: 15 ♣ 753

Board: 167 ♠ QJ73 LHO opens the bidding 1♣.

Dealer: West ♥ KT84 Partner bids next.

Vul: Both ♦ 97 West (LHO) Doubles 2♣ if possible.

HCP: 8 ♣ QT9

Board: 168 ♠ JT RHO opens the bidding 1♣.

Dealer: East ♥ KJ72 You bid next.

Vul: E-W ♦ AK98 East (RHO) Doubles 2♣ if possible.

HCP: 15 ♣ K98

Board: 169 ♠ A652 LHO opens the bidding 1♣.

Dealer: West ♥ KJT Partner bids next.

Vul: None ♦ T84

HCP: 8 ♣ 543

Board: 170 ♠ AKT4 RHO opens the bidding 1♠.

Dealer: East ♥ A85 You bid next.

Vul: Both ♦ KJ8 East (RHO) bids 2♥ if possible.

HCP: 16 ♣ J64 West (LHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 166	North:	South:	W	N	E	S
Dealer: East	♠ 82	♠ A764			1 ♠	1NT
Vul: E-W	♥ T852	♥ AQJ4	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 10	♦ KJT9	♦ A3	Pass	2 ♠ ²	Pass	4 ♥
South HCP: 15	♣ KQJ	♣ 753	All Pass			
Contract: 4 ♥ South			1. Stayman			
			2. limit raise or better in !H			

Board: 167	North:	South:	W	N	E	S
Dealer: West	♠ A6	♠ QJ73	1 ♣	1NT	Pass	2 ♣ ¹
Vul: Both	♥ A973	♥ KT84	X	2 ♥	Pass	3 ♥
North HCP: 15	♦ QJ64	♦ 97	All Pass			
South HCP: 8	♣ A53	♣ QT9	1. Stayman			
Contract: 3 ♥ South						

Board: 168	North:	South:	W	N	E	S
Dealer: East	♠ A742	♠ JT			1 ♣	1NT
Vul: E-W	♥ QT	♥ KJ72	Pass	2 ♣ ¹	X	2 ♥
North HCP: 8	♦ 752	♦ AK98	Pass	2NT	All Pass	
South HCP: 15	♣ Q653	♣ K98	1. Stayman			
Contract: 2NT North						

Board: 169	North:	South:	W	N	E	S
Dealer: West	♠ KQT4	♠ A652	1 ♣	1NT	Pass	2 ♣ ¹
Vul: None	♥ Q95	♥ KJT	Pass	2 ♠	All Pass	
North HCP: 17	♦ AK3	♦ T84	1. Stayman			
South HCP: 8	♣ QJ8	♣ 543				
Contract: 2 ♠ North						

Board: 170	North:	South:	W	N	E	S
Dealer: East	♠ 63	♠ AKT4			1 ♠	1NT
Vul: Both	♥ T642	♥ A85	Pass	2 ♣ ¹	2 ♥	X
North HCP: 9	♦ T32	♦ KJ8	2 ♠	3NT	All Pass	
South HCP: 16	♣ AKQT	♣ J64	1. Stayman			
Contract: 3NT North						

North hands

We_Overcall_NT_then_Stayman

Board: 171	♠ J62	RHO opens the bidding 1♦.
Dealer: West	♥ AQ6	You bid next.
Vul: None	♦ AK5	West (RHO) bids 2♦ if possible.
HCP: 17	♣ KT83	

Board: 172	♠ A842	LHO opens the bidding 1♦.
Dealer: East	♥ 852	Partner bids next.
Vul: E-W	♦ T2	
HCP: 8	♣ KJT2	

Board: 173	♠ Q53	RHO opens the bidding 1♦.
Dealer: West	♥ KQ2	You bid next.
Vul: None	♦ KQ75	
HCP: 16	♣ AT5	

Board: 174	♠ KT86	LHO opens the bidding 1♣.
Dealer: East	♥ T763	Partner bids next.
Vul: N-S	♦ KT	
HCP: 9	♣ K85	

Board: 175	♠ KQ6	RHO opens the bidding 1♠.
Dealer: West	♥ K9	You bid next.
Vul: None	♦ Q975	
HCP: 16	♣ AQ98	

Both hands (Answers Page)

Board: 171	North:	South:	W	N	E	S
Dealer: West	♠ J62	♠ QT75	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ AQ6	♥ J72	2♦	2NT	All Pass	
North HCP: 17	♦ AK5	♦ J7				
South HCP: 8	♣ KT83	♣ A542			1. Stayman	
Contract: 2NT North						

Board: 172	North:	South:	W	N	E	S
Dealer: East	♠ A842	♠ T3			1♦	1NT
Vul: E-W	♥ 852	♥ AKQ9	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ T2	♦ AK73	Pass	2NT	All Pass	
South HCP: 16	♣ KJT2	♣ 986			1. Stayman	
Contract: 2NT North						

Board: 173	North:	South:	W	N	E	S
Dealer: West	♠ Q53	♠ AT7	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ KQ2	♥ 7654	Pass	2♦	Pass	3NT
North HCP: 16	♦ KQ75	♦ J6		All Pass		
South HCP: 10	♣ AT5	♣ KQ97			1. Stayman	
Contract: 3NT South						

Board: 174	North:	South:	W	N	E	S
Dealer: East	♠ KT86	♠ J32			1♣	1NT
Vul: N-S	♥ T763	♥ AJ8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KT	♦ AJ75	Pass	3NT	All Pass	
South HCP: 17	♣ K85	♣ AQ3			1. Stayman	
Contract: 3NT North						

Board: 175	North:	South:	W	N	E	S
Dealer: West	♠ KQ6	♠ T43	1♠	1NT	Pass	2♣ ¹
Vul: None	♥ K9	♥ AJ62	Pass	2♦	Pass	3NT
North HCP: 16	♦ Q975	♦ A2		All Pass		
South HCP: 9	♣ AQ98	♣ 6543			1. Stayman	
Contract: 3NT South						

South hands**We_Overcall_NT_then_Stayman**

Board: 171	♠ QT75	LHO opens the bidding 1♦.
Dealer: West	♥ J72	Partner bids next.
Vul: None	♦ J7	West (LHO) bids 2♦ if possible.
HCP: 8	♣ A542	

Board: 172	♠ T3	RHO opens the bidding 1♦.
Dealer: East	♥ AKQ9	You bid next.
Vul: E-W	♦ AK73	
HCP: 16	♣ 986	

Board: 173	♠ AT7	LHO opens the bidding 1♦.
Dealer: West	♥ 7654	Partner bids next.
Vul: None	♦ J6	
HCP: 10	♣ KQ97	

Board: 174	♠ J32	RHO opens the bidding 1♣.
Dealer: East	♥ AJ8	You bid next.
Vul: N-S	♦ AJ75	
HCP: 17	♣ AQ3	

Board: 175	♠ T43	LHO opens the bidding 1♠.
Dealer: West	♥ AJ62	Partner bids next.
Vul: None	♦ A2	
HCP: 9	♣ 6543	

Both hands (Answers Page)

Board: 171	North:	South:	W	N	E	S
Dealer: West	♠ J62	♠ QT75	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ AQ6	♥ J72	2♦	2NT	All Pass	
North HCP: 17	♦ AK5	♦ J7				
South HCP: 8	♣ KT83	♣ A542			1. Stayman	
Contract: 2NT North						

Board: 172	North:	South:	W	N	E	S
Dealer: East	♠ A842	♠ T3			1♦	1NT
Vul: E-W	♥ 852	♥ AKQ9	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ T2	♦ AK73	Pass	2NT	All Pass	
South HCP: 16	♣ KJT2	♣ 986			1. Stayman	
Contract: 2NT North						

Board: 173	North:	South:	W	N	E	S
Dealer: West	♠ Q53	♠ AT7	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ KQ2	♥ 7654	Pass	2♦	Pass	3NT
North HCP: 16	♦ KQ75	♦ J6		All Pass		
South HCP: 10	♣ AT5	♣ KQ97			1. Stayman	
Contract: 3NT South						

Board: 174	North:	South:	W	N	E	S
Dealer: East	♠ KT86	♠ J32			1♣	1NT
Vul: N-S	♥ T763	♥ AJ8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KT	♦ AJ75	Pass	3NT	All Pass	
South HCP: 17	♣ K85	♣ AQ3			1. Stayman	
Contract: 3NT North						

Board: 175	North:	South:	W	N	E	S
Dealer: West	♠ KQ6	♠ T43	1♠	1NT	Pass	2♣ ¹
Vul: None	♥ K9	♥ AJ62	Pass	2♦	Pass	3NT
North HCP: 16	♦ Q975	♦ A2		All Pass		
South HCP: 9	♣ AQ98	♣ 6543			1. Stayman	
Contract: 3NT South						

North hands**We_Overcall_NT_then_Stayman**

Board: 176	♠ K874	LHO opens the bidding 1♣.
Dealer: East	♥ QT72	Partner bids next.
Vul: None	♦ A92	East (LHO) Doubles 2♣ if possible.
HCP: 9	♣ T7	

Board: 177	♠ AK7	RHO opens the bidding 1♠.
Dealer: West	♥ 853	You bid next.
Vul: N-S	♦ AK	
HCP: 17+1	♣ QJT96	

Board: 178	♠ T754	LHO opens the bidding 1♦.
Dealer: East	♥ J983	Partner bids next.
Vul: E-W	♦ A652	
HCP: 8	♣ K	

Board: 179	♠ K4	RHO opens the bidding 1♦.
Dealer: West	♥ AJT4	You bid next.
Vul: N-S	♦ K52	
HCP: 15	♣ A954	

Board: 180	♠ QT53	LHO opens the bidding 1♣.
Dealer: East	♥ AT83	Partner bids next.
Vul: None	♦ Q432	East (LHO) Doubles 2♣ if possible.
HCP: 8	♣ T	

Both hands (Answers Page)

Board: 176	North:	South:	W	N	E	S
Dealer: East	♠ K874	♠ AJ3			1♣	1NT
Vul: None	♥ QT72	♥ K83	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ A92	♦ J54	Pass	3NT	All Pass	
South HCP: 15	♣ T7	♣ AQ32				
Contract: 3NT North			1. Stayman			

Board: 177	North:	South:	W	N	E	S
Dealer: West	♠ AK7	♠ QT54	1♠	1NT	Pass	2♣ ¹
Vul: N-S	♥ 853	♥ KQ76	Pass	2♦	Pass	2NT
North HCP: 17+1	♦ AK	♦ J875	Pass	3NT	All Pass	
South HCP: 8	♣ QJT96	♣ 3				
Contract: 3NT North			1. Stayman			

Board: 178	North:	South:	W	N	E	S
Dealer: East	♠ T754	♠ AJ62			1♦	1NT
Vul: E-W	♥ J983	♥ T74	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ A652	♦ KJT	Pass	3♠	All Pass	
South HCP: 15	♣ K	♣ AQ9				
Contract: 3♠ North			1. Stayman			

Board: 179	North:	South:	W	N	E	S
Dealer: West	♠ K4	♠ AQ65	1♦	1NT	Pass	2♣ ¹
Vul: N-S	♥ AJT4	♥ 972	Pass	2♥	Pass	2NT
North HCP: 15	♦ K52	♦ 83		All Pass		
South HCP: 9	♣ A954	♣ K872				
Contract: 2NT South			1. Stayman			

Board: 180	North:	South:	W	N	E	S
Dealer: East	♠ QT53	♠ AKJ9			1♣	1NT
Vul: None	♥ AT83	♥ J92	Pass	2♣ ¹	X	2♠
North HCP: 8	♦ Q432	♦ J9	Pass	4♠	All Pass	
South HCP: 15	♣ T	♣ AJ94				
Contract: 4♠ North			1. Stayman			

South hands**We_Overcall_NT_then_Stayman**

Board: 176	♠ AJ3	RHO opens the bidding 1♣.
Dealer: East	♥ K83	You bid next.
Vul: None	♦ J54	East (RHO) Doubles 2♣ if possible.
HCP: 15	♣ AQ32	

Board: 177	♠ QT54	LHO opens the bidding 1♠.
Dealer: West	♥ KQ76	Partner bids next.
Vul: N-S	♦ J875	
HCP: 8	♣ 3	

Board: 178	♠ AJ62	RHO opens the bidding 1♦.
Dealer: East	♥ T74	You bid next.
Vul: E-W	♦ KJT	
HCP: 15	♣ AQ9	

Board: 179	♠ AQ65	LHO opens the bidding 1♦.
Dealer: West	♥ 972	Partner bids next.
Vul: N-S	♦ 83	
HCP: 9	♣ K872	

Board: 180	♠ AKJ9	RHO opens the bidding 1♣.
Dealer: East	♥ J92	You bid next.
Vul: None	♦ J9	East (RHO) Doubles 2♣ if possible.
HCP: 15	♣ AJ94	

Both hands (Answers Page)

Board: 176	North:	South:	W	N	E	S
Dealer: East	♠ K874	♠ AJ3			1♣	1NT
Vul: None	♥ QT72	♥ K83	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ A92	♦ J54	Pass	3NT	All Pass	
South HCP: 15	♣ T7	♣ AQ32				
Contract: 3NT North			1. Stayman			

Board: 177	North:	South:	W	N	E	S
Dealer: West	♠ AK7	♠ QT54	1♠	1NT	Pass	2♣ ¹
Vul: N-S	♥ 853	♥ KQ76	Pass	2♦	Pass	2NT
North HCP: 17+1	♦ AK	♦ J875	Pass	3NT	All Pass	
South HCP: 8	♣ QJT96	♣ 3				
Contract: 3NT North			1. Stayman			

Board: 178	North:	South:	W	N	E	S
Dealer: East	♠ T754	♠ AJ62			1♦	1NT
Vul: E-W	♥ J983	♥ T74	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ A652	♦ KJT	Pass	3♠	All Pass	
South HCP: 15	♣ K	♣ AQ9				
Contract: 3♠ North			1. Stayman			

Board: 179	North:	South:	W	N	E	S
Dealer: West	♠ K4	♠ AQ65	1♦	1NT	Pass	2♣ ¹
Vul: N-S	♥ AJT4	♥ 972	Pass	2♥	Pass	2NT
North HCP: 15	♦ K52	♦ 83			All Pass	
South HCP: 9	♣ A954	♣ K872				
Contract: 2NT South			1. Stayman			

Board: 180	North:	South:	W	N	E	S
Dealer: East	♠ QT53	♠ AKJ9			1♣	1NT
Vul: None	♥ AT83	♥ J92	Pass	2♣ ¹	X	2♠
North HCP: 8	♦ Q432	♦ J9	Pass	4♠	All Pass	
South HCP: 15	♣ T	♣ AJ94				
Contract: 4♠ North			1. Stayman			

North hands

We_Overcall_NT_then_Stayman

Board: 181	♠ T76	LHO opens the bidding 1♠.
Dealer: East	♥ AK65	Partner bids next.
Vul: Both	♦ Q4	
HCP: 9	♣ T542	

Board: 182	♠ T963	LHO opens the bidding 1♣.
Dealer: East	♥ JT6	Partner bids next.
Vul: N-S	♦ A9	
HCP: 10	♣ AJ92	

Board: 183	♠ QT4	RHO opens the bidding 1♣.
Dealer: West	♥ A87	You bid next.
Vul: Both	♦ Q76	
HCP: 16	♣ AKJ9	

Board: 184	♠ AJ83	LHO opens the bidding 1♦.
Dealer: East	♥ T642	Partner bids next.
Vul: None	♦ QT63	
HCP: 8	♣ J	

Board: 185	♠ 964	RHO opens the bidding 1♣.
Dealer: West	♥ KJ4	You bid next.
Vul: N-S	♦ AKQ8	
HCP: 17	♣ AT8	

Both hands (Answers Page)

Board: 181	North:	South:	W	N	E	S
Dealer: East	♠ T76	♠ AJ53			1 ♠	1NT
Vul: Both	♥ AK65	♥ 974	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 9	♦ Q4	♦ J52	Pass	3 ♣	All Pass	
South HCP: 15	♣ T542	♣ AKQ				
Contract: 3♣ North			1. Stayman			

Board: 182	North:	South:	W	N	E	S
Dealer: East	♠ T963	♠ A75			1 ♣	1NT
Vul: N-S	♥ JT6	♥ K43	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10	♦ A9	♦ KQ54	Pass	3NT	All Pass	
South HCP: 15	♣ AJ92	♣ KT3				
Contract: 3NT North			1. Stayman			

Board: 183	North:	South:	W	N	E	S
Dealer: West	♠ QT4	♠ 752	1 ♣	1NT	Pass	2 ♣ ¹
Vul: Both	♥ A87	♥ KQ94	Pass	2 ♦	Pass	2NT
North HCP: 16	♦ Q76	♦ KJ84	All Pass			
South HCP: 9	♣ AKJ9	♣ 65				
Contract: 2NT South			1. Stayman			

Board: 184	North:	South:	W	N	E	S
Dealer: East	♠ AJ83	♠ 954			1 ♦	1NT
Vul: None	♥ T642	♥ K8	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 8	♦ QT63	♦ AK5	Pass	2NT	Pass	3NT
South HCP: 17+1	♣ J	♣ AKT64	All Pass			
Contract: 3NT South			1. Stayman			

Board: 185	North:	South:	W	N	E	S
Dealer: West	♠ 964	♠ AK75	1 ♣	1NT	Pass	2 ♣ ¹
Vul: N-S	♥ KJ4	♥ T83	Pass	2 ♦	Pass	3NT
North HCP: 17	♦ AKQ8	♦ J95	All Pass			
South HCP: 9	♣ AT8	♣ J93				
Contract: 3NT South			1. Stayman			

South hands**We_Overcall_NT_then_Stayman**

Board: 181	♠ AJ53	RHO opens the bidding 1 ♠.
Dealer: East	♥ 974	You bid next.
Vul: Both	♦ J52	
HCP: 15	♣ AKQ	

Board: 182	♠ A75	RHO opens the bidding 1 ♣.
Dealer: East	♥ K43	You bid next.
Vul: N-S	♦ KQ54	
HCP: 15	♣ KT3	

Board: 183	♠ 752	LHO opens the bidding 1 ♣.
Dealer: West	♥ KQ94	Partner bids next.
Vul: Both	♦ KJ84	
HCP: 9	♣ 65	

Board: 184	♠ 954	RHO opens the bidding 1 ♦.
Dealer: East	♥ K8	You bid next.
Vul: None	♦ AK5	
HCP: 17+1	♣ AKT64	

Board: 185	♠ AK75	LHO opens the bidding 1 ♣.
Dealer: West	♥ T83	Partner bids next.
Vul: N-S	♦ J95	
HCP: 9	♣ J93	

Both hands (Answers Page)

Board: 181	North:	South:	W	N	E	S
Dealer: East	♠ T76	♠ AJ53			1 ♠	1NT
Vul: Both	♥ AK65	♥ 974	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 9	♦ Q4	♦ J52	Pass	3 ♣	All Pass	
South HCP: 15	♣ T542	♣ AKQ				
Contract: 3♣ North			1. Stayman			

Board: 182	North:	South:	W	N	E	S
Dealer: East	♠ T963	♠ A75			1 ♣	1NT
Vul: N-S	♥ JT6	♥ K43	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10	♦ A9	♦ KQ54	Pass	3NT	All Pass	
South HCP: 15	♣ AJ92	♣ KT3				
Contract: 3NT North			1. Stayman			

Board: 183	North:	South:	W	N	E	S
Dealer: West	♠ QT4	♠ 752	1 ♣	1NT	Pass	2 ♣ ¹
Vul: Both	♥ A87	♥ KQ94	Pass	2 ♦	Pass	2NT
North HCP: 16	♦ Q76	♦ KJ84	All Pass			
South HCP: 9	♣ AKJ9	♣ 65				
Contract: 2NT South			1. Stayman			

Board: 184	North:	South:	W	N	E	S
Dealer: East	♠ AJ83	♠ 954			1 ♦	1NT
Vul: None	♥ T642	♥ K8	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 8	♦ QT63	♦ AK5	Pass	2NT	Pass	3NT
South HCP: 17+1	♣ J	♣ AKT64	All Pass			
Contract: 3NT South			1. Stayman			

Board: 185	North:	South:	W	N	E	S
Dealer: West	♠ 964	♠ AK75	1 ♣	1NT	Pass	2 ♣ ¹
Vul: N-S	♥ KJ4	♥ T83	Pass	2 ♦	Pass	3NT
North HCP: 17	♦ AKQ8	♦ J95	All Pass			
South HCP: 9	♣ AT8	♣ J93				
Contract: 3NT South			1. Stayman			

North hands

We_Overcall_NT_then_Stayman

Board: 186	♠ A94	LHO opens the bidding 1♦.
Dealer: East	♥ J763	Partner bids next.
Vul: E-W	♦ QT7	
HCP: 8	♣ J63	

Board: 187	♠ A72	RHO opens the bidding 1♣.
Dealer: West	♥ A87	You bid next.
Vul: None	♦ Q92	West (RHO) Doubles 2♣ if possible.
HCP: 15	♣ AJ65	

Board: 188	♠ J753	LHO opens the bidding 1♠.
Dealer: East	♥ JT97	Partner bids next.
Vul: E-W	♦ KT	
HCP: 9	♣ AT6	

Board: 189	♠ KQJ	RHO opens the bidding 1♦.
Dealer: West	♥ J743	You bid next.
Vul: Both	♦ KQ76	
HCP: 15	♣ K3	

Board: 190	♠ A543	LHO opens the bidding 1♣.
Dealer: East	♥ K54	Partner bids next.
Vul: None	♦ 52	
HCP: 11	♣ A832	

Both hands (Answers Page)

Board: 186	North:	South:	W	N	E	S
Dealer: East	♠ A94	♠ KQ2			1♦	1NT
Vul: E-W	♥ J763	♥ 82	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ QT7	♦ AK8	Pass	2NT	Pass	3NT
South HCP: 17+1	♣ J63	♣ KQ854	All Pass			
Contract: 3NT South			1. Stayman			

Board: 187	North:	South:	W	N	E	S
Dealer: West	♠ A72	♠ KQ96	1♣	1NT	Pass	2♣ ¹
Vul: None	♥ A87	♥ J954	X	2♦	All Pass	
North HCP: 15	♦ Q92	♦ J85				
South HCP: 7	♣ AJ65	♣ 32	1. Stayman			
Contract: 2♦ North						

Board: 188	North:	South:	W	N	E	S
Dealer: East	♠ J753	♠ KT2			1♠	1NT
Vul: E-W	♥ JT97	♥ KQ3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KT	♦ A2	Pass	3NT	All Pass	
South HCP: 15+1	♣ AT6	♣ QJ732	1. Stayman			
Contract: 3NT North						

Board: 189	North:	South:	W	N	E	S
Dealer: West	♠ KQJ	♠ AT65	1♦	1NT	Pass	2♣ ¹
Vul: Both	♥ J743	♥ KQ5	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ76	♦ 52	All Pass			
South HCP: 11	♣ K3	♣ Q762	1. Stayman			
Contract: 2NT South						

Board: 190	North:	South:	W	N	E	S
Dealer: East	♠ A543	♠ Q9			1♣	1NT
Vul: None	♥ K54	♥ QJ96	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ 52	♦ AK9	Pass	2NT	All Pass	
South HCP: 15	♣ A832	♣ K964	1. Stayman			
Contract: 2NT North						

South hands**We_Overcall_NT_then_Stayman**

Board: 186 ♠ KQ2 RHO opens the bidding 1♦.

Dealer: East ♥ 82 You bid next.

Vul: E-W ♦ AK8

HCP: 17+1 ♣ KQ854

Board: 187 ♠ KQ96 LHO opens the bidding 1♣.

Dealer: West ♥ J954 Partner bids next.

Vul: None ♦ J85 West (LHO) Doubles 2♣ if possible.

HCP: 7 ♣ 32

Board: 188 ♠ KT2 RHO opens the bidding 1♠.

Dealer: East ♥ KQ3 You bid next.

Vul: E-W ♦ A2

HCP: 15+1 ♣ QJ732

Board: 189 ♠ AT65 LHO opens the bidding 1♦.

Dealer: West ♥ KQ5 Partner bids next.

Vul: Both ♦ 52

HCP: 11 ♣ Q762

Board: 190 ♠ Q9 RHO opens the bidding 1♣.

Dealer: East ♥ QJ96 You bid next.

Vul: None ♦ AK9

HCP: 15 ♣ K964

Both hands (Answers Page)

Board: 186	North:	South:	W	N	E	S
Dealer: East	♠ A94	♠ KQ2			1♦	1NT
Vul: E-W	♥ J763	♥ 82	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ QT7	♦ AK8	Pass	2NT	Pass	3NT
South HCP: 17+1	♣ J63	♣ KQ854	All Pass			
Contract: 3NT South			1. Stayman			

Board: 187	North:	South:	W	N	E	S
Dealer: West	♠ A72	♠ KQ96	1♣	1NT	Pass	2♣ ¹
Vul: None	♥ A87	♥ J954	X	2♦	All Pass	
North HCP: 15	♦ Q92	♦ J85				
South HCP: 7	♣ AJ65	♣ 32	1. Stayman			
Contract: 2♦ North						

Board: 188	North:	South:	W	N	E	S
Dealer: East	♠ J753	♠ KT2			1♠	1NT
Vul: E-W	♥ JT97	♥ KQ3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KT	♦ A2	Pass	3NT	All Pass	
South HCP: 15+1	♣ AT6	♣ QJ732	1. Stayman			
Contract: 3NT North						

Board: 189	North:	South:	W	N	E	S
Dealer: West	♠ KQJ	♠ AT65	1♦	1NT	Pass	2♣ ¹
Vul: Both	♥ J743	♥ KQ5	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ76	♦ 52	All Pass			
South HCP: 11	♣ K3	♣ Q762	1. Stayman			
Contract: 2NT South						

Board: 190	North:	South:	W	N	E	S
Dealer: East	♠ A543	♠ Q9			1♣	1NT
Vul: None	♥ K54	♥ QJ96	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ 52	♦ AK9	Pass	2NT	All Pass	
South HCP: 15	♣ A832	♣ K964	1. Stayman			
Contract: 2NT North						

North hands

We_Overcall_NT_then_Stayman

Board: 191	♠ K7	RHO opens the bidding 1♣.
Dealer: West	♥ Q95	You bid next.
Vul: Both	♦ AQJ9	
HCP: 15	♣ KT64	

Board: 192	♠ AQ63	LHO opens the bidding 1♣.
Dealer: East	♥ A74	Partner bids next.
Vul: None	♦ QT82	
HCP: 12	♣ T6	

Board: 193	♠ J97	RHO opens the bidding 1♥.
Dealer: West	♥ AK6	You bid next.
Vul: N-S	♦ KQ54	
HCP: 15	♣ QT2	

Board: 194	♠ K543	LHO opens the bidding 1♦.
Dealer: East	♥ K3	Partner bids next.
Vul: Both	♦ K764	
HCP: 11	♣ QT9	

Board: 195	♠ AT7	RHO opens the bidding 1♦.
Dealer: West	♥ K6	You bid next.
Vul: None	♦ AJ7	
HCP: 17+1	♣ AJ973	

Both hands (Answers Page)

Board: 191	North:	South:	W	N	E	S
Dealer: West	♠ K7	♠ AQ52	1♣	1NT	Pass	2♣ ¹
Vul: Both	♥ Q95	♥ A72	Pass	2♦	Pass	3NT
North HCP: 15	♦ AQJ9	♦ K83	All Pass			
South HCP: 13	♣ KT64	♣ 975				
Contract: 3NT South			1. Stayman			

Board: 192	North:	South:	W	N	E	S
Dealer: East	♠ AQ63	♠ KJ74			1♣	1NT
Vul: None	♥ A74	♥ KJT8	Pass	2♣ ¹	Pass	2♥
North HCP: 12	♦ QT82	♦ 63	Pass	2NT	Pass	3♠
South HCP: 15	♣ T6	♣ AK7	Pass	4♥	Pass	4♠
Contract: 4♠ South			All Pass			
			1. Stayman			

Board: 193	North:	South:	W	N	E	S
Dealer: West	♠ J97	♠ Q632	1♥	1NT	Pass	2♣ ¹
Vul: N-S	♥ AK6	♥ Q9	Pass	2♦	Pass	3NT
North HCP: 15	♦ KQ54	♦ J972	All Pass			
South HCP: 9	♣ QT2	♣ A64				
Contract: 3NT South			1. Stayman			

Board: 194	North:	South:	W	N	E	S
Dealer: East	♠ K543	♠ Q2			1♦	1NT
Vul: Both	♥ K3	♥ AJ94	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ K764	♦ A985	Pass	2NT	All Pass	
South HCP: 15	♣ QT9	♣ KJ6				
Contract: 2NT North			1. Stayman			

Board: 195	North:	South:	W	N	E	S
Dealer: West	♠ AT7	♠ Q532	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ K6	♥ QJT7	Pass	2♦	Pass	2NT
North HCP: 17+1	♦ AJ7	♦ 42	Pass	3NT	All Pass	
South HCP: 8	♣ AJ973	♣ KT4				
Contract: 3NT North			1. Stayman			

South hands**We_Overcall_NT_then_Stayman**

Board: 191	♠ AQ52	LHO opens the bidding 1♣.
Dealer: West	♥ A72	Partner bids next.
Vul: Both	♦ K83	
HCP: 13	♣ 975	

Board: 192	♠ KJ74	RHO opens the bidding 1♣.
Dealer: East	♥ KJT8	You bid next.
Vul: None	♦ 63	
HCP: 15	♣ AK7	

Board: 193	♠ Q632	LHO opens the bidding 1♥.
Dealer: West	♥ Q9	Partner bids next.
Vul: N-S	♦ J972	
HCP: 9	♣ A64	

Board: 194	♠ Q2	RHO opens the bidding 1♦.
Dealer: East	♥ AJ94	You bid next.
Vul: Both	♦ A985	
HCP: 15	♣ KJ6	

Board: 195	♠ Q532	LHO opens the bidding 1♦.
Dealer: West	♥ QJT7	Partner bids next.
Vul: None	♦ 42	
HCP: 8	♣ KT4	

Both hands (Answers Page)

Board: 191	North:	South:	W	N	E	S
Dealer: West	♠ K7	♠ AQ52	1♣	1NT	Pass	2♣ ¹
Vul: Both	♥ Q95	♥ A72	Pass	2♦	Pass	3NT
North HCP: 15	♦ AQJ9	♦ K83	All Pass			
South HCP: 13	♣ KT64	♣ 975				
Contract: 3NT South			1. Stayman			

Board: 192	North:	South:	W	N	E	S
Dealer: East	♠ AQ63	♠ KJ74			1♣	1NT
Vul: None	♥ A74	♥ KJT8	Pass	2♣ ¹	Pass	2♥
North HCP: 12	♦ QT82	♦ 63	Pass	2NT	Pass	3♠
South HCP: 15	♣ T6	♣ AK7	Pass	4♥	Pass	4♠
Contract: 4♠ South			All Pass			
			1. Stayman			

Board: 193	North:	South:	W	N	E	S
Dealer: West	♠ J97	♠ Q632	1♥	1NT	Pass	2♣ ¹
Vul: N-S	♥ AK6	♥ Q9	Pass	2♦	Pass	3NT
North HCP: 15	♦ KQ54	♦ J972	All Pass			
South HCP: 9	♣ QT2	♣ A64				
Contract: 3NT South			1. Stayman			

Board: 194	North:	South:	W	N	E	S
Dealer: East	♠ K543	♠ Q2			1♦	1NT
Vul: Both	♥ K3	♥ AJ94	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ K764	♦ A985	Pass	2NT	All Pass	
South HCP: 15	♣ QT9	♣ KJ6				
Contract: 2NT North			1. Stayman			

Board: 195	North:	South:	W	N	E	S
Dealer: West	♠ AT7	♠ Q532	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ K6	♥ QJT7	Pass	2♦	Pass	2NT
North HCP: 17+1	♦ AJ7	♦ 42	Pass	3NT	All Pass	
South HCP: 8	♣ AJ973	♣ KT4				
Contract: 3NT North			1. Stayman			

North hands**We_Overcall_NT_then_Stayman**

Board: 196	♠ KT92	LHO opens the bidding 1♦.
Dealer: East	♥ A9	Partner bids next.
Vul: N-S	♦ Q84	
HCP: 9	♣ 7532	

Board: 197	♠ 832	RHO opens the bidding 1♣.
Dealer: West	♥ KT4	You bid next.
Vul: Both	♦ AK9	
HCP: 15	♣ AJ53	

Board: 198	♠ J432	LHO opens the bidding 1♦.
Dealer: East	♥ AK2	Partner bids next.
Vul: None	♦ KQ94	
HCP: 13	♣ T2	

Board: 199	♠ A93	RHO opens the bidding 1♠.
Dealer: West	♥ J4	You bid next.
Vul: N-S	♦ A42	
HCP: 16+1	♣ AK982	

Board: 200	♠ KQ52	LHO opens the bidding 1♦.
Dealer: East	♥ J972	Partner bids next.
Vul: E-W	♦ 52	
HCP: 10	♣ A53	

Both hands (Answers Page)

Board: 196	North:	South:	W	N	E	S
Dealer: East	♠ KT92	♠ J764			1♦	1NT
Vul: N-S	♥ A9	♥ KJ3	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q84	♦ KJ72	Pass	4♠	All Pass	
South HCP: 16	♣ 7532	♣ AK				
Contract: 4♠ North			1. Stayman			

Board: 197	North:	South:	W	N	E	S
Dealer: West	♠ 832	♠ AQ96	1♣	1NT	Pass	2♣ ¹
Vul: Both	♥ KT4	♥ Q852	Pass	2♦	Pass	3NT
North HCP: 15	♦ AK9	♦ 85	All Pass			
South HCP: 10	♣ AJ53	♣ Q42				
Contract: 3NT South			1. Stayman			

Board: 198	North:	South:	W	N	E	S
Dealer: East	♠ J432	♠ AKQ7			1♦	1NT
Vul: None	♥ AK2	♥ J4	Pass	2♣ ¹	Pass	2♠
North HCP: 13	♦ KQ94	♦ A32	Pass	3♦ ²	Pass	4♠
South HCP: 15	♣ T2	♣ J873	All Pass			
Contract: 4♠ South			1. Stayman			
			2. limit raise or better in !S			

Board: 199	North:	South:	W	N	E	S
Dealer: West	♠ A93	♠ T84	1♠	1NT	Pass	2♣ ¹
Vul: N-S	♥ J4	♥ Q985	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ A42	♦ KQ7	All Pass			
South HCP: 10	♣ AK982	♣ QJT				
Contract: 3NT South			1. Stayman			

Board: 200	North:	South:	W	N	E	S
Dealer: East	♠ KQ52	♠ T87			1♦	1NT
Vul: E-W	♥ J972	♥ AQ	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 52	♦ AKT7	Pass	3NT	All Pass	
South HCP: 16	♣ A53	♣ KT64				
Contract: 3NT North			1. Stayman			

South hands**We_Overcall_NT_then_Stayman**

Board: 196	♠ J764	RHO opens the bidding 1♦.
Dealer: East	♥ KJ3	You bid next.
Vul: N-S	♦ KJ72	
HCP: 16	♣ AK	

Board: 197	♠ AQ96	LHO opens the bidding 1♣.
Dealer: West	♥ Q852	Partner bids next.
Vul: Both	♦ 85	
HCP: 10	♣ Q42	

Board: 198	♠ AKQ7	RHO opens the bidding 1♦.
Dealer: East	♥ J4	You bid next.
Vul: None	♦ A32	
HCP: 15	♣ J873	

Board: 199	♠ T84	LHO opens the bidding 1♠.
Dealer: West	♥ Q985	Partner bids next.
Vul: N-S	♦ KQ7	
HCP: 10	♣ QJT	

Board: 200	♠ T87	RHO opens the bidding 1♦.
Dealer: East	♥ AQ	You bid next.
Vul: E-W	♦ AKT7	
HCP: 16	♣ KT64	

Both hands (Answers Page)

Board: 196	North:	South:	W	N	E	S
Dealer: East	♠ KT92	♠ J764			1♦	1NT
Vul: N-S	♥ A9	♥ KJ3	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q84	♦ KJ72	Pass	4♠	All Pass	
South HCP: 16	♣ 7532	♣ AK				
Contract: 4♠ North			1. Stayman			

Board: 197	North:	South:	W	N	E	S
Dealer: West	♠ 832	♠ AQ96	1♣	1NT	Pass	2♣ ¹
Vul: Both	♥ KT4	♥ Q852	Pass	2♦	Pass	3NT
North HCP: 15	♦ AK9	♦ 85	All Pass			
South HCP: 10	♣ AJ53	♣ Q42				
Contract: 3NT South			1. Stayman			

Board: 198	North:	South:	W	N	E	S
Dealer: East	♠ J432	♠ AKQ7			1♦	1NT
Vul: None	♥ AK2	♥ J4	Pass	2♣ ¹	Pass	2♠
North HCP: 13	♦ KQ94	♦ A32	Pass	3♦ ²	Pass	4♠
South HCP: 15	♣ T2	♣ J873	All Pass			
Contract: 4♠ South			1. Stayman			
			2. limit raise or better in !S			

Board: 199	North:	South:	W	N	E	S
Dealer: West	♠ A93	♠ T84	1♠	1NT	Pass	2♣ ¹
Vul: N-S	♥ J4	♥ Q985	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ A42	♦ KQ7	All Pass			
South HCP: 10	♣ AK982	♣ QJT				
Contract: 3NT South			1. Stayman			

Board: 200	North:	South:	W	N	E	S
Dealer: East	♠ KQ52	♠ T87			1♦	1NT
Vul: E-W	♥ J972	♥ AQ	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 52	♦ AKT7	Pass	3NT	All Pass	
South HCP: 16	♣ A53	♣ KT64				
Contract: 3NT North			1. Stayman			

North hands

We_Overcall_NT_then_Stayman

Board: 201 ♠ AKT5 RHO opens the bidding 1♦.

Dealer: West ♥ Q65 You bid next.

Vul: E-W ♦ KJ53

HCP: 15 ♣ Q3

Board: 202 ♠ A984 LHO opens the bidding 1♣.

Dealer: East ♥ J852 Partner bids next.

Vul: None ♦ QJ54 East (LHO) Doubles 2♣ if possible.

HCP: 8 ♣ 5

Board: 203 ♠ 32 RHO opens the bidding 1♥.

Dealer: West ♥ AQ95 You bid next.

Vul: None ♦ AQJ8

HCP: 15 ♣ Q74

Board: 204 ♠ A982 LHO opens the bidding 1♦.

Dealer: East ♥ Q8 Partner bids next.

Vul: N-S ♦ J875

HCP: 10 ♣ QJ3

Board: 205 ♠ Q4 RHO opens the bidding 1♣.

Dealer: West ♥ K32 You bid next.

Vul: Both ♦ AKJ95

HCP: 17+1 ♣ A97

Both hands (Answers Page)

Board: 201	North:	South:	W	N	E	S
Dealer: West	♠ AKT5	♠ J63	1♦	1NT	Pass	2♣ ¹
Vul: E-W	♥ Q65	♥ KJ72	Pass	2♠	Pass	3NT
North HCP: 15	♦ KJ53	♦ 98	All Pass			
South HCP: 12	♣ Q3	♣ AK75				
Contract: 3NT South			1. Stayman			

Board: 202	North:	South:	W	N	E	S
Dealer: East	♠ A984	♠ KJT2			1♣	1NT
Vul: None	♥ J852	♥ AK9	Pass	2♣ ¹	X	2♠
North HCP: 8	♦ QJ54	♦ T8	Pass	3♠	All Pass	
South HCP: 16	♣ 5	♣ AJ64				
Contract: 3♠ North			1. Stayman			

Board: 203	North:	South:	W	N	E	S
Dealer: West	♠ 32	♠ 9876	1♥	1NT	Pass	2♣ ¹
Vul: None	♥ AQ95	♥ 763	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQJ8	♦ K65	All Pass			
South HCP: 8	♣ Q74	♣ AJ2				
Contract: 2NT South			1. Stayman			

Board: 204	North:	South:	W	N	E	S
Dealer: East	♠ A982	♠ KJ54			1♦	1NT
Vul: N-S	♥ Q8	♥ AJ92	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ J875	♦ AT6	Pass	2NT	Pass	3♠
South HCP: 16	♣ QJ3	♣ K7	Pass	4♠	All Pass	
Contract: 4♠ North			1. Stayman			

Board: 205	North:	South:	W	N	E	S
Dealer: West	♠ Q4	♠ J965	1♣	1NT	Pass	2♣ ¹
Vul: Both	♥ K32	♥ QJ	Pass	2♦	Pass	3NT
North HCP: 17+1	♦ AKJ95	♦ Q73	All Pass			
South HCP: 10	♣ A97	♣ KJT2				
Contract: 3NT South			1. Stayman			

South hands**We_Overcall_NT_then_Stayman**

Board: 201 ♠ J63 LHO opens the bidding 1♦.

Dealer: West ♥ KJ72 Partner bids next.

Vul: E-W ♦ 98

HCP: 12 ♣ AK75

Board: 202 ♠ KJT2 RHO opens the bidding 1♣.

Dealer: East ♥ AK9 You bid next.

Vul: None ♦ T8 East (RHO) Doubles 2♣ if possible.

HCP: 16 ♣ AJ64

Board: 203 ♠ 9876 LHO opens the bidding 1♥.

Dealer: West ♥ 763 Partner bids next.

Vul: None ♦ K65

HCP: 8 ♣ AJ2

Board: 204 ♠ KJ54 RHO opens the bidding 1♦.

Dealer: East ♥ AJ92 You bid next.

Vul: N-S ♦ AT6

HCP: 16 ♣ K7

Board: 205 ♠ J965 LHO opens the bidding 1♣.

Dealer: West ♥ QJ Partner bids next.

Vul: Both ♦ Q73

HCP: 10 ♣ KJT2

Both hands (Answers Page)

Board: 201	North:	South:	W	N	E	S
Dealer: West	♠ AKT5	♠ J63	1♦	1NT	Pass	2♣ ¹
Vul: E-W	♥ Q65	♥ KJ72	Pass	2♠	Pass	3NT
North HCP: 15	♦ KJ53	♦ 98	All Pass			
South HCP: 12	♣ Q3	♣ AK75				
Contract: 3NT South			1. Stayman			

Board: 202	North:	South:	W	N	E	S
Dealer: East	♠ A984	♠ KJT2			1♣	1NT
Vul: None	♥ J852	♥ AK9	Pass	2♣ ¹	X	2♠
North HCP: 8	♦ QJ54	♦ T8	Pass	3♠	All Pass	
South HCP: 16	♣ 5	♣ AJ64				
Contract: 3♠ North			1. Stayman			

Board: 203	North:	South:	W	N	E	S
Dealer: West	♠ 32	♠ 9876	1♥	1NT	Pass	2♣ ¹
Vul: None	♥ AQ95	♥ 763	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQJ8	♦ K65	All Pass			
South HCP: 8	♣ Q74	♣ AJ2				
Contract: 2NT South			1. Stayman			

Board: 204	North:	South:	W	N	E	S
Dealer: East	♠ A982	♠ KJ54			1♦	1NT
Vul: N-S	♥ Q8	♥ AJ92	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ J875	♦ AT6	Pass	2NT	Pass	3♠
South HCP: 16	♣ QJ3	♣ K7	Pass	4♠	All Pass	
Contract: 4♠ North			1. Stayman			

Board: 205	North:	South:	W	N	E	S
Dealer: West	♠ Q4	♠ J965	1♣	1NT	Pass	2♣ ¹
Vul: Both	♥ K32	♥ QJ	Pass	2♦	Pass	3NT
North HCP: 17+1	♦ AKJ95	♦ Q73	All Pass			
South HCP: 10	♣ A97	♣ KJT2				
Contract: 3NT South			1. Stayman			

North hands

We_Overcall_NT_then_Stayman

Board: 206	♠ 8532	LHO opens the bidding 1♦.
Dealer: East	♥ K432	Partner bids next.
Vul: N-S	♦ Q72	
HCP: 10	♣ AJ	

Both hands (Answers Page)

Board: 206

Dealer: East

Vul: N-S

North HCP: 10

South HCP: 16

Contract: 3NT North

North:

♠ 8532

♥ K432

♦ Q72

♣ AJ

South:

♠ KQ4

♥ A5

♦ AJT5

♣ QT83

W

N

E

S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 3NT All Pass

1. Stayman

South hands**We_Overcall_NT_then_Stayman**

Board: 206	♠ KQ4	RHO opens the bidding 1♦.
Dealer: East	♥ A5	You bid next.
Vul: N-S	♦ AJT5	
HCP: 16	♣ QT83	

Both hands (Answers Page)

Board: 206

Dealer: East

Vul: N-S

North HCP: 10

South HCP: 16

Contract: 3NT North

North:

♠ 8532

♥ K432

♦ Q72

♣ AJ

South:

♠ KQ4

♥ A5

♦ AJT5

♣ QT83

W

N

E

S

1 ♦ 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 3NT All Pass

1. Stayman