

## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 1</b>	♠ J8753	Partner bids first.
Dealer: South	♥ K8742	East (LHO) bids 3 ♦ if possible.
Vul: None	♦ T	West (RHO) Doubles 3 ♠ if possible.
HCP: 4+2	♣ 52	

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<b>Board: 2</b>	♠ AKJ2	RHO opens the bidding 1NT.
Dealer: West	♥ T53	You bid next.
Vul: E-W	♦ 84	East (LHO) bids 2 ♦ if possible.
HCP: 9	♣ J752	

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<b>Board: 3</b>	♠ A64	You bid first.
Dealer: North	♥ KJT	West (RHO) bids 2 ♠ if possible.
Vul: E-W	♦ AQJ98	
HCP: 15+1	♣ 32	

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<b>Board: 4</b>	♠ T92	RHO opens the bidding 1NT.
Dealer: West	♥ 96542	You bid next.
Vul: E-W	♦ 84	East (LHO) bids 2 ♥ if possible.
HCP: 0+1	♣ 964	

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<b>Board: 5</b>	♠ A4	LHO opens the bidding 1NT.
Dealer: East	♥ AQJ954	Partner bids next.
Vul: None	♦ J8	West (RHO) bids 2 ♥ if possible.
HCP: 15+2	♣ K64	

## Both hands (Answers Page)

### Board: 1

Dealer: South

Vul: None

North HCP: 4+2

South HCP: 17

Contract: 3 ♠ X North

North:

♠ J8753

♥ K8742

♦ T

♣ 52

South:

♠ KQ4

♥ AQ3

♦ 876

♣ KQJ6

W	N	E	S
			1NT
Pass	2 ♥	3 ♦	X
Pass	3 ♠	Pass	Pass
X	All Pass		

### Board: 2

Dealer: West

Vul: E-W

North HCP: 9

South HCP: 13+3

Contract: 3 ♦ South

North:

♠ AKJ2

♥ T53

♦ 84

♣ J752

South:

♠ 8754

♥ A

♦ KQJT965

♣ K

W	N	E	S
1NT	Pass	2 ♦	3 ♦
All Pass			

### Board: 3

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 12+2

Contract: 4 ♥ North

North:

♠ A64

♥ KJT

♦ AQJ98

♣ 32

South:

♠ 53

♥ AQ732

♦ 5

♣ AQ875

W	N	E	S
	1NT	Pass	2 ♦
2 ♠	Pass	Pass	3 ♣
Pass	3 ♥	Pass	3NT
Pass	4 ♥	All Pass	

### Board: 4

Dealer: West

Vul: E-W

North HCP: 0+1

South HCP: 18+2

Contract: 3 ♣ South

North:

♠ T92

♥ 96542

♦ 84

♣ 964

South:

♠ K

♥ J3

♦ AQ52

♣ AKJT53

W	N	E	S
1NT	Pass	2 ♥	3 ♣
All Pass			

### Board: 5

Dealer: East

Vul: None

North HCP: 15+2

South HCP: 7

Contract: 3 ♥ North

North:

♠ A4

♥ AQJ954

♦ J8

♣ K64

South:

♠ 986

♥ 63

♦ KQ76

♣ QT75

W	N	E	S
		1NT	Pass
2 ♥	3 ♥	All Pass	

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 1</b>	♠ KQ4	You bid first.
Dealer: South	♥ AQ3	East (RHO) bids 3♦ if possible.
Vul: None	♦ 876	West (LHO) Doubles 3♠ if possible.
HCP: 17	♣ KQJ6	

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<b>Board: 2</b>	♠ 8754	LHO opens the bidding 1NT.
Dealer: West	♥ A	Partner bids next.
Vul: E-W	♦ KQJT965	East (RHO) bids 2♦ if possible.
HCP: 13+3	♣ K	

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<b>Board: 3</b>	♠ 53	Partner bids first.
Dealer: North	♥ AQ732	West (LHO) bids 2♠ if possible.
Vul: E-W	♦ 5	
HCP: 12+2	♣ AQ875	

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<b>Board: 4</b>	♠ K	LHO opens the bidding 1NT.
Dealer: West	♥ J3	Partner bids next.
Vul: E-W	♦ AQ52	East (RHO) bids 2♥ if possible.
HCP: 18+2	♣ AKJT53	

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<b>Board: 5</b>	♠ 986	RHO opens the bidding 1NT.
Dealer: East	♥ 63	You bid next.
Vul: None	♦ KQ76	West (LHO) bids 2♥ if possible.
HCP: 7	♣ QT75	

## Both hands (Answers Page)

### Board: 1

Dealer: South

Vul: None

North HCP: 4+2

South HCP: 17

Contract: 3 ♠ X North

North:

♠ J8753

♥ K8742

♦ T

♣ 52

South:

♠ KQ4

♥ AQ3

♦ 876

♣ KQJ6

W

N

E

S

1NT

Pass

2 ♥

3 ♦

X

Pass

3 ♠

Pass

Pass

X

All Pass

### Board: 2

Dealer: West

Vul: E-W

North HCP: 9

South HCP: 13+3

Contract: 3 ♦ South

North:

♠ AKJ2

♥ T53

♦ 84

♣ J752

South:

♠ 8754

♥ A

♦ KQJT965

♣ K

W

N

E

S

1NT

Pass

2 ♦

3 ♦

All Pass

### Board: 3

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 12+2

Contract: 4 ♥ North

North:

♠ A64

♥ KJT

♦ AQJ98

♣ 32

South:

♠ 53

♥ AQ732

♦ 5

♣ AQ875

W

N

E

S

1NT

Pass

2 ♦

2 ♠

Pass

Pass

3 ♣

Pass

3 ♥

Pass

3NT

Pass

4 ♥

All Pass

### Board: 4

Dealer: West

Vul: E-W

North HCP: 0+1

South HCP: 18+2

Contract: 3 ♣ South

North:

♠ T92

♥ 96542

♦ 84

♣ 964

South:

♠ K

♥ J3

♦ AQ52

♣ AKJT53

W

N

E

S

1NT

Pass

2 ♥

3 ♣

All Pass

### Board: 5

Dealer: East

Vul: None

North HCP: 15+2

South HCP: 7

Contract: 3 ♥ North

North:

♠ A4

♥ AQJ954

♦ J8

♣ K64

South:

♠ 986

♥ 63

♦ KQ76

♣ QT75

W

N

E

S

1NT

Pass

2 ♥

3 ♥

All Pass

## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 6**      ♠ KQ852      Partner bids first.  
 Dealer: South      ♥ 64      East (LHO) bids 3♥ if possible.  
 Vul: Both      ♦ AJ75  
 HCP: 10+1      ♣ 64

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**Board: 7**      ♠ J6      LHO opens the bidding 1NT.  
 Dealer: East      ♥ 4      Partner bids next.  
 Vul: None      ♦ AKJ8432      West (RHO) bids 2♥ if possible.  
 HCP: 13+3      ♣ A96      East (LHO) bids 3♠ if possible.

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**Board: 8**      ♠ A9843      Partner bids first.  
 Dealer: South      ♥ J87      East (LHO) bids 3♦ if possible.  
 Vul: N-S      ♦ 76  
 HCP: 8+1      ♣ QJ5

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**Board: 9**      ♠ 98      LHO opens the bidding 1NT.  
 Dealer: East      ♥ K86      Partner bids next.  
 Vul: E-W      ♦ AKJT73      West (RHO) bids 2♥ if possible.  
 HCP: 11+2      ♣ 86

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**Board: 10**      ♠ 98      RHO opens the bidding 1NT.  
 Dealer: West      ♥ T95      You bid next.  
 Vul: E-W      ♦ Q752      East (LHO) bids 2♦ if possible.  
 HCP: 6      ♣ AT92

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ KQ852	♠ A7				1NT
Vul: Both	♥ 64	♥ K82	Pass	2♥	3♥	Pass
North HCP: 10+1	♦ AJ75	♦ K83	Pass	3NT	All Pass	
South HCP: 15+1	♣ 64	♣ KQT92				
Contract: 3NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ J6	♠ T2			1NT	Pass
Vul: None	♥ 4	♥ AJT862	2♥	3♦	3♠	X
North HCP: 13+3	♦ AKJ8432	♦ T	Pass	4♦	All Pass	
South HCP: 6+2	♣ A96	♣ J542				
Contract: 4♦ North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ A9843	♠ KQ6				1NT
Vul: N-S	♥ J87	♥ AKT6	Pass	2♥	3♦	Pass
North HCP: 8+1	♦ 76	♦ K82	Pass	X	Pass	3♠
South HCP: 15	♣ QJ5	♣ 743	All Pass			
Contract: 3♠ South						

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ 98	♠ JT7			1NT	Pass
Vul: E-W	♥ K86	♥ QJT73	2♥	3♦	All Pass	
North HCP: 11+2	♦ AKJT73	♦ 4				
South HCP: 8+1	♣ 86	♣ A952				
Contract: 3♦ North						

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ 98	♠ AKJT32	1NT	Pass	2♦	2♠
Vul: E-W	♥ T95	♥ -	All Pass			
North HCP: 6	♦ Q752	♦ AT63				
South HCP: 15+2	♣ AT92	♣ K76				
Contract: 2♠ South						

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 6**      ♠ A7      You bid first.  
 Dealer: South      ♥ K82      East (RHO) bids 3♥ if possible.  
 Vul: Both      ♦ K83  
 HCP: 15+1      ♣ KQT92

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**Board: 7**      ♠ T2      RHO opens the bidding 1NT.  
 Dealer: East      ♥ AJT862      You bid next.  
 Vul: None      ♦ T      West (LHO) bids 2♥ if possible.  
 HCP: 6+2      ♣ J542      East (RHO) bids 3♠ if possible.

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**Board: 8**      ♠ KQ6      You bid first.  
 Dealer: South      ♥ AKT6      East (RHO) bids 3♦ if possible.  
 Vul: N-S      ♦ K82  
 HCP: 15      ♣ 743

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**Board: 9**      ♠ JT7      RHO opens the bidding 1NT.  
 Dealer: East      ♥ QJT73      You bid next.  
 Vul: E-W      ♦ 4      West (LHO) bids 2♥ if possible.  
 HCP: 8+1      ♣ A952

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**Board: 10**      ♠ AKJT32      LHO opens the bidding 1NT.  
 Dealer: West      ♥ -      Partner bids next.  
 Vul: E-W      ♦ AT63      East (RHO) bids 2♦ if possible.  
 HCP: 15+2      ♣ K76

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ KQ852	♠ A7				1NT
Vul: Both	♥ 64	♥ K82	Pass	2♥	3♥	Pass
North HCP: 10+1	♦ AJ75	♦ K83	Pass	3NT	All Pass	
South HCP: 15+1	♣ 64	♣ KQT92				
Contract: 3NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ J6	♠ T2			1NT	Pass
Vul: None	♥ 4	♥ AJT862	2♥	3♦	3♠	X
North HCP: 13+3	♦ AKJ8432	♦ T	Pass	4♦	All Pass	
South HCP: 6+2	♣ A96	♣ J542				
Contract: 4♦ North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ A9843	♠ KQ6				1NT
Vul: N-S	♥ J87	♥ AKT6	Pass	2♥	3♦	Pass
North HCP: 8+1	♦ 76	♦ K82	Pass	X	Pass	3♠
South HCP: 15	♣ QJ5	♣ 743	All Pass			
Contract: 3♠ South						

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ 98	♠ JT7			1NT	Pass
Vul: E-W	♥ K86	♥ QJT73	2♥	3♦	All Pass	
North HCP: 11+2	♦ AKJT73	♦ 4				
South HCP: 8+1	♣ 86	♣ A952				
Contract: 3♦ North						

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ 98	♠ AKJT32	1NT	Pass	2♦	2♠
Vul: E-W	♥ T95	♥ -	All Pass			
North HCP: 6	♦ Q752	♦ AT63				
South HCP: 15+2	♣ AT92	♣ K76				
Contract: 2♠ South						



## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 11</b>	♠ Q832	RHO opens the bidding 1NT.
Dealer: West	♥ 652	You bid next.
Vul: Both	♦ 8	East (LHO) bids 2♦ if possible.
HCP: 6+1	♣ A9764	West (RHO) Doubles 2♥ if possible.

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<b>Board: 12</b>	♠ KT5	You bid first.
Dealer: North	♥ K8	West (RHO) bids 3♠ if possible.
Vul: None	♦ AQ72	
HCP: 16	♣ A952	

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<b>Board: 13</b>	♠ T732	LHO opens the bidding 1NT.
Dealer: East	♥ 6	Partner bids next.
Vul: None	♦ AQJT764	West (RHO) bids 2♦ if possible.
HCP: 11+3	♣ A	West (RHO) bids 3♥ if possible.
		West (RHO) Doubles 4♦ if possible.

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<b>Board: 14</b>	♠ AK9	You bid first.
Dealer: North	♥ AJ98	West (RHO) bids 3♦ if possible.
Vul: N-S	♦ 63	
HCP: 16	♣ A974	

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<b>Board: 15</b>	♠ 5	Partner bids first.
Dealer: South	♥ 98754	East (LHO) bids 2♠ if possible.
Vul: Both	♦ 764	
HCP: 5+1	♣ AJ98	

## Both hands (Answers Page)

### Board: 11

Dealer: West

Vul: Both

North HCP: 6+1

South HCP: 11+3

Contract: 3 ♠ North

North:

♠ Q832

♥ 652

♦ 8

♣ A9764

South:

♠ AJ965

♥ 3

♦ KQJ532

♣ 3

W	N	E	S
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1NT	Pass	2 ♦	2 ♥ <sup>1</sup>
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X	3 ♠	All Pass	
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1. Michaels Cuebid

### Board: 12

Dealer: North

Vul: None

North HCP: 16

South HCP: 8+2

Contract: 4 ♣ South

North:

♠ KT5

♥ K8

♦ AQ72

♣ A952

South:

♠ 8

♥ AJT43

♦ 98

♣ QJ873

W	N	E	S
---	---	---	---

	1NT	Pass	2 ♦
--	-----	------	-----

3 ♠	Pass	Pass	4 ♣
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All Pass

### Board: 13

Dealer: East

Vul: None

North HCP: 11+3

South HCP: 8+1

Contract: 4 ♦ X North

North:

♠ T732

♥ 6

♦ AQJT764

♣ A

South:

♠ KJ8

♥ JT85

♦ 2

♣ K8754

W	N	E	S
---	---	---	---

		1NT	Pass
--	--	-----	------

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

3 ♥	4 ♦	Pass	Pass
-----	-----	------	------

X	All Pass		
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### Board: 14

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 4+1

Contract: 3 ♠ South

North:

♠ AK9

♥ AJ98

♦ 63

♣ A974

South:

♠ QJ654

♥ 4

♦ JT94

♣ T85

W	N	E	S
---	---	---	---

	1NT	Pass	2 ♥
--	-----	------	-----

3 ♦	X	Pass	3 ♠
-----	---	------	-----

All Pass

### Board: 15

Dealer: South

Vul: Both

North HCP: 5+1

South HCP: 16

Contract: 3 ♥ North

North:

♠ 5

♥ 98754

♦ 764

♣ AJ98

South:

♠ A874

♥ AJ2

♦ AT83

♣ K7

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2 ♦	2 ♠	X
------	-----	-----	---

Pass	3 ♥	All Pass	
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## Both hands (Answers Page)

### Board: 11

Dealer: West

Vul: Both

North HCP: 6+1

South HCP: 11+3

Contract: 3 ♠ North

North:

♠ Q832

♥ 652

♦ 8

♣ A9764

South:

♠ AJ965

♥ 3

♦ KQJ532

♣ 3

W	N	E	S
---	---	---	---

1NT	Pass	2 ♦	2 ♥ <sup>1</sup>
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X	3 ♠	All Pass	
---	-----	----------	--

1. Michaels Cuebid

### Board: 12

Dealer: North

Vul: None

North HCP: 16

South HCP: 8+2

Contract: 4 ♣ South

North:

♠ KT5

♥ K8

♦ AQ72

♣ A952

South:

♠ 8

♥ AJT43

♦ 98

♣ QJ873

W	N	E	S
---	---	---	---

	1NT	Pass	2 ♦
--	-----	------	-----

3 ♠	Pass	Pass	4 ♣
-----	------	------	-----

All Pass

### Board: 13

Dealer: East

Vul: None

North HCP: 11+3

South HCP: 8+1

Contract: 4 ♦ X North

North:

♠ T732

♥ 6

♦ AQJT764

♣ A

South:

♠ KJ8

♥ JT85

♦ 2

♣ K8754

W	N	E	S
---	---	---	---

		1NT	Pass
--	--	-----	------

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

3 ♥	4 ♦	Pass	Pass
-----	-----	------	------

X	All Pass		
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### Board: 14

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 4+1

Contract: 3 ♠ South

North:

♠ AK9

♥ AJ98

♦ 63

♣ A974

South:

♠ QJ654

♥ 4

♦ JT94

♣ T85

W	N	E	S
---	---	---	---

	1NT	Pass	2 ♥
--	-----	------	-----

3 ♦	X	Pass	3 ♠
-----	---	------	-----

All Pass

### Board: 15

Dealer: South

Vul: Both

North HCP: 5+1

South HCP: 16

Contract: 3 ♥ North

North:

♠ 5

♥ 98754

♦ 764

♣ AJ98

South:

♠ A874

♥ AJ2

♦ AT83

♣ K7

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2 ♦	2 ♠	X
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Pass	3 ♥	All Pass	
------	-----	----------	--

## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 16**      ♠ 9875      RHO opens the bidding 1NT.  
 Dealer: West      ♥ Q53      You bid next.  
 Vul: N-S      ♦ T953      East (LHO) bids 2♦ if possible.  
 HCP: 2      ♣ 95

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**Board: 17**      ♠ Q98      You bid first.  
 Dealer: North      ♥ 85      West (RHO) bids 2♠ if possible.  
 Vul: Both      ♦ AKJ  
 HCP: 15+1      ♣ AJ982

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**Board: 18**      ♠ 82      RHO opens the bidding 1NT.  
 Dealer: West      ♥ 542      You bid next.  
 Vul: E-W      ♦ AQ542      East (LHO) bids 2♥ if possible.  
 HCP: 9+1      ♣ K74

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**Board: 19**      ♠ AKJ73      You bid first.  
 Dealer: North      ♥ A64      West (RHO) bids 3♦ if possible.  
 Vul: E-W      ♦ 72  
 HCP: 15+1      ♣ K95

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**Board: 20**      ♠ 8      RHO opens the bidding 1NT.  
 Dealer: West      ♥ T85      You bid next.  
 Vul: None      ♦ QJ98763      East (LHO) bids 2♦ if possible.  
 HCP: 3+3      ♣ 73

## Both hands (Answers Page)

### Board: 16

Dealer: West

Vul: N-S

North HCP: 2

South HCP: 16+2

Contract: 3 ♣ South

North:

♠ 9875

♥ Q53

♦ T953

♣ 95

South:

♠ AT4

♥ T7

♦ K2

♣ AKQT62

W N E S

1NT Pass 2 ♦ 3 ♣

All Pass

### Board: 17

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9+1

Contract: 5 ♣ South

North:

♠ Q98

♥ 85

♦ AKJ

♣ AJ982

South:

♠ -

♥ AK963

♦ QT96

♣ 7643

W N E S

1NT Pass 2 ♦

2 ♠ Pass Pass X

Pass 3 ♣ Pass 5 ♣

All Pass

### Board: 18

Dealer: West

Vul: E-W

North HCP: 9+1

South HCP: 11+3

Contract: 3 ♥ South

North:

♠ 82

♥ 542

♦ AQ542

♣ K74

South:

♠ K94

♥ AQJT983

♦ -

♣ JT3

W N E S

1NT Pass 2 ♥ 3 ♥

All Pass

### Board: 19

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 6+1

Contract: 3 ♠ North

North:

♠ AKJ73

♥ A64

♦ 72

♣ K95

South:

♠ T6542

♥ K82

♦ J

♣ Q876

W N E S

1NT Pass 2 ♥

3 ♦ 3 ♠ All Pass

### Board: 20

Dealer: West

Vul: None

North HCP: 3+3

South HCP: 15+2

Contract: 2 ♠ South

North:

♠ 8

♥ T85

♦ QJ98763

♣ 73

South:

♠ AKJ942

♥ KJ9

♦ 4

♣ K54

W N E S

1NT Pass 2 ♦ 2 ♠

All Pass

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 16</b>	♠ AT4	LHO opens the bidding 1NT.
Dealer: West	♥ T7	Partner bids next.
Vul: N-S	♦ K2	East (RHO) bids 2♦ if possible.
HCP: 16+2	♣ AKQT62	

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<b>Board: 17</b>	♠ -	Partner bids first.
Dealer: North	♥ AK963	West (LHO) bids 2♠ if possible.
Vul: Both	♦ QT96	
HCP: 9+1	♣ 7643	

---

<b>Board: 18</b>	♠ K94	LHO opens the bidding 1NT.
Dealer: West	♥ AQJT983	Partner bids next.
Vul: E-W	♦ -	East (RHO) bids 2♥ if possible.
HCP: 11+3	♣ JT3	

---

<b>Board: 19</b>	♠ T6542	Partner bids first.
Dealer: North	♥ K82	West (LHO) bids 3♦ if possible.
Vul: E-W	♦ J	
HCP: 6+1	♣ Q876	

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<b>Board: 20</b>	♠ AKJ942	LHO opens the bidding 1NT.
Dealer: West	♥ KJ9	Partner bids next.
Vul: None	♦ 4	East (RHO) bids 2♦ if possible.
HCP: 15+2	♣ K54	

## Both hands (Answers Page)

### Board: 16

Dealer: West

Vul: N-S

North HCP: 2

South HCP: 16+2

Contract: 3 ♣ South

North:

♠ 9875

♥ Q53

♦ T953

♣ 95

South:

♠ AT4

♥ T7

♦ K2

♣ AKQT62

W N E S

1NT Pass 2 ♦ 3 ♣

All Pass

### Board: 17

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9+1

Contract: 5 ♣ South

North:

♠ Q98

♥ 85

♦ AKJ

♣ AJ982

South:

♠ -

♥ AK963

♦ QT96

♣ 7643

W N E S

1NT Pass 2 ♦

2 ♠ Pass Pass X

Pass 3 ♣ Pass 5 ♣

All Pass

### Board: 18

Dealer: West

Vul: E-W

North HCP: 9+1

South HCP: 11+3

Contract: 3 ♥ South

North:

♠ 82

♥ 542

♦ AQ542

♣ K74

South:

♠ K94

♥ AQJT983

♦ -

♣ JT3

W N E S

1NT Pass 2 ♥ 3 ♥

All Pass

### Board: 19

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 6+1

Contract: 3 ♠ North

North:

♠ AKJ73

♥ A64

♦ 72

♣ K95

South:

♠ T6542

♥ K82

♦ J

♣ Q876

W N E S

1NT Pass 2 ♥

3 ♦ 3 ♠ All Pass

### Board: 20

Dealer: West

Vul: None

North HCP: 3+3

South HCP: 15+2

Contract: 2 ♠ South

North:

♠ 8

♥ T85

♦ QJ98763

♣ 73

South:

♠ AKJ942

♥ KJ9

♦ 4

♣ K54

W N E S

1NT Pass 2 ♦ 2 ♠

All Pass



## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 21</b>	♠ AK95	You bid first.
Dealer: North	♥ K643	West (RHO) bids 2♠ if possible.
Vul: None	♦ AQ7	East (LHO) bids 2NT if possible.
HCP: 16	♣ 84	
<b>Board: 22</b>	♠ KQ92	You bid first.
Dealer: North	♥ AK2	West (RHO) bids 3♣ if possible.
Vul: N-S	♦ AJ83	
HCP: 17	♣ T3	
<b>Board: 23</b>	♠ J987	LHO opens the bidding 1NT.
Dealer: East	♥ A	Partner bids next.
Vul: N-S	♦ 5	West (RHO) bids 2♥ if possible.
HCP: 12+3	♣ AQJT642	East (LHO) Doubles 3♣ if possible.
<b>Board: 24</b>	♠ 65	Partner bids first.
Dealer: South	♥ KT754	East (LHO) bids 2♠ if possible.
Vul: None	♦ K9	
HCP: 10+1	♣ AT84	
<b>Board: 25</b>	♠ K65	LHO opens the bidding 1NT.
Dealer: East	♥ Q	Partner bids next.
Vul: E-W	♦ 82	West (RHO) bids 2♥ if possible.
HCP: 14+3	♣ AKQ8762	

## Both hands (Answers Page)

### Board: 21

Dealer: North  
Vul: None  
North HCP: 16  
South HCP: 10+1  
Contract: 4 ♠ South

#### North:

♠ AK95  
♥ K643  
♦ AQ7  
♣ 84

#### South:

♠ JT732  
♥ QJ9  
♦ K3  
♣ K72

W	N	E	S
	1NT	Pass	2♥
2♠ <sup>1</sup>	X	2NT <sup>2</sup>	3♥
Pass	3♠	Pass	4♠
All Pass			

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

### Board: 22

Dealer: North  
Vul: N-S  
North HCP: 17  
South HCP: 4+1  
Contract: 3♥ South

#### North:

♠ KQ92  
♥ AK2  
♦ AJ83  
♣ T3

#### South:

♠ JT3  
♥ 98764  
♦ Q765  
♣ J

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

### Board: 23

Dealer: East  
Vul: N-S  
North HCP: 12+3  
South HCP: 5+3  
Contract: 3♣X North

#### North:

♠ J987  
♥ A  
♦ 5  
♣ AQJT642

#### South:

♠ 5  
♥ KJ9632  
♦ JT943  
♣ 9

W	N	E	S
		1NT	Pass
2♥	3♣	X	All Pass

### Board: 24

Dealer: South  
Vul: None  
North HCP: 10+1  
South HCP: 16+1  
Contract: 4♥ South

#### North:

♠ 65  
♥ KT754  
♦ K9  
♣ AT84

#### South:

♠ A82  
♥ QJ6  
♦ A8654  
♣ KQ

W	N	E	S
			1NT
Pass	2♦	2♠	Pass
Pass	3♣	Pass	3♥
Pass	3NT	Pass	4♥
All Pass			

### Board: 25

Dealer: East  
Vul: E-W  
North HCP: 14+3  
South HCP: 10+2  
Contract: 5♣ South

#### North:

♠ K65  
♥ Q  
♦ 82  
♣ AKQ8762

#### South:

♠ Q  
♥ T9874  
♦ AKJT6  
♣ T3

W	N	E	S
		1NT	Pass
2♥	3♣	Pass	3♦
Pass	4♣	Pass	5♣
All Pass			

**South hands****Opps\_Overcall\_Stayman\_or\_Jacoby**

<b>Board: 21</b>	♠ JT732	Partner bids first.
Dealer: North	♥ QJ9	West (LHO) bids 2♠ if possible.
Vul: None	♦ K3	East (RHO) bids 2NT if possible.
HCP: 10+1	♣ K72	

---

<b>Board: 22</b>	♠ JT3	Partner bids first.
Dealer: North	♥ 98764	West (LHO) bids 3♣ if possible.
Vul: N-S	♦ Q765	
HCP: 4+1	♣ J	

---

<b>Board: 23</b>	♠ 5	RHO opens the bidding 1NT.
Dealer: East	♥ KJ9632	You bid next.
Vul: N-S	♦ JT943	West (LHO) bids 2♥ if possible.
HCP: 5+3	♣ 9	East (RHO) Doubles 3♣ if possible.

---

<b>Board: 24</b>	♠ A82	You bid first.
Dealer: South	♥ QJ6	East (RHO) bids 2♠ if possible.
Vul: None	♦ A8654	
HCP: 16+1	♣ KQ	

---

<b>Board: 25</b>	♠ Q	RHO opens the bidding 1NT.
Dealer: East	♥ T9874	You bid next.
Vul: E-W	♦ AKJT6	West (LHO) bids 2♥ if possible.
HCP: 10+2	♣ T3	

## Both hands (Answers Page)

### Board: 21

Dealer: North  
Vul: None  
North HCP: 16  
South HCP: 10+1  
Contract: 4 ♠ South

#### North:

♠ AK95  
♥ K643  
♦ AQ7  
♣ 84

#### South:

♠ JT732  
♥ QJ9  
♦ K3  
♣ K72

W	N	E	S
	1NT	Pass	2♥
2♠ <sup>1</sup>	X	2NT <sup>2</sup>	3♥
Pass	3♠	Pass	4♠
All Pass			

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

### Board: 22

Dealer: North  
Vul: N-S  
North HCP: 17  
South HCP: 4+1  
Contract: 3♥ South

#### North:

♠ KQ92  
♥ AK2  
♦ AJ83  
♣ T3

#### South:

♠ JT3  
♥ 98764  
♦ Q765  
♣ J

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

### Board: 23

Dealer: East  
Vul: N-S  
North HCP: 12+3  
South HCP: 5+3  
Contract: 3♣X North

#### North:

♠ J987  
♥ A  
♦ 5  
♣ AQJT642

#### South:

♠ 5  
♥ KJ9632  
♦ JT943  
♣ 9

W	N	E	S
		1NT	Pass
2♥	3♣	X	All Pass

### Board: 24

Dealer: South  
Vul: None  
North HCP: 10+1  
South HCP: 16+1  
Contract: 4♥ South

#### North:

♠ 65  
♥ KT754  
♦ K9  
♣ AT84

#### South:

♠ A82  
♥ QJ6  
♦ A8654  
♣ KQ

W	N	E	S
			1NT
Pass	2♦	2♠	Pass
Pass	3♣	Pass	3♥
Pass	3NT	Pass	4♥
All Pass			

### Board: 25

Dealer: East  
Vul: E-W  
North HCP: 14+3  
South HCP: 10+2  
Contract: 5♣ South

#### North:

♠ K65  
♥ Q  
♦ 82  
♣ AKQ8762

#### South:

♠ Q  
♥ T9874  
♦ AKJT6  
♣ T3

W	N	E	S
		1NT	Pass
2♥	3♣	Pass	3♦
Pass	4♣	Pass	5♣
All Pass			

## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 26</b>	♠ A98	You bid first.
Dealer: North	♥ Q4	West (RHO) bids 3♣ if possible.
Vul: E-W	♦ AK974	
HCP: 16+1	♣ K96	
<b>Board: 27</b>	♠ 9	LHO opens the bidding 1NT.
Dealer: East	♥ A84	Partner bids next.
Vul: Both	♦ KQJ983	West (RHO) bids 2♦ if possible.
HCP: 16+2	♣ AQ8	East (LHO) Doubles 3♦ if possible.
<b>Board: 28</b>	♠ 543	Partner bids first.
Dealer: South	♥ AT732	East (LHO) bids 2♠ if possible.
Vul: None	♦ A	
HCP: 12+1	♣ A642	
<b>Board: 29</b>	♠ Q93	LHO opens the bidding 1NT.
Dealer: East	♥ 2	Partner bids next.
Vul: E-W	♦ AKJT74	West (RHO) bids 2♦ if possible.
HCP: 13+2	♣ K42	
<b>Board: 30</b>	♠ AK5	You bid first.
Dealer: North	♥ K74	West (RHO) bids 3♣ if possible.
Vul: None	♦ AK976	
HCP: 17+1	♣ T5	

## Both hands (Answers Page)

### Board: 26

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ A98	♠ QJT7		1NT	Pass	2♦
Vul: E-W	♥ Q4	♥ AKT975	3♣	Pass	Pass	4♥
North HCP: 16+1	♦ AK974	♦ T5	All Pass			
South HCP: 10+2	♣ K96	♣ 5				
Contract: 4♥ South						

### Board: 27

Board: 27	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ KT6542			1NT	Pass
Vul: Both	♥ A84	♥ 3	2 ♦	3 ♦	X	All Pass
North HCP: 16+2	♦ KQJ983	♦ T7				
South HCP: 3+2	♣ AQ8	♣ 7652				
Contract: 3 ♦ X North						

### Board: 28

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ 543	♠ KT				1NT
Vul: None	♥ AT732	♥ KQ84	Pass	2 ♦	2 ♠	3 ♥
North HCP: 12+1	♦ A	♦ KQ75	Pass	4 ♥	All Pass	
South HCP: 15	♣ A642	♣ Q83				
Contract: 4 ♥ North						

### Board: 29

Board: 29	North:	South:	W	N	E	S
Dealer: East	♠ Q93	♠ 854			1NT	Pass
Vul: E-W	♥ 2	♥ A9843	2 ♦	3 ♦	All Pass	
North HCP: 13+2	♦ AKJT74	♦ Q3				
South HCP: 6+1	♣ K42	♣ 876				
Contract: 3 ♦ North						

### Board: 30

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ QJ43		1NT	Pass	2♦
Vul: None	♥ K74	♥ QJT92	3♣	X	Pass	3♥
North HCP: 17+1	♦ AK976	♦ 542	All Pass			
South HCP: 6+1	♣ T5	♣ 6				
Contract: 3♥ South						

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 26</b>	♠ QJT7	Partner bids first.
Dealer: North	♥ AKT975	West (LHO) bids 3♣ if possible.
Vul: E-W	♦ T5	
HCP: 10+2	♣ 5	
<b>Board: 27</b>	♠ KT6542	RHO opens the bidding 1NT.
Dealer: East	♥ 3	You bid next.
Vul: Both	♦ T7	West (LHO) bids 2♦ if possible.
HCP: 3+2	♣ 7652	East (RHO) Doubles 3♦ if possible.
<b>Board: 28</b>	♠ KT	You bid first.
Dealer: South	♥ KQ84	East (RHO) bids 2♠ if possible.
Vul: None	♦ KQ75	
HCP: 15	♣ Q83	
<b>Board: 29</b>	♠ 854	RHO opens the bidding 1NT.
Dealer: East	♥ A9843	You bid next.
Vul: E-W	♦ Q3	West (LHO) bids 2♦ if possible.
HCP: 6+1	♣ 876	
<b>Board: 30</b>	♠ QJ43	Partner bids first.
Dealer: North	♥ QJT92	West (LHO) bids 3♣ if possible.
Vul: None	♦ 542	
HCP: 6+1	♣ 6	

## Both hands (Answers Page)

### Board: 26

	North:	South:	W	N	E	S
Dealer: North	♠ A98	♠ QJT7		1NT	Pass	2♦
Vul: E-W	♥ Q4	♥ AKT975	3♣	Pass	Pass	4♥
North HCP: 16+1	♦ AK974	♦ T5	All Pass			
South HCP: 10+2	♣ K96	♣ 5				
Contract: 4♥ South						

### Board: 27

	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ KT6542			1NT	Pass
Vul: Both	♥ A84	♥ 3	2♦	3♦	X	All Pass
North HCP: 16+2	♦ KQJ983	♦ T7				
South HCP: 3+2	♣ AQ8	♣ 7652				
Contract: 3♦ X North						

### Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ 543	♠ KT				1NT
Vul: None	♥ AT732	♥ KQ84	Pass	2♦	2♠	3♥
North HCP: 12+1	♦ A	♦ KQ75	Pass	4♥	All Pass	
South HCP: 15	♣ A642	♣ Q83				
Contract: 4♥ North						

### Board: 29

	North:	South:	W	N	E	S
Dealer: East	♠ Q93	♠ 854			1NT	Pass
Vul: E-W	♥ 2	♥ A9843	2♦	3♦	All Pass	
North HCP: 13+2	♦ AKJT74	♦ Q3				
South HCP: 6+1	♣ K42	♣ 876				
Contract: 3♦ North						

### Board: 30

	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ QJ43		1NT	Pass	2♦
Vul: None	♥ K74	♥ QJT92	3♣	X	Pass	3♥
North HCP: 17+1	♦ AK976	♦ 542	All Pass			
South HCP: 6+1	♣ T5	♣ 6				
Contract: 3♥ South						



## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 31**      ♠ AK7      You bid first.  
 Dealer: North      ♥ QJ54      West (RHO) bids 3♣ if possible.  
 Vul: E-W      ♦ KQ4  
 HCP: 15      ♣ 842

---

**Board: 32**      ♠ A97      You bid first.  
 Dealer: North      ♥ AT84      West (RHO) bids 3♥ if possible.  
 Vul: None      ♦ 52  
 HCP: 16      ♣ AKJ5

---

**Board: 33**      ♠ 43      LHO opens the bidding 1NT.  
 Dealer: East      ♥ -      Partner bids next.  
 Vul: E-W      ♦ AKQ6432      West (RHO) bids 2♥ if possible.  
 HCP: 18+3      ♣ AKQT

---

**Board: 34**      ♠ T      Partner bids first.  
 Dealer: South      ♥ Q8543      East (LHO) bids 2♠ if possible.  
 Vul: None      ♦ KT93      East (LHO) Doubles 3♠ if possible.  
 HCP: 10+1      ♣ KQ7      West (RHO) bids 4♠ if possible.

---

**Board: 35**      ♠ 74      Partner bids first.  
 Dealer: South      ♥ KQ9832      East (LHO) bids 3♣ if possible.  
 Vul: None      ♦ 9762  
 HCP: 5+2      ♣ 7

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ AK7	♠ QJ832		1NT	Pass	2♥
Vul: E-W	♥ QJ54	♥ A32	3♣	Pass	Pass	3♦
North HCP: 15	♦ KQ4	♦ T862	Pass	3♠	All Pass	
South HCP: 7+1	♣ 842	♣ 5				
Contract: 3♠ North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ KJ653		1NT	Pass	2♥
Vul: None	♥ AT84	♥ 95	3♥	X	Pass	3♠
North HCP: 16	♦ 52	♦ 973	All Pass			
South HCP: 4+1	♣ AKJ5	♣ 932				
Contract: 3♠ South						

### Board: 33

	North:	South:	W	N	E	S
Dealer: East	♠ 43	♠ Q85			1NT	Pass
Vul: E-W	♥ -	♥ JT9432	2♥	3♦	All Pass	
North HCP: 18+3	♦ AKQ6432	♦ T7				
South HCP: 3+2	♣ AKQT	♣ 92				
Contract: 3♦ North						

### Board: 34

	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ A2				1NT
Vul: None	♥ Q8543	♥ AT96	Pass	2♦	2♠	X
North HCP: 10+1	♦ KT93	♦ QJ72	Pass	3♠	X	4♥
South HCP: 16	♣ KQ7	♣ AJ4	4♠	5♥	All Pass	
Contract: 5♥ North						

### Board: 35

	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ AKQJ3				1NT
Vul: None	♥ KQ9832	♥ J75	Pass	2♦	3♣	X
North HCP: 5+2	♦ 9762	♦ AJ	Pass	4♥	All Pass	
South HCP: 16+1	♣ 7	♣ 985				
Contract: 4♥ North						

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 31**      ♠ QJ832      Partner bids first.  
 Dealer: North      ♥ A32      West (LHO) bids 3♣ if possible.  
 Vul: E-W      ♦ T862  
 HCP: 7+1      ♣ 5

---

**Board: 32**      ♠ KJ653      Partner bids first.  
 Dealer: North      ♥ 95      West (LHO) bids 3♥ if possible.  
 Vul: None      ♦ 973  
 HCP: 4+1      ♣ 932

---

**Board: 33**      ♠ Q85      RHO opens the bidding 1NT.  
 Dealer: East      ♥ JT9432      You bid next.  
 Vul: E-W      ♦ T7      West (LHO) bids 2♥ if possible.  
 HCP: 3+2      ♣ 92

---

**Board: 34**      ♠ A2      You bid first.  
 Dealer: South      ♥ AT96      East (RHO) bids 2♠ if possible.  
 Vul: None      ♦ QJ72      East (RHO) Doubles 3♠ if possible.  
 HCP: 16      ♣ AJ4      West (LHO) bids 4♠ if possible.

---

**Board: 35**      ♠ AKQJ3      You bid first.  
 Dealer: South      ♥ J75      East (RHO) bids 3♣ if possible.  
 Vul: None      ♦ AJ  
 HCP: 16+1      ♣ 985

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ AK7	♠ QJ832		1NT	Pass	2♥
Vul: E-W	♥ QJ54	♥ A32	3♣	Pass	Pass	3♦
North HCP: 15	♦ KQ4	♦ T862	Pass	3♠	All Pass	
South HCP: 7+1	♣ 842	♣ 5				
Contract: 3♠ North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ KJ653		1NT	Pass	2♥
Vul: None	♥ AT84	♥ 95	3♥	X	Pass	3♠
North HCP: 16	♦ 52	♦ 973	All Pass			
South HCP: 4+1	♣ AKJ5	♣ 932				
Contract: 3♠ South						

### Board: 33

	North:	South:	W	N	E	S
Dealer: East	♠ 43	♠ Q85			1NT	Pass
Vul: E-W	♥ -	♥ JT9432	2♥	3♦	All Pass	
North HCP: 18+3	♦ AKQ6432	♦ T7				
South HCP: 3+2	♣ AKQT	♣ 92				
Contract: 3♦ North						

### Board: 34

	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ A2				1NT
Vul: None	♥ Q8543	♥ AT96	Pass	2♦	2♠	X
North HCP: 10+1	♦ KT93	♦ QJ72	Pass	3♠	X	4♥
South HCP: 16	♣ KQ7	♣ AJ4	4♠	5♥	All Pass	
Contract: 5♥ North						

### Board: 35

	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ AKQJ3				1NT
Vul: None	♥ KQ9832	♥ J75	Pass	2♦	3♣	X
North HCP: 5+2	♦ 9762	♦ AJ	Pass	4♥	All Pass	
South HCP: 16+1	♣ 7	♣ 985				
Contract: 4♥ North						

## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

### Board: 36

Dealer: West

Vul: E-W

HCP: 10

♠ T5

♥ KQ32

♦ Q74

♣ QJT9

RHO opens the bidding 1NT.

You bid next.

East (LHO) bids 2♦ if possible.

### Board: 37

Dealer: South

Vul: N-S

HCP: 5+2

♠ AT753

♥ 87642

♦ -

♣ J75

Partner bids first.

East (LHO) bids 3♦ if possible.

### Board: 38

Dealer: North

Vul: N-S

HCP: 15+1

♠ KJ865

♥ J2

♦ KT6

♣ AK7

You bid first.

West (RHO) bids 3♦ if possible.

### Board: 39

Dealer: East

Vul: None

HCP: 14+2

♠ J3

♥ QJ8

♦ K8

♣ AQJ876

LHO opens the bidding 1NT.

Partner bids next.

West (RHO) bids 2♥ if possible.

### Board: 40

Dealer: North

Vul: E-W

HCP: 15

♠ AKT5

♥ A86

♦ A863

♣ T8

You bid first.

West (RHO) bids 3♣ if possible.

## Both hands (Answers Page)

### Board: 36

Dealer: West

Vul: E-W

North HCP: 10

South HCP: 11+3

Contract: 3 ♠ South

North:

♠ T5

♥ KQ32

♦ Q74

♣ QJT9

South:

♠ AKJ9764

♥ 64

♦ T

♣ K85

W	N	E	S
1NT	Pass	2 ♦	3 ♠
All Pass			

### Board: 37

Dealer: South

Vul: N-S

North HCP: 5+2

South HCP: 17+1

Contract: 3 ♠ North

North:

♠ AT753

♥ 87642

♦ -

♣ J75

South:

♠ QJ8

♥ K9

♦ AT854

♣ AK8

W	N	E	S
			1NT
Pass	2 ♥	3 ♦	X
Pass	3 ♠	All Pass	

### Board: 38

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 4+2

Contract: 3 ♥ South

North:

♠ KJ865

♥ J2

♦ KT6

♣ AK7

South:

♠ 92

♥ AT8764

♦ 92

♣ T92

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

### Board: 39

Dealer: East

Vul: None

North HCP: 14+2

South HCP: 9

Contract: 3 ♣ North

North:

♠ J3

♥ QJ8

♦ K8

♣ AQJ876

South:

♠ A765

♥ T954

♦ AJT5

♣ 9

W	N	E	S
		1NT	Pass
2 ♥	3 ♣	All Pass	

### Board: 40

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 5+2

Contract: 3 ♥ South

North:

♠ AKT5

♥ A86

♦ A863

♣ T8

South:

♠ 8643

♥ KQT975

♦ 94

♣ 2

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

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 36**      ♠ AKJ9764      LHO opens the bidding 1NT.  
 Dealer: West      ♥ 64      Partner bids next.  
 Vul: E-W      ♦ T      East (RHO) bids 2♦ if possible.  
 HCP: 11+3      ♣ K85

---

**Board: 37**      ♠ QJ8      You bid first.  
 Dealer: South      ♥ K9      East (RHO) bids 3♦ if possible.  
 Vul: N-S      ♦ AT854  
 HCP: 17+1      ♣ AK8

---

**Board: 38**      ♠ 92      Partner bids first.  
 Dealer: North      ♥ AT8764      West (LHO) bids 3♦ if possible.  
 Vul: N-S      ♦ 92  
 HCP: 4+2      ♣ T92

---

**Board: 39**      ♠ A765      RHO opens the bidding 1NT.  
 Dealer: East      ♥ T954      You bid next.  
 Vul: None      ♦ AJT5      West (LHO) bids 2♥ if possible.  
 HCP: 9      ♣ 9

---

**Board: 40**      ♠ 8643      Partner bids first.  
 Dealer: North      ♥ KQT975      West (LHO) bids 3♣ if possible.  
 Vul: E-W      ♦ 94  
 HCP: 5+2      ♣ 2

## Both hands (Answers Page)

### Board: 36

Dealer: West

Vul: E-W

North HCP: 10

South HCP: 11+3

Contract: 3 ♠ South

North:

♠ T5

♥ KQ32

♦ Q74

♣ QJT9

South:

♠ AKJ9764

♥ 64

♦ T

♣ K85

W	N	E	S
1NT	Pass	2 ♦	3 ♠
All Pass			

### Board: 37

Dealer: South

Vul: N-S

North HCP: 5+2

South HCP: 17+1

Contract: 3 ♠ North

North:

♠ AT753

♥ 87642

♦ -

♣ J75

South:

♠ QJ8

♥ K9

♦ AT854

♣ AK8

W	N	E	S
			1NT
Pass	2 ♥	3 ♦	X
Pass	3 ♠	All Pass	

### Board: 38

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 4+2

Contract: 3 ♥ South

North:

♠ KJ865

♥ J2

♦ KT6

♣ AK7

South:

♠ 92

♥ AT8764

♦ 92

♣ T92

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

### Board: 39

Dealer: East

Vul: None

North HCP: 14+2

South HCP: 9

Contract: 3 ♣ North

North:

♠ J3

♥ QJ8

♦ K8

♣ AQJ876

South:

♠ A765

♥ T954

♦ AJT5

♣ 9

W	N	E	S
		1NT	Pass
2 ♥	3 ♣	All Pass	

### Board: 40

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 5+2

Contract: 3 ♥ South

North:

♠ AKT5

♥ A86

♦ A863

♣ T8

South:

♠ 8643

♥ KQT975

♦ 94

♣ 2

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



## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 41**      ♠ T4      Partner bids first.  
 Dealer: South      ♥ 76542      East (LHO) bids 3 ♦ if possible.  
 Vul: N-S      ♦ T98  
 HCP: 1+1      ♣ J72

---

**Board: 42**      ♠ T4      Partner bids first.  
 Dealer: South      ♥ AT973      East (LHO) bids 2 ♥ if possible.  
 Vul: None      ♦ AQ75      West (RHO) bids 2 ♠ if possible.  
 HCP: 10+1      ♣ 62      East (LHO) bids 4 ♣ if possible.

---

**Board: 43**      ♠ JT      LHO opens the bidding 1NT.  
 Dealer: East      ♥ AT9      Partner bids next.  
 Vul: E-W      ♦ AKQ762      West (RHO) bids 2 ♥ if possible.  
 HCP: 16+2      ♣ Q3

---

**Board: 44**      ♠ QJT      You bid first.  
 Dealer: North      ♥ AKT      West (RHO) bids 3 ♣ if possible.  
 Vul: Both      ♦ Q92  
 HCP: 15      ♣ KT98

---

**Board: 45**      ♠ 92      You bid first.  
 Dealer: North      ♥ AKT      West (RHO) bids 2 ♠ if possible.  
 Vul: E-W      ♦ J987  
 HCP: 15      ♣ AKT9

## Both hands (Answers Page)

### Board: 41

Dealer: South

Vul: N-S

North HCP: 1+1

South HCP: 17

Contract: 3♥ North

North:

♠ T4

♥ 76542

♦ T98

♣ J72

South:

♠ KJ75

♥ AK8

♦ Q76

♣ A95

W

N

E

S

1NT

Pass

2♦

3♦

X

Pass

3♥

All Pass

### Board: 42

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 4♥ South

North:

♠ T4

♥ AT973

♦ AQ75

♣ 62

South:

♠ AQ8

♥ KQJ8

♦ K942

♣ T4

W

N

E

S

1NT

Pass

2♦

2♥<sup>1</sup>

Pass

2♠

3♦

4♣

4♥

All Pass

1. Michaels Cuebid

### Board: 43

Dealer: East

Vul: E-W

North HCP: 16+2

South HCP: 9+2

Contract: 3♦ North

North:

♠ JT

♥ AT9

♦ AKQ762

♣ Q3

South:

♠ K5

♥ Q3

♦ 954

♣ KJT876

W

N

E

S

1NT Pass

2♥

3♦

All Pass

### Board: 44

Dealer: North

Vul: Both

North HCP: 15

South HCP: 5+2

Contract: 3♥ South

North:

♠ QJT

♥ AKT

♦ Q92

♣ KT98

South:

♠ K65

♥ J97642

♦ J8

♣ 54

W

N

E

S

1NT Pass 2♦

3♣

Pass

Pass

3♥

All Pass

### Board: 45

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 3♥ North

North:

♠ 92

♥ AKT

♦ J987

♣ AKT9

South:

♠ J4

♥ Q6543

♦ AKT6

♣ 64

W

N

E

S

1NT Pass 2♦

2♠

Pass

Pass

3♦

Pass

3♥

All Pass

**South hands****Opps\_Overcall\_Stayman\_or\_Jacoby**

**Board: 41**      ♠ KJ75      You bid first.  
Dealer: South      ♥ AK8      East (RHO) bids 3 ♦ if possible.  
Vul: N-S      ♦ Q76  
HCP: 17      ♣ A95

---

**Board: 42**      ♠ AQ8      You bid first.  
Dealer: South      ♥ KQJ8      East (RHO) bids 2 ♥ if possible.  
Vul: None      ♦ K942      West (LHO) bids 2 ♠ if possible.  
HCP: 15      ♣ T4      East (RHO) bids 4 ♣ if possible.

---

**Board: 43**      ♠ K5      RHO opens the bidding 1NT.  
Dealer: East      ♥ Q3      You bid next.  
Vul: E-W      ♦ 954      West (LHO) bids 2 ♥ if possible.  
HCP: 9+2      ♣ KJT876

---

**Board: 44**      ♠ K65      Partner bids first.  
Dealer: North      ♥ J97642      West (LHO) bids 3 ♣ if possible.  
Vul: Both      ♦ J8  
HCP: 5+2      ♣ 54

---

**Board: 45**      ♠ J4      Partner bids first.  
Dealer: North      ♥ Q6543      West (LHO) bids 2 ♠ if possible.  
Vul: E-W      ♦ AKT6  
HCP: 10+1      ♣ 64

## Both hands (Answers Page)

### Board: 41

Dealer: South

Vul: N-S

North HCP: 1+1

South HCP: 17

Contract: 3♥ North

North:

♠ T4

♥ 76542

♦ T98

♣ J72

South:

♠ KJ75

♥ AK8

♦ Q76

♣ A95

W	N	E	S
			1NT

Pass	2♦	3♦	X
------	----	----	---

Pass	3♥	All Pass	
------	----	----------	--

### Board: 42

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 4♥ South

North:

♠ T4

♥ AT973

♦ AQ75

♣ 62

South:

♠ AQ8

♥ KQJ8

♦ K942

♣ T4

W	N	E	S
			1NT

Pass	2♦	2♥ <sup>1</sup>	Pass
------	----	-----------------	------

2♠	3♦	4♣	4♥
----	----	----	----

All Pass

1. Michaels Cuebid

### Board: 43

Dealer: East

Vul: E-W

North HCP: 16+2

South HCP: 9+2

Contract: 3♦ North

North:

♠ JT

♥ AT9

♦ AKQ762

♣ Q3

South:

♠ K5

♥ Q3

♦ 954

♣ KJT876

W	N	E	S
		1NT	Pass

2♥	3♦	All Pass	
----	----	----------	--

### Board: 44

Dealer: North

Vul: Both

North HCP: 15

South HCP: 5+2

Contract: 3♥ South

North:

♠ QJT

♥ AKT

♦ Q92

♣ KT98

South:

♠ K65

♥ J97642

♦ J8

♣ 54

W	N	E	S
	1NT	Pass	2♦

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

All Pass

### Board: 45

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 3♥ North

North:

♠ 92

♥ AKT

♦ J987

♣ AKT9

South:

♠ J4

♥ Q6543

♦ AKT6

♣ 64

W	N	E	S
	1NT	Pass	2♦

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

Pass	3♥	All Pass	
------	----	----------	--

## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 46**      ♠ KT53      RHO opens the bidding 1NT.  
 Dealer: West      ♥ 542      You bid next.  
 Vul: N-S      ♦ Q4      East (LHO) bids 2♦ if possible.  
 HCP: 5      ♣ 9764      West (RHO) Doubles 3♦ if possible.  
    East (LHO) bids 3♥ if possible.  
    West (RHO) Doubles 4♦ if possible.

---

**Board: 47**      ♠ Q      LHO opens the bidding 1NT.  
 Dealer: East      ♥ K2      Partner bids next.  
 Vul: None      ♦ AKJ963      West (RHO) bids 2♦ if possible.  
 HCP: 17+2      ♣ A873      East (LHO) Doubles 3♦ if possible.

---

**Board: 48**      ♠ T4      RHO opens the bidding 1NT.  
 Dealer: West      ♥ T95      You bid next.  
 Vul: E-W      ♦ AK962      East (LHO) bids 2♦ if possible.  
 HCP: 9+1      ♣ Q95      West (RHO) Doubles 2♠ if possible.  
    East (LHO) bids 3♣ if possible.  
    West (RHO) bids 4♥ if possible.

---

**Board: 49**      ♠ 3      RHO opens the bidding 1NT.  
 Dealer: West      ♥ 42      You bid next.  
 Vul: None      ♦ T873      East (LHO) bids 2♦ if possible.  
 HCP: 9+2      ♣ AKQT82      East (LHO) bids 3♥ if possible.

## Both hands (Answers Page)

### Board: 46

	North:	South:	W	N	E	S
Dealer: West	♠ KT53	♠ Q4	1NT	Pass	2♦	3♦
Vul: N-S	♥ 542	♥ 7	X	Pass	3♥	4♦
North HCP: 5	♦ Q4	♦ AKJ9652	X	All Pass		
South HCP: 13+3	♣ 9764	♣ QJ3				
Contract: 4♦ X South						

### Board: 47

	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ T7632			1NT	Pass
Vul: None	♥ K2	♥ J8	2♦	3♦	X	All Pass
North HCP: 17+2	♦ AKJ963	♦ 754				
South HCP: 1+1	♣ A873	♣ T64				
Contract: 3♦ X North						

### Board: 48

	North:	South:	W	N	E	S
Dealer: West	♠ T4	♠ KQJ8765	1NT	Pass	2♦	2♠
Vul: E-W	♥ T95	♥ 4	X	Pass	3♣	3♠
North HCP: 9+1	♦ AK962	♦ 54	4♥	4♠	All Pass	
South HCP: 13+3	♣ Q95	♣ AK4				
Contract: 4♠ North						

### Board: 49

	North:	South:	W	N	E	S
Dealer: West	♠ 3	♠ AQJ754	1NT	Pass	2♦	2♠
Vul: None	♥ 42	♥ Q9	Pass	Pass	3♥	Pass
North HCP: 9+2	♦ T873	♦ Q92	Pass	4♣	All Pass	
South HCP: 12+2	♣ AKQT82	♣ J3				
Contract: 4♣ North						

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 46**      ♠ Q4      LHO opens the bidding 1NT.  
 Dealer: West      ♥ 7      Partner bids next.  
 Vul: N-S      ♦ AKJ9652      East (RHO) bids 2 ♦ if possible.  
 HCP: 13+3      ♣ QJ3      West (LHO) Doubles 3 ♦ if possible.  
    East (RHO) bids 3 ♥ if possible.  
    West (LHO) Doubles 4 ♦ if possible.

---

**Board: 47**      ♠ T7632      RHO opens the bidding 1NT.  
 Dealer: East      ♥ J8      You bid next.  
 Vul: None      ♦ 754      West (LHO) bids 2 ♦ if possible.  
 HCP: 1+1      ♣ T64      East (RHO) Doubles 3 ♦ if possible.

---

**Board: 48**      ♠ KQJ8765      LHO opens the bidding 1NT.  
 Dealer: West      ♥ 4      Partner bids next.  
 Vul: E-W      ♦ 54      East (RHO) bids 2 ♦ if possible.  
 HCP: 13+3      ♣ AK4      West (LHO) Doubles 2 ♠ if possible.  
    East (RHO) bids 3 ♣ if possible.  
    West (LHO) bids 4 ♥ if possible.

---

**Board: 49**      ♠ AQJ754      LHO opens the bidding 1NT.  
 Dealer: West      ♥ Q9      Partner bids next.  
 Vul: None      ♦ Q92      East (RHO) bids 2 ♦ if possible.  
 HCP: 12+2      ♣ J3      East (RHO) bids 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 46

	North:	South:	W	N	E	S
Dealer: West	♠ KT53	♠ Q4	1NT	Pass	2♦	3♦
Vul: N-S	♥ 542	♥ 7	X	Pass	3♥	4♦
North HCP: 5	♦ Q4	♦ AKJ9652	X	All Pass		
South HCP: 13+3	♣ 9764	♣ QJ3				
Contract: 4♦ X South						

### Board: 47

	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ T7632			1NT	Pass
Vul: None	♥ K2	♥ J8	2♦	3♦	X	All Pass
North HCP: 17+2	♦ AKJ963	♦ 754				
South HCP: 1+1	♣ A873	♣ T64				
Contract: 3♦ X North						

### Board: 48

	North:	South:	W	N	E	S
Dealer: West	♠ T4	♠ KQJ8765	1NT	Pass	2♦	2♠
Vul: E-W	♥ T95	♥ 4	X	Pass	3♣	3♠
North HCP: 9+1	♦ AK962	♦ 54	4♥	4♠	All Pass	
South HCP: 13+3	♣ Q95	♣ AK4				
Contract: 4♠ North						

### Board: 49

	North:	South:	W	N	E	S
Dealer: West	♠ 3	♠ AQJ754	1NT	Pass	2♦	2♠
Vul: None	♥ 42	♥ Q9	Pass	Pass	3♥	Pass
North HCP: 9+2	♦ T873	♦ Q92	Pass	4♣	All Pass	
South HCP: 12+2	♣ AKQT82	♣ J3				
Contract: 4♣ North						



## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 50**      ♠ Q9632      RHO opens the bidding 1NT.  
 Dealer: West      ♥ 87      You bid next.  
 Vul: E-W      ♦ T8765      East (LHO) bids 2♦ if possible.  
 HCP: 2+2      ♣ 4      West (RHO) Doubles 3♣ if possible.  
    East (LHO) bids 3♥ if possible.  
    East (LHO) Doubles 4♣ if possible.

---

**Board: 51**      ♠ KT2      You bid first.  
 Dealer: North      ♥ AK      West (RHO) bids 3♣ if possible.  
 Vul: E-W      ♦ AK965  
 HCP: 17+1      ♣ T73

---

**Board: 52**      ♠ QT      You bid first.  
 Dealer: North      ♥ AQ64      West (RHO) bids 3♦ if possible.  
 Vul: N-S      ♦ K976  
 HCP: 17      ♣ AQ2

---

**Board: 53**      ♠ A62      Partner bids first.  
 Dealer: South      ♥ T97543      East (LHO) bids 2♠ if possible.  
 Vul: E-W      ♦ J53  
 HCP: 5+2      ♣ 3

## Both hands (Answers Page)

### Board: 50

	North:	South:	W	N	E	S
Dealer: West	♠ Q9632	♠ A	1NT	Pass	2♦	3♣
Vul: E-W	♥ 87	♥ 6	X	Pass	3♥	4♣
North HCP: 2+2	♦ T8765	♦ AK32	Pass	Pass	X	All Pass
South HCP: 17+3	♣ 4	♣ KQJT763				
Contract: 4♣X South						

### Board: 51

	North:	South:	W	N	E	S
Dealer: North	♠ KT2	♠ QJ3		1NT	Pass	2♦
Vul: E-W	♥ AK	♥ QJ754	3♣	Pass	Pass	3♦
North HCP: 17+1	♦ AK965	♦ QT84	Pass	3♥	All Pass	
South HCP: 8+1	♣ T73	♣ 2				
Contract: 3♥ North						

### Board: 52

	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ AK9432		1NT	Pass	2♥
Vul: N-S	♥ AQ64	♥ 987	3♦	Pass	Pass	4♠
North HCP: 17	♦ K976	♦ T3	All Pass			
South HCP: 8+2	♣ AQ2	♣ JT				
Contract: 4♠ South						

### Board: 53

	North:	South:	W	N	E	S
Dealer: South	♠ A62	♠ 97				1NT
Vul: E-W	♥ T97543	♥ A86	Pass	2♦	2♠	X
North HCP: 5+2	♦ J53	♦ AQ9	Pass	4♥	All Pass	
South HCP: 17+1	♣ 3	♣ AKT74				
Contract: 4♥ North						

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

## Board: 50

♠ A

LHO opens the bidding 1NT.

Dealer: West

♥ 6

Partner bids next.

Vul: E-W

◆ AK32

East (RHO) bids 2♦ if possible.

HCP: 17+3

♣ KQJT763

West (LHO) Doubles 3♣ if possible.

East (RHO) bids 3♥ if possible.

East (RHO) Doubles 4♣ if possible.

## Board: 51

♠ QJ3

Partner bids first.

## Dealer: North

♥ QJ754

West (LHO) bids 3♣ if possible.

Vul: E-W

◆ QT84

HCP: 8+1

♣ 2

## Board: 52

♠ AK9432

## Partner bids first.

Dealer: North

♥ 987

West (LHO) bids 3  if possible.

Vul: N-S

◆ T3

HCP: 8+2

♣ JT

## Board: 53

♠ 97

You bid first.

Dealer: South

♥ A86

East (RHO) bids  $2\spadesuit$  if possible.

Vul: E-W

♦ AQ9

HCP: 17+1

♣ AKT74

## Both hands (Answers Page)

### Board: 50

	North:	South:	W	N	E	S
Dealer: West	♠ Q9632	♠ A	1NT	Pass	2♦	3♣
Vul: E-W	♥ 87	♥ 6	X	Pass	3♥	4♣
North HCP: 2+2	♦ T8765	♦ AK32	Pass	Pass	X	All Pass
South HCP: 17+3	♣ 4	♣ KQJT763				
Contract: 4♣X South						

### Board: 51

	North:	South:	W	N	E	S
Dealer: North	♠ KT2	♠ QJ3		1NT	Pass	2♦
Vul: E-W	♥ AK	♥ QJ754	3♣	Pass	Pass	3♦
North HCP: 17+1	♦ AK965	♦ QT84	Pass	3♥	All Pass	
South HCP: 8+1	♣ T73	♣ 2				
Contract: 3♥ North						

### Board: 52

	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ AK9432		1NT	Pass	2♥
Vul: N-S	♥ AQ64	♥ 987	3♦	Pass	Pass	4♠
North HCP: 17	♦ K976	♦ T3	All Pass			
South HCP: 8+2	♣ AQ2	♣ JT				
Contract: 4♠ South						

### Board: 53

	North:	South:	W	N	E	S
Dealer: South	♠ A62	♠ 97				1NT
Vul: E-W	♥ T97543	♥ A86	Pass	2♦	2♠	X
North HCP: 5+2	♦ J53	♦ AQ9	Pass	4♥	All Pass	
South HCP: 17+1	♣ 3	♣ AKT74				
Contract: 4♥ North						

## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 54**      ♠ QJ642      RHO opens the bidding 1NT.  
 Dealer: West      ♥ 4      You bid next.  
 Vul: N-S      ♦ J      East (LHO) bids 2♦ if possible.  
 HCP: 6+3      ♣ Q76532

---

**Board: 55**      ♠ KQJ985      LHO opens the bidding 1NT.  
 Dealer: East      ♥ T      Partner bids next.  
 Vul: None      ♦ A94      West (RHO) bids 2♦ if possible.  
 HCP: 15+2      ♣ AJ5

---

**Board: 56**      ♠ AKQ85      You bid first.  
 Dealer: North      ♥ QJ9      West (RHO) bids 3♦ if possible.  
 Vul: None      ♦ JT7  
 HCP: 17+1      ♣ A9

---

**Board: 57**      ♠ AT6      RHO opens the bidding 1NT.  
 Dealer: West      ♥ 9764      You bid next.  
 Vul: E-W      ♦ J9      East (LHO) bids 2♥ if possible.  
 HCP: 10      ♣ KQT6

---

**Board: 58**      ♠ J973      Partner bids first.  
 Dealer: South      ♥ QJT43      East (LHO) bids 3♣ if possible.  
 Vul: E-W      ♦ AJT4  
 HCP: 9+1      ♣ -

## Both hands (Answers Page)

### Board: 54

Dealer: West

Vul: N-S

North HCP: 6+3

South HCP: 14+2

Contract: 3 ♦ South

North:

♠ QJ642

♥ 4

♦ J

♣ Q76532

South:

♠ T97

♥ AJT8

♦ AKQ763

♣ -

W N E S

1NT Pass 2 ♦ 3 ♦

All Pass

### Board: 55

Dealer: East

Vul: None

North HCP: 15+2

South HCP: 8+2

Contract: 2 ♠ North

North:

♠ KQJ985

♥ T

♦ A94

♣ AJ5

South:

♠ 2

♥ KJ95

♦ KJ

♣ T98762

W N E S

1NT Pass

2 ♦ 2 ♠ All Pass

### Board: 56

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 3+2

Contract: 3 ♥ South

North:

♠ AKQ85

♥ QJ9

♦ JT7

♣ A9

South:

♠ T432

♥ KT8654

♦ 63

♣ 8

W N E S

1NT Pass 2 ♦

3 ♦ X Pass 3 ♥

All Pass

### Board: 57

Dealer: West

Vul: E-W

North HCP: 10

South HCP: 13+3

Contract: 3NT North

North:

♠ AT6

♥ 9764

♦ J9

♣ KQT6

South:

♠ -

♥ K53

♦ AKQT643

♣ J74

W N E S

1NT Pass 2 ♥ 3 ♦

Pass 3NT All Pass

### Board: 58

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 4 ♥ North

North:

♠ J973

♥ QJT43

♦ AJT4

♣ -

South:

♠ AK6

♥ AK87

♦ 862

♣ J63

W N E S

1NT

Pass 2 ♦ 3 ♣ 3 ♥

Pass 4 ♥ All Pass

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 54**      ♠ T97      LHO opens the bidding 1NT.  
 Dealer: West      ♥ AJT8      Partner bids next.  
 Vul: N-S      ♦ AKQ763      East (RHO) bids 2♦ if possible.  
 HCP: 14+2      ♣ -

---

**Board: 55**      ♠ 2      RHO opens the bidding 1NT.  
 Dealer: East      ♥ KJ95      You bid next.  
 Vul: None      ♦ KJ      West (LHO) bids 2♦ if possible.  
 HCP: 8+2      ♣ T98762

---

**Board: 56**      ♠ T432      Partner bids first.  
 Dealer: North      ♥ KT8654      West (LHO) bids 3♦ if possible.  
 Vul: None      ♦ 63  
 HCP: 3+2      ♣ 8

---

**Board: 57**      ♠ -      LHO opens the bidding 1NT.  
 Dealer: West      ♥ K53      Partner bids next.  
 Vul: E-W      ♦ AKQT643      East (RHO) bids 2♥ if possible.  
 HCP: 13+3      ♣ J74

---

**Board: 58**      ♠ AK6      You bid first.  
 Dealer: South      ♥ AK87      East (RHO) bids 3♣ if possible.  
 Vul: E-W      ♦ 862  
 HCP: 15      ♣ J63

## Both hands (Answers Page)

### Board: 54

Dealer: West

Vul: N-S

North HCP: 6+3

South HCP: 14+2

Contract: 3 ♦ South

North:

♠ QJ642

♥ 4

♦ J

♣ Q76532

South:

♠ T97

♥ AJT8

♦ AKQ763

♣ -

W N E S

1NT Pass 2 ♦ 3 ♦

All Pass

### Board: 55

Dealer: East

Vul: None

North HCP: 15+2

South HCP: 8+2

Contract: 2 ♠ North

North:

♠ KQJ985

♥ T

♦ A94

♣ AJ5

South:

♠ 2

♥ KJ95

♦ KJ

♣ T98762

W N E S

1NT Pass

2 ♦ 2 ♠ All Pass

### Board: 56

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 3+2

Contract: 3 ♥ South

North:

♠ AKQ85

♥ QJ9

♦ JT7

♣ A9

South:

♠ T432

♥ KT8654

♦ 63

♣ 8

W N E S

1NT Pass 2 ♦

3 ♦ X Pass 3 ♥

All Pass

### Board: 57

Dealer: West

Vul: E-W

North HCP: 10

South HCP: 13+3

Contract: 3NT North

North:

♠ AT6

♥ 9764

♦ J9

♣ KQT6

South:

♠ -

♥ K53

♦ AKQT643

♣ J74

W N E S

1NT Pass 2 ♥ 3 ♦

Pass 3NT All Pass

### Board: 58

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 4 ♥ North

North:

♠ J973

♥ QJT43

♦ AJT4

♣ -

South:

♠ AK6

♥ AK87

♦ 862

♣ J63

W N E S

1NT

Pass 2 ♦ 3 ♣ 3 ♥

Pass 4 ♥ All Pass





## Both hands (Answers Page)

### Board: 59

Dealer: East

Vul: None

North HCP: 12+3

South HCP: 4

Contract: 4 ♦ X North

North:

♠ T72

♥ -

♦ AKJT863

♣ A54

South:

♠ A643

♥ T764

♦ 9

♣ T873

W

N

E

S

1NT Pass

2 ♦ 3 ♦ X Pass

3 ♥ 4 ♦ Pass Pass

X All Pass

### Board: 60

Dealer: West

Vul: N-S

North HCP: 8+1

South HCP: 12+2

Contract: 2 ♠ South

North:

♠ 63

♥ T8

♦ QT962

♣ AQ52

South:

♠ AKQT42

♥ Q32

♦ 4

♣ J76

W

N

E

S

1NT Pass 2 ♦ 2 ♠

All Pass

### Board: 61

Dealer: East

Vul: Both

North HCP: 15+3

South HCP: 5+3

Contract: 5 ♣ X North

North:

♠ T8

♥ AQ4

♦ 9

♣ AKQT874

South:

♠ J97

♥ J72

♦ KT86532

♣ -

W

N

E

S

1NT Pass

2 ♥ 3 ♣ X 3 ♦

Pass 4 ♣ Pass 4 ♦

Pass 5 ♣ X All Pass

### Board: 62

Dealer: West

Vul: E-W

North HCP: 6+2

South HCP: 16+2

Contract: 3 ♥ South

North:

♠ JT543

♥ 4

♦ Q2

♣ KT975

South:

♠ K

♥ AKJT62

♦ A753

♣ J6

W

N

E

S

1NT Pass 2 ♥ 3 ♥

All Pass



## Both hands (Answers Page)

### Board: 59

Dealer: East

Vul: None

North HCP: 12+3

South HCP: 4

Contract: 4 ♦ X North

North:

♠ T72

♥ -

♦ AKJT863

♣ A54

South:

♠ A643

♥ T764

♦ 9

♣ T873

W

N

E

S

1NT Pass

2 ♦ 3 ♦ X Pass

3 ♥ 4 ♦ Pass Pass

X All Pass

### Board: 60

Dealer: West

Vul: N-S

North HCP: 8+1

South HCP: 12+2

Contract: 2 ♠ South

North:

♠ 63

♥ T8

♦ QT962

♣ AQ52

South:

♠ AKQT42

♥ Q32

♦ 4

♣ J76

W

N

E

S

1NT Pass 2 ♦ 2 ♠

All Pass

### Board: 61

Dealer: East

Vul: Both

North HCP: 15+3

South HCP: 5+3

Contract: 5 ♣ X North

North:

♠ T8

♥ AQ4

♦ 9

♣ AKQT874

South:

♠ J97

♥ J72

♦ KT86532

♣ -

W

N

E

S

1NT Pass

2 ♥ 3 ♣ X 3 ♦

Pass 4 ♣ Pass 4 ♦

Pass 5 ♣ X All Pass

### Board: 62

Dealer: West

Vul: E-W

North HCP: 6+2

South HCP: 16+2

Contract: 3 ♥ South

North:

♠ JT543

♥ 4

♦ Q2

♣ KT975

South:

♠ K

♥ AKJT62

♦ A753

♣ J6

W

N

E

S

1NT Pass 2 ♥ 3 ♥

All Pass

## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 63**      ♠ AK97      You bid first.  
 Dealer: North      ♥ 9874      West (RHO) bids 3♥ if possible.  
 Vul: Both      ♦ KQ  
 HCP: 16      ♣ A32

---

**Board: 64**      ♠ Q6      You bid first.  
 Dealer: North      ♥ K86      West (RHO) bids 3♦ if possible.  
 Vul: E-W      ♦ A943  
 HCP: 17      ♣ AKJ8

---

**Board: 65**      ♠ K4      LHO opens the bidding 1NT.  
 Dealer: East      ♥ K      Partner bids next.  
 Vul: Both      ♦ J984      West (RHO) bids 2♦ if possible.  
 HCP: 15+2      ♣ AKJT85

---

**Board: 66**      ♠ KQJ76      Partner bids first.  
 Dealer: South      ♥ KQJT72      East (LHO) bids 3♦ if possible.  
 Vul: N-S      ♦ 2  
 HCP: 12+3      ♣ 7

---

**Board: 67**      ♠ KQJ4      You bid first.  
 Dealer: North      ♥ AQ8      West (RHO) bids 3♣ if possible.  
 Vul: None      ♦ JT  
 HCP: 15      ♣ Q872

## Both hands (Answers Page)

### Board: 63

	North:	South:	W	N	E	S
Dealer: North	♠ AK97	♠ QT532		1NT	Pass	2♥
Vul: Both	♥ 9874	♥ Q	3♥	3♠	All Pass	
North HCP: 16	♦ KQ	♦ JT964				
South HCP: 7+2	♣ A32	♣ Q6				
Contract: 3♠ North						

### Board: 64

	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ KJ5		1NT	Pass	2♦
Vul: E-W	♥ K86	♥ JT943	3♦	X	Pass	3♥
North HCP: 17	♦ A943	♦ 7	All Pass			
South HCP: 5+1	♣ AKJ8	♣ T963				
Contract: 3♥ South						

### Board: 65

	North:	South:	W	N	E	S
Dealer: East	♠ K4	♠ QJ983			1NT	Pass
Vul: Both	♥ K	♥ T65	2♦	3♣	All Pass	
North HCP: 15+2	♦ J984	♦ QT3				
South HCP: 5+1	♣ AKJT85	♣ 96				
Contract: 3♣ North						

### Board: 66

	North:	South:	W	N	E	S
Dealer: South	♠ KQJ76	♠ A3				1NT
Vul: N-S	♥ KQJT72	♥ A86	Pass	2♦	3♦	X
North HCP: 12+3	♦ 2	♦ K975	Pass	4NT	Pass	5♥ <sup>1</sup>
South HCP: 16	♣ 7	♣ KQ98	All Pass			
Contract: 5♥ South						

1. A=2/5 or 5/5, Q(H)=0

### Board: 67

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ4	♠ 972		1NT	Pass	2♦
Vul: None	♥ AQ8	♥ T6532	3♣	Pass	Pass	X
North HCP: 15	♦ JT	♦ AQ64	Pass	3♥	All Pass	
South HCP: 6+1	♣ Q872	♣ 6				
Contract: 3♥ North						

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 63**      ♠ QT532      Partner bids first.  
 Dealer: North      ♥ Q      West (LHO) bids 3♥ if possible.  
 Vul: Both      ♦ JT964  
 HCP: 7+2      ♣ Q6

---

**Board: 64**      ♠ KJ5      Partner bids first.  
 Dealer: North      ♥ JT943      West (LHO) bids 3♦ if possible.  
 Vul: E-W      ♦ 7  
 HCP: 5+1      ♣ T963

---

**Board: 65**      ♠ QJ983      RHO opens the bidding 1NT.  
 Dealer: East      ♥ T65      You bid next.  
 Vul: Both      ♦ QT3      West (LHO) bids 2♦ if possible.  
 HCP: 5+1      ♣ 96

---

**Board: 66**      ♠ A3      You bid first.  
 Dealer: South      ♥ A86      East (RHO) bids 3♦ if possible.  
 Vul: N-S      ♦ K975  
 HCP: 16      ♣ KQ98

---

**Board: 67**      ♠ 972      Partner bids first.  
 Dealer: North      ♥ T6532      West (LHO) bids 3♣ if possible.  
 Vul: None      ♦ AQ64  
 HCP: 6+1      ♣ 6

## Both hands (Answers Page)

### Board: 63

	North:	South:	W	N	E	S
Dealer: North	♠ AK97	♠ QT532		1NT	Pass	2♥
Vul: Both	♥ 9874	♥ Q	3♥	3♠	All Pass	
North HCP: 16	♦ KQ	♦ JT964				
South HCP: 7+2	♣ A32	♣ Q6				
Contract: 3♠ North						

### Board: 64

	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ KJ5		1NT	Pass	2♦
Vul: E-W	♥ K86	♥ JT943	3♦	X	Pass	3♥
North HCP: 17	♦ A943	♦ 7	All Pass			
South HCP: 5+1	♣ AKJ8	♣ T963				
Contract: 3♥ South						

### Board: 65

	North:	South:	W	N	E	S
Dealer: East	♠ K4	♠ QJ983			1NT	Pass
Vul: Both	♥ K	♥ T65	2♦	3♣	All Pass	
North HCP: 15+2	♦ J984	♦ QT3				
South HCP: 5+1	♣ AKJT85	♣ 96				
Contract: 3♣ North						

### Board: 66

	North:	South:	W	N	E	S
Dealer: South	♠ KQJ76	♠ A3				1NT
Vul: N-S	♥ KQJT72	♥ A86	Pass	2♦	3♦	X
North HCP: 12+3	♦ 2	♦ K975	Pass	4NT	Pass	5♥ <sup>1</sup>
South HCP: 16	♣ 7	♣ KQ98	All Pass			
Contract: 5♥ South						

1. A=2/5 or 5/5, Q(H)=0

### Board: 67

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ4	♠ 972		1NT	Pass	2♦
Vul: None	♥ AQ8	♥ T6532	3♣	Pass	Pass	X
North HCP: 15	♦ JT	♦ AQ64	Pass	3♥	All Pass	
South HCP: 6+1	♣ Q872	♣ 6				
Contract: 3♥ North						



## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

### Board: 68

♠ 98

RHO opens the bidding 1NT.

Dealer: West

♥ KJ6

You bid next.

Vul: E-W

♦ KJ985

East (LHO) bids 2♦ if possible.

HCP: 9+1

♣ J32

### Board: 69

♠ 7

LHO opens the bidding 1NT.

Dealer: East

♥ AKJ942

Partner bids next.

Vul: N-S

♦ KQ52

West (RHO) bids 2♥ if possible.

HCP: 13+2

♣ 93

East (LHO) Doubles 3♥ if possible.

### Board: 70

♠ 754

RHO opens the bidding 1NT.

Dealer: West

♥ J96

You bid next.

Vul: Both

♦ 9762

East (LHO) bids 2♦ if possible.

HCP: 1

♣ 973

East (LHO) Doubles 2♠ if possible.

West (RHO) bids 3♥ if possible.

East (LHO) Doubles 3♠ if possible.

### Board: 71

♠ T43

You bid first.

Dealer: North

♥ AT7

West (RHO) bids 3♦ if possible.

Vul: None

♦ A976

HCP: 15

♣ AK8

## Both hands (Answers Page)

### Board: 68

	North:	South:	W	N	E	S
Dealer: West	♠ 98	♠ AKQT752	1NT	Pass	2♦	2♠
Vul: E-W	♥ KJ6	♥ 8	All Pass			
North HCP: 9+1	♦ KJ985	♦ A76				
South HCP: 15+3	♣ J32	♣ Q4				
Contract: 2♠ South						

### Board: 69

	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ AT63			1NT	Pass
Vul: N-S	♥ AKJ942	♥ 83	2♥	3♥	X	All Pass
North HCP: 13+2	♦ KQ52	♦ JT76				
South HCP: 5	♣ 93	♣ 864				
Contract: 3♥X North						

### Board: 70

	North:	South:	W	N	E	S
Dealer: West	♠ 754	♠ AKJ832	1NT	Pass	2♦	2♠
Vul: Both	♥ J96	♥ T8	Pass	Pass	X	Pass
North HCP: 1	♦ 9762	♦ 4	3♥	Pass	Pass	3♠
South HCP: 15+2	♣ 973	♣ AK62	Pass	Pass	X	All Pass
Contract: 3♠X South						

### Board: 71

	North:	South:	W	N	E	S
Dealer: North	♠ T43	♠ K652		1NT	Pass	2♦
Vul: None	♥ AT7	♥ J6542	3♦	3♥	All Pass	
North HCP: 15	♦ A976	♦ 4				
South HCP: 5+1	♣ AK8	♣ J53				
Contract: 3♥ North						

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 68</b>	♠ AKQT752	LHO opens the bidding 1NT.
Dealer: West	♥ 8	Partner bids next.
Vul: E-W	♦ A76	East (RHO) bids 2♦ if possible.
HCP: 15+3	♣ Q4	
<b>Board: 69</b>	♠ AT63	RHO opens the bidding 1NT.
Dealer: East	♥ 83	You bid next.
Vul: N-S	♦ JT76	West (LHO) bids 2♥ if possible.
HCP: 5	♣ 864	East (RHO) Doubles 3♥ if possible.
<b>Board: 70</b>	♠ AKJ832	LHO opens the bidding 1NT.
Dealer: West	♥ T8	Partner bids next.
Vul: Both	♦ 4	East (RHO) bids 2♦ if possible.
HCP: 15+2	♣ AK62	East (RHO) Doubles 2♠ if possible.
		West (LHO) bids 3♥ if possible.
		East (RHO) Doubles 3♠ if possible.
<b>Board: 71</b>	♠ K652	Partner bids first.
Dealer: North	♥ J6542	West (LHO) bids 3♦ if possible.
Vul: None	♦ 4	
HCP: 5+1	♣ J53	

## Both hands (Answers Page)

### Board: 68

Dealer: West

Vul: E-W

North HCP: 9+1

South HCP: 15+3

Contract: 2 ♠ South

North:

♠ 98

♥ KJ6

♦ KJ985

♣ J32

South:

♠ AKQT752

♥ 8

♦ A76

♣ Q4

W	N	E	S
1NT	Pass	2 ♦	2 ♠
All Pass			

### Board: 69

Dealer: East

Vul: N-S

North HCP: 13+2

South HCP: 5

Contract: 3 ♥ X North

North:

♠ 7

♥ AKJ942

♦ KQ52

♣ 93

South:

♠ AT63

♥ 83

♦ JT76

♣ 864

W	N	E	S
		1NT	Pass
2 ♥	3 ♥	X	All Pass

### Board: 70

Dealer: West

Vul: Both

North HCP: 1

South HCP: 15+2

Contract: 3 ♠ X South

North:

♠ 754

♥ J96

♦ 9762

♣ 973

South:

♠ AKJ832

♥ T8

♦ 4

♣ AK62

W	N	E	S
1NT	Pass	2 ♦	2 ♠
Pass	Pass	X	Pass
3 ♥	Pass	Pass	3 ♠
Pass	Pass	X	All Pass

### Board: 71

Dealer: North

Vul: None

North HCP: 15

South HCP: 5+1

Contract: 3 ♥ North

North:

♠ T43

♥ AT7

♦ A976

♣ AK8

South:

♠ K652

♥ J6542

♦ 4

♣ J53

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

## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 72**      ♠ J      RHO opens the bidding 1NT.  
 Dealer: West      ♥ AK9763      You bid next.  
 Vul: E-W      ♦ JT653      East (LHO) bids 2♥ if possible.  
 HCP: 9+3      ♣ 4

---

**Board: 73**      ♠ AQ872      LHO opens the bidding 1NT.  
 Dealer: East      ♥ -      Partner bids next.  
 Vul: Both      ♦ AK      West (RHO) bids 2♦ if possible.  
 HCP: 20+3      ♣ AQJT63

---

**Board: 74**      ♠ T52      RHO opens the bidding 1NT.  
 Dealer: West      ♥ 54      You bid next.  
 Vul: None      ♦ 74      East (LHO) bids 2♦ if possible.  
 HCP: 4+2      ♣ AT9865

---

**Board: 75**      ♠ T84      Partner bids first.  
 Dealer: South      ♥ A9542      East (LHO) bids 3♦ if possible.  
 Vul: N-S      ♦ 54  
 HCP: 8+1      ♣ A64

---

**Board: 76**      ♠ T87543      RHO opens the bidding 1NT.  
 Dealer: West      ♥ AK542      You bid next.  
 Vul: N-S      ♦ -      East (LHO) bids 2♦ if possible.  
 HCP: 7+3      ♣ 42

## Both hands (Answers Page)

### Board: 72

Dealer: West

Vul: E-W

North HCP: 9+3

South HCP: 13+4

Contract: 3 ♣ South

North:

♠ J

♥ AK9763

♦ JT653

♣ 4

South:

♠ Q96

♥ 4

♦ Q

♣ AKQT8653

W N E S

1NT Pass 2 ♥ 3 ♣

All Pass

### Board: 73

Dealer: East

Vul: Both

North HCP: 20+3

South HCP: 4

Contract: 3 ♣ North

North:

♠ AQ872

♥ -

♦ AK

♣ AQJT63

South:

♠ T64

♥ A8

♦ T764

♣ 8542

W N E S

1NT Pass

2 ♦ 3 ♣ All Pass

### Board: 74

Dealer: West

Vul: None

North HCP: 4+2

South HCP: 13+2

Contract: 3 ♦ South

North:

♠ T52

♥ 54

♦ 74

♣ AT9865

South:

♠ A3

♥ Q93

♦ AQJT93

♣ 32

W N E S

1NT Pass 2 ♦ 3 ♦

All Pass

### Board: 75

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 17

Contract: 4 ♥ North

North:

♠ T84

♥ A9542

♦ 54

♣ A64

South:

♠ AKQ6

♥ KQ6

♦ 983

♣ QJ7

W N E S

1NT

Pass 2 ♦ 3 ♦ X

Pass 4 ♥ All Pass

### Board: 76

Dealer: West

Vul: N-S

North HCP: 7+3

South HCP: 15+3

Contract: 3 ♦ South

North:

♠ T87543

♥ AK542

♦ -

♣ 42

South:

♠ A6

♥ -

♦ AKQ8762

♣ Q975

W N E S

1NT Pass 2 ♦ 3 ♦

All Pass

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 72**      ♠ Q96      LHO opens the bidding 1NT.  
 Dealer: West      ♥ 4      Partner bids next.  
 Vul: E-W      ♦ Q      East (RHO) bids 2♥ if possible.  
 HCP: 13+4      ♣ AKQT8653

---

**Board: 73**      ♠ T64      RHO opens the bidding 1NT.  
 Dealer: East      ♥ A8      You bid next.  
 Vul: Both      ♦ T764      West (LHO) bids 2♦ if possible.  
 HCP: 4      ♣ 8542

---

**Board: 74**      ♠ A3      LHO opens the bidding 1NT.  
 Dealer: West      ♥ Q93      Partner bids next.  
 Vul: None      ♦ AQJT93      East (RHO) bids 2♦ if possible.  
 HCP: 13+2      ♣ 32

---

**Board: 75**      ♠ AKQ6      You bid first.  
 Dealer: South      ♥ KQ6      East (RHO) bids 3♦ if possible.  
 Vul: N-S      ♦ 983  
 HCP: 17      ♣ QJ7

---

**Board: 76**      ♠ A6      LHO opens the bidding 1NT.  
 Dealer: West      ♥ -      Partner bids next.  
 Vul: N-S      ♦ AKQ8762      East (RHO) bids 2♦ if possible.  
 HCP: 15+3      ♣ Q975

## Both hands (Answers Page)

### Board: 72

Dealer: West

Vul: E-W

North HCP: 9+3

South HCP: 13+4

Contract: 3 ♣ South

North:

♠ J  
♥ AK9763  
♦ JT653  
♣ 4

South:

♠ Q96  
♥ 4  
♦ Q  
♣ AKQT8653

W	N	E	S
1NT	Pass	2 ♥	3 ♣
All Pass			

### Board: 73

Dealer: East

Vul: Both

North HCP: 20+3

South HCP: 4

Contract: 3 ♣ North

North:

♠ AQ872  
♥ -  
♦ AK  
♣ AQJT63

South:

♠ T64  
♥ A8  
♦ T764  
♣ 8542

W	N	E	S
		1NT	Pass
2 ♦	3 ♣	All Pass	

### Board: 74

Dealer: West

Vul: None

North HCP: 4+2

South HCP: 13+2

Contract: 3 ♦ South

North:

♠ T52  
♥ 54  
♦ 74  
♣ AT9865

South:

♠ A3  
♥ Q93  
♦ AQJT93  
♣ 32

W	N	E	S
1NT	Pass	2 ♦	3 ♦
All Pass			

### Board: 75

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 17

Contract: 4 ♥ North

North:

♠ T84  
♥ A9542  
♦ 54  
♣ A64

South:

♠ AKQ6  
♥ KQ6  
♦ 983  
♣ QJ7

W	N	E	S
			1NT
Pass	2 ♦	3 ♦	X
Pass	4 ♥	All Pass	

### Board: 76

Dealer: West

Vul: N-S

North HCP: 7+3

South HCP: 15+3

Contract: 3 ♦ South

North:

♠ T87543  
♥ AK542  
♦ -  
♣ 42

South:

♠ A6  
♥ -  
♦ AKQ8762  
♣ Q975

W	N	E	S
1NT	Pass	2 ♦	3 ♦
All Pass			



## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 77</b>	♠ QT7432	Partner bids first.
Dealer: South	♥ KJ9	East (LHO) bids 3 ♦ if possible.
Vul: None	♦ 7	
HCP: 6+2	♣ T87	
<b>Board: 78</b>	♠ QJ9742	RHO opens the bidding 1NT.
Dealer: West	♥ 73	You bid next.
Vul: N-S	♦ Q97	East (LHO) bids 2 ♦ if possible.
HCP: 5+2	♣ 95	East (LHO) bids 3 ♥ if possible.
<b>Board: 79</b>	♠ 76	Partner bids first.
Dealer: South	♥ Q98762	East (LHO) bids 3 ♦ if possible.
Vul: Both	♦ 84	West (RHO) Doubles 3 ♥ if possible.
HCP: 5+2	♣ K87	
<b>Board: 80</b>	♠ AKT75	You bid first.
Dealer: North	♥ K73	West (RHO) bids 3 ♦ if possible.
Vul: Both	♦ A6	
HCP: 16+1	♣ Q53	
<b>Board: 81</b>	♠ KT52	LHO opens the bidding 1NT.
Dealer: East	♥ 5	Partner bids next.
Vul: Both	♦ AQJ654	West (RHO) bids 2 ♦ if possible.
HCP: 14+2	♣ KJ	

## Both hands (Answers Page)

### Board: 77

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 16+1

Contract: 4 ♠ North

North:

♠ QT7432

♥ KJ9

♦ 7

♣ T87

South:

♠ AK6

♥ 75

♦ K82

♣ AQ942

W

N

E

S

1NT

Pass

2 ♥

3 ♦

X

Pass

4 ♠

All Pass

### Board: 78

Dealer: West

Vul: N-S

North HCP: 5+2

South HCP: 12+3

Contract: 4 ♣ South

North:

♠ QJ9742

♥ 73

♦ Q97

♣ 95

South:

♠ 6

♥ A9

♦ 532

♣ AKJ8763

W

N

E

S

1NT

Pass

2 ♦

3 ♣

Pass

Pass

3 ♥

4 ♣

All Pass

### Board: 79

Dealer: South

Vul: Both

North HCP: 5+2

South HCP: 15

Contract: 3 ♥ X North

North:

♠ 76

♥ Q98762

♦ 84

♣ K87

South:

♠ KJ84

♥ K3

♦ A72

♣ AT64

W

N

E

S

1NT

Pass

2 ♦

3 ♦

Pass

Pass

3 ♥

Pass

Pass

X

All Pass

### Board: 80

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 4+1

Contract: 3 ♠ South

North:

♠ AKT75

♥ K73

♦ A6

♣ Q53

South:

♠ 86432

♥ 864

♦ T5

♣ AT4

W

N

E

S

1NT

Pass

2 ♥

3 ♦

X

Pass

3 ♠

All Pass

### Board: 81

Dealer: East

Vul: Both

North HCP: 14+2

South HCP: 4

Contract: 3 ♦ North

North:

♠ KT52

♥ 5

♦ AQJ654

♣ KJ

South:

♠ A983

♥ 642

♦ T987

♣ 95

W

N

E

S

1NT

Pass

2 ♦

3 ♦

All Pass

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 77</b>	♠ AK6	You bid first.
Dealer: South	♥ 75	East (RHO) bids 3 ♦ if possible.
Vul: None	♦ K82	
HCP: 16+1	♣ AQ942	
<b>Board: 78</b>	♠ 6	LHO opens the bidding 1NT.
Dealer: West	♥ A9	Partner bids next.
Vul: N-S	♦ 532	East (RHO) bids 2 ♦ if possible.
HCP: 12+3	♣ AKJ8763	East (RHO) bids 3 ♥ if possible.
<b>Board: 79</b>	♠ KJ84	You bid first.
Dealer: South	♥ K3	East (RHO) bids 3 ♦ if possible.
Vul: Both	♦ A72	West (LHO) Doubles 3 ♥ if possible.
HCP: 15	♣ AT64	
<b>Board: 80</b>	♠ 86432	Partner bids first.
Dealer: North	♥ 864	West (LHO) bids 3 ♦ if possible.
Vul: Both	♦ T5	
HCP: 4+1	♣ AT4	
<b>Board: 81</b>	♠ A983	RHO opens the bidding 1NT.
Dealer: East	♥ 642	You bid next.
Vul: Both	♦ T987	West (LHO) bids 2 ♦ if possible.
HCP: 4	♣ 95	

## Both hands (Answers Page)

### Board: 77

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 16+1

Contract: 4 ♠ North

North:

♠ QT7432

♥ KJ9

♦ 7

♣ T87

South:

♠ AK6

♥ 75

♦ K82

♣ AQ942

W

N

E

S

1NT

Pass

2 ♥

3 ♦

X

Pass

4 ♠

All Pass

### Board: 78

Dealer: West

Vul: N-S

North HCP: 5+2

South HCP: 12+3

Contract: 4 ♣ South

North:

♠ QJ9742

♥ 73

♦ Q97

♣ 95

South:

♠ 6

♥ A9

♦ 532

♣ AKJ8763

W

N

E

S

1NT

Pass

2 ♦

3 ♣

Pass

Pass

3 ♥

4 ♣

All Pass

### Board: 79

Dealer: South

Vul: Both

North HCP: 5+2

South HCP: 15

Contract: 3 ♥X North

North:

♠ 76

♥ Q98762

♦ 84

♣ K87

South:

♠ KJ84

♥ K3

♦ A72

♣ AT64

W

N

E

S

1NT

Pass

2 ♦

3 ♦

Pass

Pass

3 ♥

Pass

Pass

X

All Pass

### Board: 80

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 4+1

Contract: 3 ♠ South

North:

♠ AKT75

♥ K73

♦ A6

♣ Q53

South:

♠ 86432

♥ 864

♦ T5

♣ AT4

W

N

E

S

1NT

Pass

2 ♥

3 ♦

X

Pass

3 ♠

All Pass

### Board: 81

Dealer: East

Vul: Both

North HCP: 14+2

South HCP: 4

Contract: 3 ♦ North

North:

♠ KT52

♥ 5

♦ AQJ654

♣ KJ

South:

♠ A983

♥ 642

♦ T987

♣ 95

W

N

E

S

1NT

Pass

2 ♦

3 ♦

All Pass

## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 82</b>	♠ T32	RHO opens the bidding 1NT.
Dealer: West	♥ 73	You bid next.
Vul: Both	♦ Q6542	East (LHO) bids 2♥ if possible.
HCP: 3+1	♣ J92	
<b>Board: 83</b>	♠ K53	You bid first.
Dealer: North	♥ AKJT8	West (RHO) bids 3♦ if possible.
Vul: None	♦ A92	East (LHO) Doubles 3♠ if possible.
HCP: 16+1	♣ J2	
<b>Board: 84</b>	♠ 6	Partner bids first.
Dealer: South	♥ AQJ76	East (LHO) bids 2♠ if possible.
Vul: N-S	♦ A9654	East (LHO) bids 3♠ if possible.
HCP: 11+2	♣ 84	
<b>Board: 85</b>	♠ T63	Partner bids first.
Dealer: South	♥ K9875	East (LHO) bids 3♦ if possible.
Vul: E-W	♦ 742	West (RHO) Doubles 3♥ if possible.
HCP: 3+1	♣ 72	
<b>Board: 86</b>	♠ KQ6	You bid first.
Dealer: North	♥ AQJ4	West (RHO) bids 3♣ if possible.
Vul: N-S	♦ A986	East (LHO) Doubles 3♠ if possible.
HCP: 16	♣ T5	

## Both hands (Answers Page)

### Board: 82

Dealer: West

Vul: Both

North HCP: 3+1

South HCP: 17+3

Contract: 3♥ South

North:

♠ T32

♥ 73

♦ Q6542

♣ J92

South:

♠ AKQ

♥ AQJT864

♦ J

♣ 84

W	N	E	S
---	---	---	---

1NT	Pass	2♥	3♥
-----	------	----	----

All Pass			
----------	--	--	--

### Board: 83

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 4+1

Contract: 3♠X North

North:

♠ K53

♥ AKJT8

♦ A92

♣ J2

South:

♠ QT842

♥ 975

♦ 753

♣ QT

W	N	E	S
---	---	---	---

	1NT	Pass	2♥
--	-----	------	----

3♦	3♠	X	All Pass
----	----	---	----------

### Board: 84

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 15+1

Contract: 3NT North

North:

♠ 6

♥ AQJ76

♦ A9654

♣ 84

South:

♠ KT8

♥ K4

♦ KT832

♣ AQT

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

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

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

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 85

Dealer: South

Vul: E-W

North HCP: 3+1

South HCP: 17

Contract: 3♥X North

North:

♠ T63

♥ K9875

♦ 742

♣ 72

South:

♠ KQ94

♥ AJ3

♦ 96

♣ AKT8

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2♦	3♦	X
------	----	----	---

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

X	All Pass		
---	----------	--	--

### Board: 86

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 1+1

Contract: 3♠X South

North:

♠ KQ6

♥ AQJ4

♦ A986

♣ T5

South:

♠ 87543

♥ 52

♦ T32

♣ J62

W	N	E	S
---	---	---	---

	1NT	Pass	2♥
--	-----	------	----

3♣	X	Pass	3♠
----	---	------	----

Pass	Pass	X	All Pass
------	------	---	----------

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 82</b>	♠ AKQ	LHO opens the bidding 1NT.
Dealer: West	♥ AQJT864	Partner bids next.
Vul: Both	♦ J	East (RHO) bids 2♥ if possible.
HCP: 17+3	♣ 84	
<b>Board: 83</b>	♠ QT842	Partner bids first.
Dealer: North	♥ 975	West (LHO) bids 3♦ if possible.
Vul: None	♦ 753	East (RHO) Doubles 3♠ if possible.
HCP: 4+1	♣ QT	
<b>Board: 84</b>	♠ KT8	You bid first.
Dealer: South	♥ K4	East (RHO) bids 2♠ if possible.
Vul: N-S	♦ KT832	East (RHO) bids 3♠ if possible.
HCP: 15+1	♣ AQT	
<b>Board: 85</b>	♠ KQ94	You bid first.
Dealer: South	♥ AJ3	East (RHO) bids 3♦ if possible.
Vul: E-W	♦ 96	West (LHO) Doubles 3♥ if possible.
HCP: 17	♣ AKT8	
<b>Board: 86</b>	♠ 87543	Partner bids first.
Dealer: North	♥ 52	West (LHO) bids 3♣ if possible.
Vul: N-S	♦ T32	East (RHO) Doubles 3♠ if possible.
HCP: 1+1	♣ J62	

## Both hands (Answers Page)

### Board: 82

Dealer: West

Vul: Both

North HCP: 3+1

South HCP: 17+3

Contract: 3♥ South

North:

♠ T32

♥ 73

♦ Q6542

♣ J92

South:

♠ AKQ

♥ AQJT864

♦ J

♣ 84

W	N	E	S
---	---	---	---

1NT	Pass	2♥	3♥
-----	------	----	----

All Pass			
----------	--	--	--

### Board: 83

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 4+1

Contract: 3♠ X North

North:

♠ K53

♥ AKJT8

♦ A92

♣ J2

South:

♠ QT842

♥ 975

♦ 753

♣ QT

W	N	E	S
---	---	---	---

	1NT	Pass	2♥
--	-----	------	----

3♦	3♠	X	All Pass
----	----	---	----------

### Board: 84

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 15+1

Contract: 3NT North

North:

♠ 6

♥ AQJ76

♦ A9654

♣ 84

South:

♠ KT8

♥ K4

♦ KT832

♣ AQT

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

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

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

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 85

Dealer: South

Vul: E-W

North HCP: 3+1

South HCP: 17

Contract: 3♥ X North

North:

♠ T63

♥ K9875

♦ 742

♣ 72

South:

♠ KQ94

♥ AJ3

♦ 96

♣ AKT8

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2♦	3♦	X
------	----	----	---

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

X	All Pass		
---	----------	--	--

### Board: 86

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 1+1

Contract: 3♠ X South

North:

♠ KQ6

♥ AQJ4

♦ A986

♣ T5

South:

♠ 87543

♥ 52

♦ T32

♣ J62

W	N	E	S
---	---	---	---

	1NT	Pass	2♥
--	-----	------	----

3♣	X	Pass	3♠
----	---	------	----

Pass	Pass	X	All Pass
------	------	---	----------



## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 87</b>	♠ T96	LHO opens the bidding 1NT.
Dealer: East	♥ 94	Partner bids next.
Vul: N-S	♦ AQJT82	West (RHO) bids 2♥ if possible.
HCP: 12+2	♣ AJ	
<b>Board: 88</b>	♠ T8732	Partner bids first.
Dealer: South	♥ 2	East (LHO) bids 3♥ if possible.
Vul: Both	♦ AKQ82	
HCP: 11+2	♣ Q5	
<b>Board: 89</b>	♠ T6	LHO opens the bidding 1NT.
Dealer: East	♥ A93	Partner bids next.
Vul: E-W	♦ AKJT54	West (RHO) bids 2♥ if possible.
HCP: 16+2	♣ A6	
<b>Board: 90</b>	♠ 64	LHO opens the bidding 1NT.
Dealer: East	♥ 7	Partner bids next.
Vul: Both	♦ QJ9	West (RHO) bids 2♦ if possible.
HCP: 12+3	♣ AKQ9874	
<b>Board: 91</b>	♠ AKQ986	LHO opens the bidding 1NT.
Dealer: East	♥ 2	Partner bids next.
Vul: None	♦ 8	West (RHO) bids 2♦ if possible.
HCP: 11+3	♣ QT952	West (RHO) bids 3NT if possible. East (LHO) Doubles 4♠ if possible.

## Both hands (Answers Page)

### Board: 87

Dealer: East

Vul: N-S

North HCP: 12+2

South HCP: 7

Contract: 3 ♦ North

North:

♠ T96

♥ 94

♦ AQJT82

♣ AJ

South:

♠ A85

♥ QJ52

♦ 95

♣ T632

W	N	E	S
		1NT	Pass
2 ♥	3 ♦	All Pass	

### Board: 88

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ T8732

♥ 2

♦ AKQ82

♣ Q5

South:

♠ AKQ4

♥ QT

♦ 743

♣ KJ74

W	N	E	S
			1NT
Pass	2 ♥	3 ♥	Pass
Pass	4 ♦	Pass	4 ♠
All Pass			

### Board: 89

Dealer: East

Vul: E-W

North HCP: 16+2

South HCP: 4+1

Contract: 3 ♦ North

North:

♠ T6

♥ A93

♦ AKJT54

♣ A6

South:

♠ Q82

♥ J8752

♦ 97

♣ J94

W	N	E	S
		1NT	Pass
2 ♥	3 ♦	All Pass	

### Board: 90

Dealer: East

Vul: Both

North HCP: 12+3

South HCP: 10+3

Contract: 4 ♠ South

North:

♠ 64

♥ 7

♦ QJ9

♣ AKQ9874

South:

♠ AKQ832

♥ J5

♦ 87543

♣ -

W	N	E	S
		1NT	Pass
2 ♦	3 ♣	Pass	3 ♠
Pass	3NT	Pass	4 ♠
All Pass			

### Board: 91

Dealer: East

Vul: None

North HCP: 11+3

South HCP: 4

Contract: 4 ♠ X North

North:

♠ AKQ986

♥ 2

♦ 8

♣ QT952

South:

♠ 52

♥ T985

♦ 9542

♣ KJ6

W	N	E	S
		1NT	Pass
2 ♦	2 ♥ <sup>1</sup>	Pass	2NT <sup>2</sup>
3NT	4 ♠	X	All Pass

1. Michaels Cuebid

2. to the partner's longer

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 87</b>	♠ A85	RHO opens the bidding 1NT.
Dealer: East	♥ QJ52	You bid next.
Vul: N-S	♦ 95	West (LHO) bids 2♥ if possible.
HCP: 7	♣ T632	
<b>Board: 88</b>	♠ AKQ4	You bid first.
Dealer: South	♥ QT	East (RHO) bids 3♥ if possible.
Vul: Both	♦ 743	
HCP: 15	♣ KJ74	
<b>Board: 89</b>	♠ Q82	RHO opens the bidding 1NT.
Dealer: East	♥ J8752	You bid next.
Vul: E-W	♦ 97	West (LHO) bids 2♥ if possible.
HCP: 4+1	♣ J94	
<b>Board: 90</b>	♠ AKQ832	RHO opens the bidding 1NT.
Dealer: East	♥ J5	You bid next.
Vul: Both	♦ 87543	West (LHO) bids 2♦ if possible.
HCP: 10+3	♣ -	
<b>Board: 91</b>	♠ 52	RHO opens the bidding 1NT.
Dealer: East	♥ T985	You bid next.
Vul: None	♦ 9542	West (LHO) bids 2♦ if possible.
HCP: 4	♣ KJ6	West (LHO) bids 3NT if possible.
		East (RHO) Doubles 4♠ if possible.

## Both hands (Answers Page)

### Board: 87

Dealer: East

Vul: N-S

North HCP: 12+2

South HCP: 7

Contract: 3 ♦ North

North:

♠ T96

♥ 94

♦ AQJT82

♣ AJ

South:

♠ A85

♥ QJ52

♦ 95

♣ T632

W N E S

1NT Pass

2 ♥ 3 ♦ All Pass

### Board: 88

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ T8732

♥ 2

♦ AKQ82

♣ Q5

South:

♠ AKQ4

♥ QT

♦ 743

♣ KJ74

W N E S

1NT

Pass 2 ♥ 3 ♥ Pass

Pass 4 ♦ Pass 4 ♠

All Pass

### Board: 89

Dealer: East

Vul: E-W

North HCP: 16+2

South HCP: 4+1

Contract: 3 ♦ North

North:

♠ T6

♥ A93

♦ AKJT54

♣ A6

South:

♠ Q82

♥ J8752

♦ 97

♣ J94

W N E S

1NT Pass

2 ♥ 3 ♦ All Pass

### Board: 90

Dealer: East

Vul: Both

North HCP: 12+3

South HCP: 10+3

Contract: 4 ♠ South

North:

♠ 64

♥ 7

♦ QJ9

♣ AKQ9874

South:

♠ AKQ832

♥ J5

♦ 87543

♣ -

W N E S

1NT Pass

2 ♦ 3 ♣ Pass 3 ♠

Pass 3NT Pass 4 ♠

All Pass

### Board: 91

Dealer: East

Vul: None

North HCP: 11+3

South HCP: 4

Contract: 4 ♠ X North

North:

♠ AKQ986

♥ 2

♦ 8

♣ QT952

South:

♠ 52

♥ T985

♦ 9542

♣ KJ6

W N E S

1NT Pass

2 ♦ 2 ♥<sup>1</sup> Pass 2NT<sup>2</sup>

3NT 4 ♠ X All Pass

1. Michaels Cuebid

2. to the partner's longer

## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 92**      ♠ 75      You bid first.  
 Dealer: North      ♥ AT96      West (RHO) bids 3♥ if possible.  
 Vul: Both      ♦ A852  
 HCP: 15      ♣ AQJ

---

**Board: 93**      ♠ AKQ974      LHO opens the bidding 1NT.  
 Dealer: East      ♥ Q94      Partner bids next.  
 Vul: None      ♦ 74      West (RHO) bids 2♦ if possible.  
 HCP: 12+2      ♣ J8

---

**Board: 94**      ♠ 42      Partner bids first.  
 Dealer: South      ♥ AJ963      East (LHO) bids 2♠ if possible.  
 Vul: N-S      ♦ T93  
 HCP: 8+1      ♣ K43

---

**Board: 95**      ♠ J6      Partner bids first.  
 Dealer: South      ♥ JT943      East (LHO) bids 3♦ if possible.  
 Vul: None      ♦ 86  
 HCP: 6+1      ♣ KJ32

---

**Board: 96**      ♠ A53      You bid first.  
 Dealer: North      ♥ 54      West (RHO) bids 3♥ if possible.  
 Vul: N-S      ♦ AJ73  
 HCP: 16      ♣ AK95

## Both hands (Answers Page)

### Board: 92

Dealer: North

Vul: Both

North HCP: 15

South HCP: 12+2

Contract: 6 ♠ South

North:

♠ 75

♥ AT96

♦ A852

♣ AQJ

South:

♠ KQJ863

♥ -

♦ KQJ4

♣ T52

W	N	E	S
	1NT	Pass	2♥
3♥	Pass	Pass	6♠
All Pass			

### Board: 93

Dealer: East

Vul: None

North HCP: 12+2

South HCP: 8+1

Contract: 2 ♠ North

North:

♠ AKQ974

♥ Q94

♦ 74

♣ J8

South:

♠ 86

♥ A2

♦ AT965

♣ 9742

W	N	E	S
		1NT	Pass
2♦	2♠	All Pass	

### Board: 94

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15+1

Contract: 3♥ South

North:

♠ 42

♥ AJ963

♦ T93

♣ K43

South:

♠ K75

♥ KQ4

♦ Q8764

♣ AJ

W	N	E	S
			1NT
Pass	2♦	2♠	Pass
Pass	X	Pass	3♥
All Pass			

### Board: 95

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 16+1

Contract: 3♥ North

North:

♠ J6

♥ JT943

♦ 86

♣ KJ32

South:

♠ AQ872

♥ Q65

♦ A93

♣ A4

W	N	E	S
			1NT
Pass	2♦	3♦	X
Pass	3♥	All Pass	

### Board: 96

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 6+1

Contract: 3♠ South

North:

♠ A53

♥ 54

♦ AJ73

♣ AK95

South:

♠ Q9642

♥ 7

♦ K52

♣ J832

W	N	E	S
	1NT	Pass	2♥
3♥	X	Pass	3♠
All Pass			

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 92**      ♠ KQJ863      Partner bids first.  
 Dealer: North      ♥ -      West (LHO) bids 3♥ if possible.  
 Vul: Both      ♦ KQJ4  
 HCP: 12+2      ♣ T52

---

**Board: 93**      ♠ 86      RHO opens the bidding 1NT.  
 Dealer: East      ♥ A2      You bid next.  
 Vul: None      ♦ AT965      West (LHO) bids 2♦ if possible.  
 HCP: 8+1      ♣ 9742

---

**Board: 94**      ♠ K75      You bid first.  
 Dealer: South      ♥ KQ4      East (RHO) bids 2♠ if possible.  
 Vul: N-S      ♦ Q8764  
 HCP: 15+1      ♣ AJ

---

**Board: 95**      ♠ AQ872      You bid first.  
 Dealer: South      ♥ Q65      East (RHO) bids 3♦ if possible.  
 Vul: None      ♦ A93  
 HCP: 16+1      ♣ A4

---

**Board: 96**      ♠ Q9642      Partner bids first.  
 Dealer: North      ♥ 7      West (LHO) bids 3♥ if possible.  
 Vul: N-S      ♦ K52  
 HCP: 6+1      ♣ J832

## Both hands (Answers Page)

### Board: 92

	North:	South:	W	N	E	S
Dealer: North	♠ 75	♠ KQJ863		1NT	Pass	2♥
Vul: Both	♥ AT96	♥ -	3♥	Pass	Pass	6♠
North HCP: 15	♦ A852	♦ KQJ4	All Pass			
South HCP: 12+2	♣ AQJ	♣ T52				
Contract: 6♠ South						

### Board: 93

	North:	South:	W	N	E	S
Dealer: East	♠ AKQ974	♠ 86			1NT	Pass
Vul: None	♥ Q94	♥ A2	2♦	2♠	All Pass	
North HCP: 12+2	♦ 74	♦ AT965				
South HCP: 8+1	♣ J8	♣ 9742				
Contract: 2♠ North						

### Board: 94

	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ K75				1NT
Vul: N-S	♥ AJ963	♥ KQ4	Pass	2♦	2♠	Pass
North HCP: 8+1	♦ T93	♦ Q8764	Pass	X	Pass	3♥
South HCP: 15+1	♣ K43	♣ AJ	All Pass			
Contract: 3♥ South						

### Board: 95

	North:	South:	W	N	E	S
Dealer: South	♠ J6	♠ AQ872				1NT
Vul: None	♥ JT943	♥ Q65	Pass	2♦	3♦	X
North HCP: 6+1	♦ 86	♦ A93	Pass	3♥	All Pass	
South HCP: 16+1	♣ KJ32	♣ A4				
Contract: 3♥ North						

### Board: 96

	North:	South:	W	N	E	S
Dealer: North	♠ A53	♠ Q9642		1NT	Pass	2♥
Vul: N-S	♥ 54	♥ 7	3♥	X	Pass	3♠
North HCP: 16	♦ AJ73	♦ K52	All Pass			
South HCP: 6+1	♣ AK95	♣ J832				
Contract: 3♠ South						



## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 97</b>	♠ K6	LHO opens the bidding 1NT.
Dealer: East	♥ 9	Partner bids next.
Vul: N-S	♦ KQJ873	West (RHO) bids 2♦ if possible.
HCP: 16+2	♣ AK32	West (RHO) Doubles 3♦ if possible.

---

<b>Board: 98</b>	♠ T9	RHO opens the bidding 1NT.
Dealer: West	♥ Q98	You bid next.
Vul: Both	♦ K983	East (LHO) bids 2♦ if possible.
HCP: 5	♣ 6532	East (LHO) bids 3♦ if possible.
		East (LHO) Doubles 3♠ if possible.

---

<b>Board: 99</b>	♠ -	Partner bids first.
Dealer: South	♥ K96543	East (LHO) bids 2♠ if possible.
Vul: N-S	♦ Q5	
HCP: 10+3	♣ KQT93	

---

<b>Board: 100</b>	♠ T7	RHO opens the bidding 1NT.
Dealer: West	♥ 964	You bid next.
Vul: N-S	♦ J8532	East (LHO) bids 2♥ if possible.
HCP: 1+1	♣ 932	

---

<b>Board: 101</b>	♠ AQT8	You bid first.
Dealer: North	♥ AK6	West (RHO) bids 3♣ if possible.
Vul: Both	♦ K953	
HCP: 16	♣ 98	

## Both hands (Answers Page)

### Board: 97

Dealer: East

Vul: N-S

North HCP: 16+2

South HCP: 1+1

Contract: 3 ♦ X North

North:

♠ K6

♥ 9

♦ KQJ873

♣ AK32

South:

♠ T87

♥ J7543

♦ 42

♣ 764

W

N

E

S

1NT Pass

2 ♦ 3 ♦ Pass Pass

X All Pass

### Board: 98

Dealer: West

Vul: Both

North HCP: 5

South HCP: 13+3

Contract: 3 ♠ X South

North:

♠ T9

♥ Q98

♦ K983

♣ 6532

South:

♠ AQJ8753

♥ A3

♦ -

♣ QT84

W

N

E

S

1NT Pass 2 ♦ 2 ♠

Pass Pass 3 ♦ 3 ♠

Pass Pass X All Pass

### Board: 99

Dealer: South

Vul: N-S

North HCP: 10+3

South HCP: 16

Contract: 4 ♥ North

North:

♠ -

♥ K96543

♦ Q5

♣ KQT93

South:

♠ K53

♥ QJ

♦ AJ83

♣ AJ87

W

N

E

S

1NT

Pass 2 ♦ 2 ♠ Pass

Pass 4 ♥ All Pass

### Board: 100

Dealer: West

Vul: N-S

North HCP: 1+1

South HCP: 16+2

Contract: 3 ♥ South

North:

♠ T7

♥ 964

♦ J8532

♣ 932

South:

♠ A42

♥ AKJT52

♦ Q6

♣ Q5

W

N

E

S

1NT Pass 2 ♥ 3 ♥

All Pass

### Board: 101

Dealer: North

Vul: Both

North HCP: 16

South HCP: 3+1

Contract: 3 ♥ North

North:

♠ AQT8

♥ AK6

♦ K953

♣ 98

South:

♠ 73

♥ 98532

♦ JT82

♣ Q4

W

N

E

S

1NT Pass 2 ♦

3 ♣ X Pass 3 ♦

Pass 3 ♥ All Pass

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 97**      ♠ T87      RHO opens the bidding 1NT.  
 Dealer: East      ♥ J7543      You bid next.  
 Vul: N-S      ♦ 42      West (LHO) bids 2♦ if possible.  
 HCP: 1+1      ♣ 764      West (LHO) Doubles 3♦ if possible.

---

**Board: 98**      ♠ AQJ8753      LHO opens the bidding 1NT.  
 Dealer: West      ♥ A3      Partner bids next.  
 Vul: Both      ♦ -      East (RHO) bids 2♦ if possible.  
 HCP: 13+3      ♣ QT84      East (RHO) bids 3♦ if possible.  
    East (RHO) Doubles 3♠ if possible.

---

**Board: 99**      ♠ K53      You bid first.  
 Dealer: South      ♥ QJ      East (RHO) bids 2♠ if possible.  
 Vul: N-S      ♦ AJ83  
 HCP: 16      ♣ AJ87

---

**Board: 100**      ♠ A42      LHO opens the bidding 1NT.  
 Dealer: West      ♥ AKJT52      Partner bids next.  
 Vul: N-S      ♦ Q6      East (RHO) bids 2♥ if possible.  
 HCP: 16+2      ♣ Q5

---

**Board: 101**      ♠ 73      Partner bids first.  
 Dealer: North      ♥ 98532      West (LHO) bids 3♣ if possible.  
 Vul: Both      ♦ JT82  
 HCP: 3+1      ♣ Q4

## Both hands (Answers Page)

### Board: 97

	North:	South:	W	N	E	S
Dealer: East	♠ K6	♠ T87			1NT	Pass
Vul: N-S	♥ 9	♥ J7543	2♦	3♦	Pass	Pass
North HCP: 16+2	♦ KQJ873	♦ 42	X	All Pass		
South HCP: 1+1	♣ AK32	♣ 764				
Contract: 3♦ X North						

### Board: 98

	North:	South:	W	N	E	S
Dealer: West	♠ T9	♠ AQJ8753	1NT	Pass	2♦	2♠
Vul: Both	♥ Q98	♥ A3	Pass	Pass	3♦	3♠
North HCP: 5	♦ K983	♦ -	Pass	Pass	X	All Pass
South HCP: 13+3	♣ 6532	♣ QT84				
Contract: 3♠ X South						

### Board: 99

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ K53				1NT
Vul: N-S	♥ K96543	♥ QJ	Pass	2♦	2♠	Pass
North HCP: 10+3	♦ Q5	♦ AJ83	Pass	4♥	All Pass	
South HCP: 16	♣ KQT93	♣ AJ87				
Contract: 4♥ North						

### Board: 100

	North:	South:	W	N	E	S
Dealer: West	♠ T7	♠ A42	1NT	Pass	2♥	3♥
Vul: N-S	♥ 964	♥ AKJT52	All Pass			
North HCP: 1+1	♦ J8532	♦ Q6				
South HCP: 16+2	♣ 932	♣ Q5				
Contract: 3♥ South						

### Board: 101

	North:	South:	W	N	E	S
Dealer: North	♠ AQT8	♠ 73		1NT	Pass	2♦
Vul: Both	♥ AK6	♥ 98532	3♣	X	Pass	3♦
North HCP: 16	♦ K953	♦ JT82	Pass	3♥	All Pass	
South HCP: 3+1	♣ 98	♣ Q4				
Contract: 3♥ North						

## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 102**      ♠ QJT94      RHO opens the bidding 1NT.  
 Dealer: West      ♥ 632      You bid next.  
 Vul: None      ♦ 942      East (LHO) bids 2♦ if possible.  
 HCP: 6+1      ♣ KT      West (RHO) Doubles 3♣ if possible.  
    East (LHO) bids 3♥ if possible.  
    East (LHO) bids 4♥ if possible.  
    West (RHO) Doubles 5♣ if possible.

---

**Board: 103**      ♠ A92      RHO opens the bidding 1NT.  
 Dealer: West      ♥ KQJ5      You bid next.  
 Vul: E-W      ♦ KT3      East (LHO) bids 2♦ if possible.  
 HCP: 13      ♣ 965

---

**Board: 104**      ♠ 983      You bid first.  
 Dealer: North      ♥ KQ3      West (RHO) bids 2♠ if possible.  
 Vul: Both      ♦ AJ3  
 HCP: 17      ♣ AK65

---

**Board: 105**      ♠ AQJ843      LHO opens the bidding 1NT.  
 Dealer: East      ♥ -      Partner bids next.  
 Vul: None      ♦ JT5      West (RHO) bids 2♦ if possible.  
 HCP: 13+2      ♣ AJ93      East (LHO) bids 3♥ if possible.

## Both hands (Answers Page)

### Board: 102

	North:	South:	W	N	E	S
Dealer: West	♠ QJT94	♠ A72	1NT	Pass	2♦	3♣
Vul: None	♥ 632	♥ K	X	Pass	3♥	4♣
North HCP: 6+1	♦ 942	♦ T	Pass	Pass	4♥	5♣
South HCP: 14+4	♣ KT	♣ AQJ65432	X	All Pass		
Contract: 5♣X South						

### Board: 103

	North:	South:	W	N	E	S
Dealer: West	♠ A92	♠ T6	1NT	Pass	2♦	3♣
Vul: E-W	♥ KQJ5	♥ 3	Pass	3NT	All Pass	
North HCP: 13	♦ KT3	♦ Q642				
South HCP: 11+2	♣ 965	♣ AKQT74				
Contract: 3NT North						

### Board: 104

	North:	South:	W	N	E	S
Dealer: North	♠ 983	♠ T76		1NT	Pass	2♦
Vul: Both	♥ KQ3	♥ AJT75	2♠	X	Pass	3♥
North HCP: 17	♦ AJ3	♦ 982	All Pass			
South HCP: 5+1	♣ AK65	♣ 82				
Contract: 3♥ South						

### Board: 105

	North:	South:	W	N	E	S
Dealer: East	♠ AQJ843	♠ 75			1NT	Pass
Vul: None	♥ -	♥ KJ74	2♦	2♠	3♥	Pass
North HCP: 13+2	♦ JT5	♦ Q842	Pass	3♠	All Pass	
South HCP: 6	♣ AJ93	♣ T85				
Contract: 3♠ North						

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 102**      ♠ A72      LHO opens the bidding 1NT.  
 Dealer: West      ♥ K      Partner bids next.  
 Vul: None      ♦ T      East (RHO) bids 2♦ if possible.  
 HCP: 14+4      ♣ AQJ65432      West (LHO) Doubles 3♣ if possible.  
    East (RHO) bids 3♥ if possible.  
    East (RHO) bids 4♥ if possible.  
    West (LHO) Doubles 5♣ if possible.

---

**Board: 103**      ♠ T6      LHO opens the bidding 1NT.  
 Dealer: West      ♥ 3      Partner bids next.  
 Vul: E-W      ♦ Q642      East (RHO) bids 2♦ if possible.  
 HCP: 11+2      ♣ AKQT74

---

**Board: 104**      ♠ T76      Partner bids first.  
 Dealer: North      ♥ AJT75      West (LHO) bids 2♠ if possible.  
 Vul: Both      ♦ 982  
 HCP: 5+1      ♣ 82

---

**Board: 105**      ♠ 75      RHO opens the bidding 1NT.  
 Dealer: East      ♥ KJ74      You bid next.  
 Vul: None      ♦ Q842      West (LHO) bids 2♦ if possible.  
 HCP: 6      ♣ T85      East (RHO) bids 3♥ if possible.

## Both hands (Answers Page)

### Board: 102

	North:	South:	W	N	E	S
Dealer: West	♠ QJT94	♠ A72	1NT	Pass	2♦	3♣
Vul: None	♥ 632	♥ K	X	Pass	3♥	4♣
North HCP: 6+1	♦ 942	♦ T	Pass	Pass	4♥	5♣
South HCP: 14+4	♣ KT	♣ AQJ65432	X	All Pass		
Contract: 5♣X South						

### Board: 103

	North:	South:	W	N	E	S
Dealer: West	♠ A92	♠ T6	1NT	Pass	2♦	3♣
Vul: E-W	♥ KQJ5	♥ 3	Pass	3NT	All Pass	
North HCP: 13	♦ KT3	♦ Q642				
South HCP: 11+2	♣ 965	♣ AKQT74				
Contract: 3NT North						

### Board: 104

	North:	South:	W	N	E	S
Dealer: North	♠ 983	♠ T76		1NT	Pass	2♦
Vul: Both	♥ KQ3	♥ AJT75	2♠	X	Pass	3♥
North HCP: 17	♦ AJ3	♦ 982	All Pass			
South HCP: 5+1	♣ AK65	♣ 82				
Contract: 3♥ South						

### Board: 105

	North:	South:	W	N	E	S
Dealer: East	♠ AQJ843	♠ 75			1NT	Pass
Vul: None	♥ -	♥ KJ74	2♦	2♠	3♥	Pass
North HCP: 13+2	♦ JT5	♦ Q842	Pass	3♠	All Pass	
South HCP: 6	♣ AJ93	♣ T85				
Contract: 3♠ North						



## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 106</b>	♠ QJ32	LHO opens the bidding 1NT.
Dealer: East	♥ 98	Partner bids next.
Vul: N-S	♦ 7	West (RHO) bids 2♦ if possible.
HCP: 12+2	♣ AKQ762	East (LHO) Doubles 3♣ if possible.

---

<b>Board: 107</b>	♠ 3	LHO opens the bidding 1NT.
Dealer: East	♥ KQ	Partner bids next.
Vul: E-W	♦ AQJ8543	West (RHO) bids 2♦ if possible.
HCP: 14+3	♣ Q85	

---

<b>Board: 108</b>	♠ 5	RHO opens the bidding 1NT.
Dealer: West	♥ 62	You bid next.
Vul: Both	♦ JT9	East (LHO) bids 2♦ if possible.
HCP: 4+3	♣ QJ97652	East (LHO) bids 3♦ if possible.
		East (LHO) Doubles 3♠ if possible.

---

<b>Board: 109</b>	♠ -	LHO opens the bidding 1NT.
Dealer: East	♥ T2	Partner bids next.
Vul: None	♦ AK83	West (RHO) bids 2♦ if possible.
HCP: 15+3	♣ AKJT864	East (LHO) Doubles 3♣ if possible.
		West (RHO) bids 3♥ if possible.

## Both hands (Answers Page)

### Board: 106

Dealer: East

Vul: N-S

North HCP: 12+2

South HCP: 12+1

Contract: 3NT South

North:

♠ QJ32

♥ 98

♦ 7

♣ AKQ762

South:

♠ T75

♥ AJ

♦ KQJT9

♣ JT3

W

N

E

S

1NT Pass

2♦

3♣

X

3NT

All Pass

### Board: 107

Dealer: East

Vul: E-W

North HCP: 14+3

South HCP: 8+2

Contract: 3♦ North

North:

♠ 3

♥ KQ

♦ AQJ8543

♣ Q85

South:

♠ A87654

♥ 8

♦ 96

♣ A932

W

N

E

S

1NT Pass

2♦

3♦

All Pass

### Board: 108

Dealer: West

Vul: Both

North HCP: 4+3

South HCP: 14+2

Contract: 3♠X South

North:

♠ 5

♥ 62

♦ JT9

♣ QJ97652

South:

♠ AKQ974

♥ 95

♦ Q82

♣ K3

W

N

E

S

1NT

Pass

2♦

2♠

Pass

Pass

3♦

3♠

Pass

Pass

X

All Pass

### Board: 109

Dealer: East

Vul: None

North HCP: 15+3

South HCP: 7+2

Contract: 4♣ North

North:

♠ -

♥ T2

♦ AK83

♣ AKJT864

South:

♠ QJT632

♥ QJ

♦ J65

♣ 95

W

N

E

S

1NT Pass

2♦

3♣

X

Pass

3♥

4♣

All Pass



## Both hands (Answers Page)

### Board: 106

Dealer: East

Vul: N-S

North HCP: 12+2

South HCP: 12+1

Contract: 3NT South

North:

♠ QJ32

♥ 98

♦ 7

♣ AKQ762

South:

♠ T75

♥ AJ

♦ KQJT9

♣ JT3

W

N

E

S

1NT Pass

2♦

3♣

X

3NT

All Pass

### Board: 107

Dealer: East

Vul: E-W

North HCP: 14+3

South HCP: 8+2

Contract: 3♦ North

North:

♠ 3

♥ KQ

♦ AQJ8543

♣ Q85

South:

♠ A87654

♥ 8

♦ 96

♣ A932

W

N

E

S

1NT Pass

2♦

3♦

All Pass

### Board: 108

Dealer: West

Vul: Both

North HCP: 4+3

South HCP: 14+2

Contract: 3♠X South

North:

♠ 5

♥ 62

♦ JT9

♣ QJ97652

South:

♠ AKQ974

♥ 95

♦ Q82

♣ K3

W

N

E

S

1NT

Pass

2♦

2♠

Pass

Pass

3♦

3♠

Pass

Pass

X

All Pass

### Board: 109

Dealer: East

Vul: None

North HCP: 15+3

South HCP: 7+2

Contract: 4♣ North

North:

♠ -

♥ T2

♦ AK83

♣ AKJT864

South:

♠ QJT632

♥ QJ

♦ J65

♣ 95

W

N

E

S

1NT Pass

2♦

3♣

X

Pass

3♥

4♣

All Pass

## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 110</b>	♠ 85	RHO opens the bidding 1NT.
Dealer: West	♥ T42	You bid next.
Vul: None	♦ KJ853	East (LHO) bids 2♥ if possible.
HCP: 4+1	♣ T63	West (RHO) bids 3♠ if possible.
		East (LHO) Doubles 4♣ if possible.

---

<b>Board: 111</b>	♠ 7	Partner bids first.
Dealer: South	♥ QT532	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ KT54	
HCP: 5+1	♣ 954	

---

<b>Board: 112</b>	♠ QJT7	RHO opens the bidding 1NT.
Dealer: West	♥ 965	You bid next.
Vul: Both	♦ T87	East (LHO) bids 2♥ if possible.
HCP: 6	♣ K94	

---

<b>Board: 113</b>	♠ Q	LHO opens the bidding 1NT.
Dealer: East	♥ 85	Partner bids next.
Vul: E-W	♦ KQJT8532	West (RHO) bids 2♦ if possible.
HCP: 14+4	♣ AQ	

---

<b>Board: 114</b>	♠ 954	RHO opens the bidding 1NT.
Dealer: West	♥ QJ764	You bid next.
Vul: Both	♦ 4	East (LHO) bids 2♥ if possible.
HCP: 4+1	♣ J654	

## Both hands (Answers Page)

### Board: 110

Dealer: West

Vul: None

North HCP: 4+1

South HCP: 17+3

Contract: 4♣X South

North:

♠ 85

♥ T42

♦ KJ853

♣ T63

South:

♠ T6

♥ AK6

♦ Q

♣ AKJ9542

W N E S

1NT Pass 2♥ 3♣

3♠ Pass Pass 4♣

Pass Pass X All Pass

### Board: 111

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 17+1

Contract: 3♥ North

North:

♠ 7

♥ QT532

♦ KT54

♣ 954

South:

♠ AQ642

♥ AJ9

♦ A6

♣ QT3

W N E S

1NT

Pass 2♦ 3♣ X

Pass 3♥ All Pass

### Board: 112

Dealer: West

Vul: Both

North HCP: 6

South HCP: 16+2

Contract: 3♣ South

North:

♠ QJT7

♥ 965

♦ T87

♣ K94

South:

♠ K5

♥ J

♦ AJ54

♣ AQJT85

W N E S

1NT Pass 2♥ 3♣

All Pass

### Board: 113

Dealer: East

Vul: E-W

North HCP: 14+4

South HCP: 8+2

Contract: 3♦ North

North:

♠ Q

♥ 85

♦ KQJT8532

♣ AQ

South:

♠ AKJT84

♥ 73

♦ 7

♣ 5432

W N E S

1NT Pass

2♦ 3♦ All Pass

### Board: 114

Dealer: West

Vul: Both

North HCP: 4+1

South HCP: 16+2

Contract: 3♦ South

North:

♠ 954

♥ QJ764

♦ 4

♣ J654

South:

♠ A3

♥ 8

♦ AQJT72

♣ KQ93

W N E S

1NT Pass 2♥ 3♦

All Pass

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 110</b>	♠ T6	LHO opens the bidding 1NT.
Dealer: West	♥ AK6	Partner bids next.
Vul: None	♦ Q	East (RHO) bids 2♥ if possible.
HCP: 17+3	♣ AKJ9542	West (LHO) bids 3♠ if possible.
		East (RHO) Doubles 4♣ if possible.

---

<b>Board: 111</b>	♠ AQ642	You bid first.
Dealer: South	♥ AJ9	East (RHO) bids 3♣ if possible.
Vul: N-S	♦ A6	
HCP: 17+1	♣ QT3	

---

<b>Board: 112</b>	♠ K5	LHO opens the bidding 1NT.
Dealer: West	♥ J	Partner bids next.
Vul: Both	♦ AJ54	East (RHO) bids 2♥ if possible.
HCP: 16+2	♣ AQJT85	

---

<b>Board: 113</b>	♠ AKJT84	RHO opens the bidding 1NT.
Dealer: East	♥ 73	You bid next.
Vul: E-W	♦ 7	West (LHO) bids 2♦ if possible.
HCP: 8+2	♣ 5432	

---

<b>Board: 114</b>	♠ A3	LHO opens the bidding 1NT.
Dealer: West	♥ 8	Partner bids next.
Vul: Both	♦ AQJT72	East (RHO) bids 2♥ if possible.
HCP: 16+2	♣ KQ93	

## Both hands (Answers Page)

### Board: 110

Dealer: West

Vul: None

North HCP: 4+1

South HCP: 17+3

Contract: 4♣X South

North:

♠ 85

♥ T42

♦ KJ853

♣ T63

South:

♠ T6

♥ AK6

♦ Q

♣ AKJ9542

W N E S

1NT Pass 2♥ 3♣

3♠ Pass Pass 4♣

Pass Pass X All Pass

### Board: 111

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 17+1

Contract: 3♥ North

North:

♠ 7

♥ QT532

♦ KT54

♣ 954

South:

♠ AQ642

♥ AJ9

♦ A6

♣ QT3

W N E S

1NT

Pass 2♦ 3♣ X

Pass 3♥ All Pass

### Board: 112

Dealer: West

Vul: Both

North HCP: 6

South HCP: 16+2

Contract: 3♣ South

North:

♠ QJT7

♥ 965

♦ T87

♣ K94

South:

♠ K5

♥ J

♦ AJ54

♣ AQJT85

W N E S

1NT Pass 2♥ 3♣

All Pass

### Board: 113

Dealer: East

Vul: E-W

North HCP: 14+4

South HCP: 8+2

Contract: 3♦ North

North:

♠ Q

♥ 85

♦ KQJT8532

♣ AQ

South:

♠ AKJT84

♥ 73

♦ 7

♣ 5432

W N E S

1NT Pass

2♦ 3♦ All Pass

### Board: 114

Dealer: West

Vul: Both

North HCP: 4+1

South HCP: 16+2

Contract: 3♦ South

North:

♠ 954

♥ QJ764

♦ 4

♣ J654

South:

♠ A3

♥ 8

♦ AQJT72

♣ KQ93

W N E S

1NT Pass 2♥ 3♦

All Pass



## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 115**      ♠ AQ74      LHO opens the bidding 1NT.  
 Dealer: East      ♥ 8      Partner bids next.  
 Vul: Both      ♦ T7      West (RHO) bids 2♦ if possible.  
 HCP: 14+2      ♣ AKJ843

---

**Board: 116**      ♠ Q965      RHO opens the bidding 1NT.  
 Dealer: West      ♥ J972      You bid next.  
 Vul: E-W      ♦ J92      East (LHO) bids 2♥ if possible.  
 HCP: 4      ♣ 74

---

**Board: 117**      ♠ KQJT765      LHO opens the bidding 1NT.  
 Dealer: East      ♥ A2      Partner bids next.  
 Vul: Both      ♦ Q76      West (RHO) bids 2♦ if possible.  
 HCP: 12+3      ♣ 5

---

**Board: 118**      ♠ 843      You bid first.  
 Dealer: North      ♥ K64      West (RHO) bids 3♦ if possible.  
 Vul: None      ♦ A2  
 HCP: 17+1      ♣ AKQJ4

---

**Board: 119**      ♠ KQJT954      LHO opens the bidding 1NT.  
 Dealer: East      ♥ K8      Partner bids next.  
 Vul: E-W      ♦ KT3      West (RHO) bids 2♦ if possible.  
 HCP: 12+3      ♣ 5

## Both hands (Answers Page)

### Board: 115

Dealer: East

Vul: Both

North HCP: 14+2

South HCP: 6

Contract: 3 ♣ North

North:

♠ AQ74

♥ 8

♦ T7

♣ AKJ843

South:

♠ K932

♥ 76

♦ K965

♣ T65

W	N	E	S
		1NT	Pass
2 ♦	3 ♣	All Pass	

### Board: 116

Dealer: West

Vul: E-W

North HCP: 4

South HCP: 16+2

Contract: 3 ♣ South

North:

♠ Q965

♥ J972

♦ J92

♣ 74

South:

♠ K4

♥ A

♦ K865

♣ KQJ982

W	N	E	S
1NT	Pass	2 ♥	3 ♣
All Pass			

### Board: 117

Dealer: East

Vul: Both

North HCP: 12+3

South HCP: 8+1

Contract: 3 ♠ North

North:

♠ KQJT765

♥ A2

♦ Q76

♣ 5

South:

♠ 42

♥ Q73

♦ K9543

♣ K74

W	N	E	S
		1NT	Pass
2 ♦	3 ♠	All Pass	

### Board: 118

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 6+1

Contract: 3 ♠ South

North:

♠ 843

♥ K64

♦ A2

♣ AKQJ4

South:

♠ AT972

♥ Q87

♦ 4

♣ 9763

W	N	E	S
	1NT	Pass	2 ♥
3 ♦	X	Pass	3 ♠
All Pass			

### Board: 119

Dealer: East

Vul: E-W

North HCP: 12+3

South HCP: 11+2

Contract: 3 ♠ North

North:

♠ KQJT954

♥ K8

♦ KT3

♣ 5

South:

♠ 86

♥ T

♦ Q874

♣ AKQ973

W	N	E	S
		1NT	Pass
2 ♦	3 ♠	All Pass	

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 115**      ♠ K932      RHO opens the bidding 1NT.  
 Dealer: East      ♥ 76      You bid next.  
 Vul: Both      ♦ K965      West (LHO) bids 2♦ if possible.  
 HCP: 6      ♣ T65

---

**Board: 116**      ♠ K4      LHO opens the bidding 1NT.  
 Dealer: West      ♥ A      Partner bids next.  
 Vul: E-W      ♦ K865      East (RHO) bids 2♥ if possible.  
 HCP: 16+2      ♣ KQJ982

---

**Board: 117**      ♠ 42      RHO opens the bidding 1NT.  
 Dealer: East      ♥ Q73      You bid next.  
 Vul: Both      ♦ K9543      West (LHO) bids 2♦ if possible.  
 HCP: 8+1      ♣ K74

---

**Board: 118**      ♠ AT972      Partner bids first.  
 Dealer: North      ♥ Q87      West (LHO) bids 3♦ if possible.  
 Vul: None      ♦ 4  
 HCP: 6+1      ♣ 9763

---

**Board: 119**      ♠ 86      RHO opens the bidding 1NT.  
 Dealer: East      ♥ T      You bid next.  
 Vul: E-W      ♦ Q874      West (LHO) bids 2♦ if possible.  
 HCP: 11+2      ♣ AKQ973

## Both hands (Answers Page)

### Board: 115

Dealer: East

Vul: Both

North HCP: 14+2

South HCP: 6

Contract: 3 ♣ North

North:

♠ AQ74

♥ 8

♦ T7

♣ AKJ843

South:

♠ K932

♥ 76

♦ K965

♣ T65

W

N

E

S

1NT Pass

2 ♦ 3 ♣

All Pass

### Board: 116

Dealer: West

Vul: E-W

North HCP: 4

South HCP: 16+2

Contract: 3 ♣ South

North:

♠ Q965

♥ J972

♦ J92

♣ 74

South:

♠ K4

♥ A

♦ K865

♣ KQJ982

W

N

E

S

1NT Pass 2 ♥ 3 ♣

All Pass

### Board: 117

Dealer: East

Vul: Both

North HCP: 12+3

South HCP: 8+1

Contract: 3 ♠ North

North:

♠ KQJT765

♥ A2

♦ Q76

♣ 5

South:

♠ 42

♥ Q73

♦ K9543

♣ K74

W

N

E

S

1NT Pass

2 ♦ 3 ♠ All Pass

### Board: 118

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 6+1

Contract: 3 ♠ South

North:

♠ 843

♥ K64

♦ A2

♣ AKQJ4

South:

♠ AT972

♥ Q87

♦ 4

♣ 9763

W

N

E

S

1NT Pass 2 ♥

3 ♦ X Pass 3 ♠

All Pass

### Board: 119

Dealer: East

Vul: E-W

North HCP: 12+3

South HCP: 11+2

Contract: 3 ♠ North

North:

♠ KQJT954

♥ K8

♦ KT3

♣ 5

South:

♠ 86

♥ T

♦ Q874

♣ AKQ973

W

N

E

S

1NT Pass

2 ♦ 3 ♠ All Pass

## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 120</b>	♠ AQJ85	Partner bids first.
Dealer: South	♥ 974	East (LHO) bids 3 ♦ if possible.
Vul: N-S	♦ 2	
HCP: 10+1	♣ K764	
<b>Board: 121</b>	♠ 642	Partner bids first.
Dealer: South	♥ J9852	East (LHO) bids 3 ♦ if possible.
Vul: None	♦ K73	
HCP: 4+1	♣ 75	
<b>Board: 122</b>	♠ -	LHO opens the bidding 1NT.
Dealer: East	♥ AKJ963	Partner bids next.
Vul: Both	♦ J8632	West (RHO) bids 2 ♥ if possible.
HCP: 11+3	♣ Q8	East (LHO) Doubles 2 ♠ if possible.
		East (LHO) Doubles 4 ♦ if possible.
		East (LHO) Doubles 4 ♥ if possible.
<b>Board: 123</b>	♠ QT943	Partner bids first.
Dealer: South	♥ AT986	East (LHO) bids 3 ♦ if possible.
Vul: None	♦ K9	
HCP: 9+2	♣ 2	

## Both hands (Answers Page)

### Board: 120

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ AQJ85

♥ 974

♦ 2

♣ K764

South:

♠ T3

♥ AKT2

♦ K83

♣ AJ83

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

### Board: 121

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 17+1

Contract: 3♥ North

North:

♠ 642

♥ J9852

♦ K73

♣ 75

South:

♠ AQT

♥ AQ3

♦ 98

♣ KQ432

W	N	E	S
			1NT
Pass	2♦	3♦	X
Pass	3♥	All Pass	

### Board: 122

Dealer: East

Vul: Both

North HCP: 11+3

South HCP: 10+2

Contract: 4♥X South

North:

♠ -

♥ AKJ963

♦ J8632

♣ Q8

South:

♠ AJ75

♥ 4

♦ A4

♣ J96532

W	N	E	S
		1NT	Pass
2♥	2♠ <sup>1</sup>	X	2NT <sup>2</sup>
Pass	4♦	X	4♥
Pass	Pass	X	All Pass

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

### Board: 123

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 15+1

Contract: 4♥ North

North:

♠ QT943

♥ AT986

♦ K9

♣ 2

South:

♠ AK2

♥ KQ743

♦ 85

♣ QJ6

W	N	E	S
			1NT
Pass	2♥	3♦	Pass
Pass	4♥	All Pass	

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

### Board: 120

♠ T3

You bid first.

Dealer: South

♥ AKT2

East (RHO) bids 3♦ if possible.

Vul: N-S

♦ K83

HCP: 15

♣ AJ83

### Board: 121

♠ AQT

You bid first.

Dealer: South

♥ AQ3

East (RHO) bids 3♦ if possible.

Vul: None

♦ 98

HCP: 17+1

♣ KQ432

### Board: 122

♠ AJ75

RHO opens the bidding 1NT.

Dealer: East

♥ 4

You bid next.

Vul: Both

♦ A4

West (LHO) bids 2♥ if possible.

HCP: 10+2

♣ J96532

East (RHO) Doubles 2♠ if possible.

East (RHO) Doubles 4♦ if possible.

East (RHO) Doubles 4♥ if possible.

### Board: 123

♠ AK2

You bid first.

Dealer: South

♥ KQ743

East (RHO) bids 3♦ if possible.

Vul: None

♦ 85

HCP: 15+1

♣ QJ6

## Both hands (Answers Page)

### Board: 120

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ AQJ85

♥ 974

♦ 2

♣ K764

South:

♠ T3

♥ AKT2

♦ K83

♣ AJ83

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

### Board: 121

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 17+1

Contract: 3♥ North

North:

♠ 642

♥ J9852

♦ K73

♣ 75

South:

♠ AQT

♥ AQ3

♦ 98

♣ KQ432

W	N	E	S
			1NT
Pass	2♦	3♦	X
Pass	3♥	All Pass	

### Board: 122

Dealer: East

Vul: Both

North HCP: 11+3

South HCP: 10+2

Contract: 4♥X South

North:

♠ -

♥ AKJ963

♦ J8632

♣ Q8

South:

♠ AJ75

♥ 4

♦ A4

♣ J96532

W	N	E	S
		1NT	Pass
2♥	2♠ <sup>1</sup>	X	2NT <sup>2</sup>
Pass	4♦	X	4♥
Pass	Pass	X	All Pass

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

### Board: 123

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 15+1

Contract: 4♥ North

North:

♠ QT943

♥ AT986

♦ K9

♣ 2

South:

♠ AK2

♥ KQ743

♦ 85

♣ QJ6

W	N	E	S
			1NT
Pass	2♥	3♦	Pass
Pass	4♥	All Pass	



## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 124</b>	♠ K53	You bid first.
Dealer: North	♥ AJT8	West (RHO) bids 3 ♦ if possible.
Vul: N-S	♦ A96	
HCP: 16	♣ A74	
<b>Board: 125</b>	♠ QT	LHO opens the bidding 1NT.
Dealer: East	♥ QJ65	Partner bids next.
Vul: None	♦ 8	West (RHO) bids 2 ♦ if possible.
HCP: 13+2	♣ AKJ963	
<b>Board: 126</b>	♠ K3	RHO opens the bidding 1NT.
Dealer: West	♥ Q53	You bid next.
Vul: E-W	♦ J9	East (LHO) bids 2 ♦ if possible.
HCP: 8+2	♣ QT9542	West (RHO) bids 3 ♥ if possible.
<b>Board: 127</b>	♠ KQJ8643	LHO opens the bidding 1NT.
Dealer: East	♥ T4	Partner bids next.
Vul: N-S	♦ A	West (RHO) bids 2 ♦ if possible.
HCP: 14+3	♣ A93	East (LHO) Doubles 2 ♠ if possible.
		West (RHO) bids 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 124

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 4+1

Contract: 3 ♠ South

North:

♠ K53

♥ AJT8

♦ A96

♣ A74

South:

♠ QT976

♥ Q765

♦ 2

♣ T86

W	N	E	S
	1NT	Pass	2♥
3♦	X	Pass	3♠
All Pass			

### Board: 125

Dealer: East

Vul: None

North HCP: 13+2

South HCP: 5+3

Contract: 3 ♣ North

North:

♠ QT

♥ QJ65

♦ 8

♣ AKJ963

South:

♠ AJ9632

♥ 9

♦ 76532

♣ 5

W	N	E	S
		1NT	Pass
2♦	3♣	All Pass	

### Board: 126

Dealer: West

Vul: E-W

North HCP: 8+2

South HCP: 12+4

Contract: 5 ♠ South

North:

♠ K3

♥ Q53

♦ J9

♣ QT9542

South:

♠ AQJ7542

♥ 7

♦ KQ873

♣ -

W	N	E	S
1NT	Pass	2♦	2♠
3♥	Pass	Pass	3♠
Pass	4♥ <sup>1</sup>	Pass	4NT
Pass	5♦ <sup>2</sup>	Pass	5♠
All Pass			

1. limit raise or better in !S

2. A=1/5 or 4/5

### Board: 127

Dealer: East

Vul: N-S

North HCP: 14+3

South HCP: 7+2

Contract: 3 ♠ North

North:

♠ KQJ8643

♥ T4

♦ A

♣ A93

South:

♠ 7

♥ K8

♦ J9862

♣ QJT64

W	N	E	S
		1NT	Pass
2♦	2♠	X	Pass
3♥	3♠	All Pass	

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 124</b>	♠ QT976	Partner bids first.
Dealer: North	♥ Q765	West (LHO) bids 3♦ if possible.
Vul: N-S	♦ 2	
HCP: 4+1	♣ T86	
<b>Board: 125</b>	♠ AJ9632	RHO opens the bidding 1NT.
Dealer: East	♥ 9	You bid next.
Vul: None	♦ 76532	West (LHO) bids 2♦ if possible.
HCP: 5+3	♣ 5	
<b>Board: 126</b>	♠ AQJ7542	LHO opens the bidding 1NT.
Dealer: West	♥ 7	Partner bids next.
Vul: E-W	♦ KQ873	East (RHO) bids 2♦ if possible.
HCP: 12+4	♣ -	West (LHO) bids 3♥ if possible.
<b>Board: 127</b>	♠ 7	RHO opens the bidding 1NT.
Dealer: East	♥ K8	You bid next.
Vul: N-S	♦ J9862	West (LHO) bids 2♦ if possible.
HCP: 7+2	♣ QJT64	East (RHO) Doubles 2♠ if possible.
		West (LHO) bids 3♥ if possible.

## Both hands (Answers Page)

### Board: 124

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 4+1

Contract: 3 ♠ South

North:

♠ K53

♥ AJT8

♦ A96

♣ A74

South:

♠ QT976

♥ Q765

♦ 2

♣ T86

W	N	E	S
	1NT	Pass	2♥
3♦	X	Pass	3♠
All Pass			

### Board: 125

Dealer: East

Vul: None

North HCP: 13+2

South HCP: 5+3

Contract: 3 ♣ North

North:

♠ QT

♥ QJ65

♦ 8

♣ AKJ963

South:

♠ AJ9632

♥ 9

♦ 76532

♣ 5

W	N	E	S
		1NT	Pass
2♦	3♣	All Pass	

### Board: 126

Dealer: West

Vul: E-W

North HCP: 8+2

South HCP: 12+4

Contract: 5 ♠ South

North:

♠ K3

♥ Q53

♦ J9

♣ QT9542

South:

♠ AQJ7542

♥ 7

♦ KQ873

♣ -

W	N	E	S
1NT	Pass	2♦	2♠
3♥	Pass	Pass	3♠
Pass	4♥ <sup>1</sup>	Pass	4NT
Pass	5♦ <sup>2</sup>	Pass	5♠
All Pass			

1. limit raise or better in !S

2. A=1/5 or 4/5

### Board: 127

Dealer: East

Vul: N-S

North HCP: 14+3

South HCP: 7+2

Contract: 3 ♠ North

North:

♠ KQJ8643

♥ T4

♦ A

♣ A93

South:

♠ 7

♥ K8

♦ J9862

♣ QJT64

W	N	E	S
		1NT	Pass
2♦	2♠	X	Pass
3♥	3♠	All Pass	

## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

### Board: 128

Dealer: West

Vul: E-W

HCP: 5+1

♠ T842

♥ KQ865

♦ 973

♣ 9

RHO opens the bidding 1NT.

You bid next.

East (LHO) bids 2♥ if possible.

### Board: 129

Dealer: South

Vul: E-W

HCP: 3+1

♠ Q8765

♥ T5

♦ 975

♣ JT4

Partner bids first.

East (LHO) bids 3♥ if possible.

### Board: 130

Dealer: West

Vul: None

HCP: 6+2

♠ 95

♥ 7

♦ K876

♣ QJ9642

RHO opens the bidding 1NT.

You bid next.

East (LHO) bids 2♥ if possible.

### Board: 131

Dealer: East

Vul: N-S

HCP: 16+2

♠ A

♥ J3

♦ AQJ754

♣ AT84

LHO opens the bidding 1NT.

Partner bids next.

West (RHO) bids 2♦ if possible.

East (LHO) Doubles 3♦ if possible.

### Board: 132

Dealer: North

Vul: None

HCP: 17

♠ Q753

♥ AQJ2

♦ A6

♣ KJ8

You bid first.

West (RHO) bids 2♠ if possible.

## Both hands (Answers Page)

### Board: 128

	North:	South:	W	N	E	S
Dealer: West	♠ T842	♠ 7	1NT	Pass	2♥	3♣
Vul: E-W	♥ KQ865	♥ AT2	All Pass			
North HCP: 5+1	♦ 973	♦ J				
South HCP: 14+4	♣ 9	♣ AKQ76432				
Contract: 3♣ South						

### Board: 129

	North:	South:	W	N	E	S
Dealer: South	♠ Q8765	♠ J92				1NT
Vul: E-W	♥ T5	♥ A8	Pass	2♥	3♥	X
North HCP: 3+1	♦ 975	♦ AQJ82	Pass	3♠	All Pass	
South HCP: 16+1	♣ JT4	♣ A86				
Contract: 3♠ North						

### Board: 130

	North:	South:	W	N	E	S
Dealer: West	♠ 95	♠ 642	1NT	Pass	2♥	3♥
Vul: None	♥ 7	♥ AKJT865	All Pass			
North HCP: 6+2	♦ K876	♦ AJ				
South HCP: 13+3	♣ QJ9642	♣ 5				
Contract: 3♥ South						

### Board: 131

	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ QT9432			1NT	Pass
Vul: N-S	♥ J3	♥ 984	2♦	3♦	X	All Pass
North HCP: 16+2	♦ AQJ754	♦ -				
South HCP: 3+2	♣ AT84	♣ J765				
Contract: 3♦ X North						

### Board: 132

	North:	South:	W	N	E	S
Dealer: North	♠ Q753	♠ 8		1NT	Pass	2♦
Vul: None	♥ AQJ2	♥ KT864	2♠	X	Pass	3♥
North HCP: 17	♦ A6	♦ 432	All Pass			
South HCP: 3+1	♣ KJ8	♣ 9753				
Contract: 3♥ South						

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 128**      ♠ 7      LHO opens the bidding 1NT.  
 Dealer: West      ♥ AT2      Partner bids next.  
 Vul: E-W      ♦ J      East (RHO) bids 2♥ if possible.  
 HCP: 14+4      ♣ AKQ76432

---

**Board: 129**      ♠ J92      You bid first.  
 Dealer: South      ♥ A8      East (RHO) bids 3♥ if possible.  
 Vul: E-W      ♦ AQJ82  
 HCP: 16+1      ♣ A86

---

**Board: 130**      ♠ 642      LHO opens the bidding 1NT.  
 Dealer: West      ♥ AKJT865      Partner bids next.  
 Vul: None      ♦ AJ      East (RHO) bids 2♥ if possible.  
 HCP: 13+3      ♣ 5

---

**Board: 131**      ♠ QT9432      RHO opens the bidding 1NT.  
 Dealer: East      ♥ 984      You bid next.  
 Vul: N-S      ♦ -      West (LHO) bids 2♦ if possible.  
 HCP: 3+2      ♣ J765      East (RHO) Doubles 3♦ if possible.

---

**Board: 132**      ♠ 8      Partner bids first.  
 Dealer: North      ♥ KT864      West (LHO) bids 2♠ if possible.  
 Vul: None      ♦ 432  
 HCP: 3+1      ♣ 9753

## Both hands (Answers Page)

### Board: 128

Dealer: West

Vul: E-W

North HCP: 5+1

South HCP: 14+4

Contract: 3 ♣ South

North:

♠ T842

♥ KQ865

♦ 973

♣ 9

South:

♠ 7

♥ AT2

♦ J

♣ AKQ76432

W N E S

1NT Pass 2 ♥ 3 ♣

All Pass

### Board: 129

Dealer: South

Vul: E-W

North HCP: 3+1

South HCP: 16+1

Contract: 3 ♠ North

North:

♠ Q8765

♥ T5

♦ 975

♣ JT4

South:

♠ J92

♥ A8

♦ AQJ82

♣ A86

W N E S

1NT

Pass 2 ♥ 3 ♥ X

Pass 3 ♠ All Pass

### Board: 130

Dealer: West

Vul: None

North HCP: 6+2

South HCP: 13+3

Contract: 3 ♥ South

North:

♠ 95

♥ 7

♦ K876

♣ QJ9642

South:

♠ 642

♥ AKJT865

♦ AJ

♣ 5

W N E S

1NT Pass 2 ♥ 3 ♥

All Pass

### Board: 131

Dealer: East

Vul: N-S

North HCP: 16+2

South HCP: 3+2

Contract: 3 ♦ X North

North:

♠ A

♥ J3

♦ AQJ754

♣ AT84

South:

♠ QT9432

♥ 984

♦ -

♣ J765

W N E S

1NT Pass

2 ♦ 3 ♦ X All Pass

### Board: 132

Dealer: North

Vul: None

North HCP: 17

South HCP: 3+1

Contract: 3 ♥ South

North:

♠ Q753

♥ AQJ2

♦ A6

♣ KJ8

South:

♠ 8

♥ KT864

♦ 432

♣ 9753

W N E S

1NT Pass 2 ♦

2 ♠ X Pass 3 ♥

All Pass



## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 133</b>	♠ AQ86	You bid first.
Dealer: North	♥ AQ42	West (RHO) bids 3♣ if possible.
Vul: N-S	♦ K64	
HCP: 15	♣ 43	
<b>Board: 134</b>	♠ T3	RHO opens the bidding 1NT.
Dealer: West	♥ QT94	You bid next.
Vul: N-S	♦ JT652	East (LHO) bids 2♥ if possible.
HCP: 6+1	♣ K9	West (RHO) Doubles 3♥ if possible.
		East (LHO) bids 3♠ if possible.
<b>Board: 135</b>	♠ J8743	Partner bids first.
Dealer: South	♥ AQJ54	East (LHO) bids 3♣ if possible.
Vul: None	♦ 7	
HCP: 8+2	♣ 43	
<b>Board: 136</b>	♠ QT5	RHO opens the bidding 1NT.
Dealer: West	♥ K82	You bid next.
Vul: E-W	♦ 963	East (LHO) bids 2♥ if possible.
HCP: 5	♣ 6542	
<b>Board: 137</b>	♠ T8	Partner bids first.
Dealer: South	♥ QT9874	East (LHO) bids 2♠ if possible.
Vul: Both	♦ 542	
HCP: 6+2	♣ A6	

## Both hands (Answers Page)

### Board: 133

	North:	South:	W	N	E	S
Dealer: North	♠ AQ86	♠ J9532		1NT	Pass	2♥
Vul: N-S	♥ AQ42	♥ 765	3♣	Pass	Pass	X
North HCP: 15	♦ K64	♦ A85	Pass	3♠	All Pass	
South HCP: 8+1	♣ 43	♣ K2				
Contract: 3♠ North						

### Board: 134

	North:	South:	W	N	E	S
Dealer: West	♠ T3	♠ 86	1NT	Pass	2♥	3♥
Vul: N-S	♥ QT94	♥ AKJ752	X	Pass	3♠	Pass
North HCP: 6+1	♦ JT652	♦ A8	Pass	4♥	All Pass	
South HCP: 13+2	♣ K9	♣ JT4				
Contract: 4♥ North						

### Board: 135

	North:	South:	W	N	E	S
Dealer: South	♠ J8743	♠ AKQ2				1NT
Vul: None	♥ AQJ54	♥ K976	Pass	2♥	3♣	X
North HCP: 8+2	♦ 7	♦ A42	Pass	4♠	All Pass	
South HCP: 17	♣ 43	♣ J8				
Contract: 4♠ North						

### Board: 136

	North:	South:	W	N	E	S
Dealer: West	♠ QT5	♠ AJ8	1NT	Pass	2♥	3♥
Vul: E-W	♥ K82	♥ AQJT65	All Pass			
North HCP: 5	♦ 963	♦ 42				
South HCP: 15+2	♣ 6542	♣ K9				
Contract: 3♥ South						

### Board: 137

	North:	South:	W	N	E	S
Dealer: South	♠ T8	♠ 73				1NT
Vul: Both	♥ QT9874	♥ AK53	Pass	2♦	2♠	X
North HCP: 6+2	♦ 542	♦ AQ76	Pass	4♥	All Pass	
South HCP: 17	♣ A6	♣ KJ2				
Contract: 4♥ North						

**South hands****Opps\_Overcall\_Stayman\_or\_Jacoby**

<b>Board: 133</b>	♠ J9532	Partner bids first.
Dealer: North	♥ 765	West (LHO) bids 3♣ if possible.
Vul: N-S	♦ A85	
HCP: 8+1	♣ K2	
<hr/>		
<b>Board: 134</b>	♠ 86	LHO opens the bidding 1NT.
Dealer: West	♥ AKJ752	Partner bids next.
Vul: N-S	♦ A8	East (RHO) bids 2♥ if possible.
HCP: 13+2	♣ JT4	West (LHO) Doubles 3♥ if possible.
		East (RHO) bids 3♠ if possible.
<hr/>		
<b>Board: 135</b>	♠ AKQ2	You bid first.
Dealer: South	♥ K976	East (RHO) bids 3♣ if possible.
Vul: None	♦ A42	
HCP: 17	♣ J8	
<hr/>		
<b>Board: 136</b>	♠ AJ8	LHO opens the bidding 1NT.
Dealer: West	♥ AQJT65	Partner bids next.
Vul: E-W	♦ 42	East (RHO) bids 2♥ if possible.
HCP: 15+2	♣ K9	
<hr/>		
<b>Board: 137</b>	♠ 73	You bid first.
Dealer: South	♥ AK53	East (RHO) bids 2♠ if possible.
Vul: Both	♦ AQ76	
HCP: 17	♣ KJ2	

## Both hands (Answers Page)

### Board: 133

	North:	South:	W	N	E	S
Dealer: North	♠ AQ86	♠ J9532		1NT	Pass	2♥
Vul: N-S	♥ AQ42	♥ 765	3♣	Pass	Pass	X
North HCP: 15	♦ K64	♦ A85	Pass	3♠	All Pass	
South HCP: 8+1	♣ 43	♣ K2				
Contract: 3♠ North						

### Board: 134

	North:	South:	W	N	E	S
Dealer: West	♠ T3	♠ 86	1NT	Pass	2♥	3♥
Vul: N-S	♥ QT94	♥ AKJ752	X	Pass	3♠	Pass
North HCP: 6+1	♦ JT652	♦ A8	Pass	4♥	All Pass	
South HCP: 13+2	♣ K9	♣ JT4				
Contract: 4♥ North						

### Board: 135

	North:	South:	W	N	E	S
Dealer: South	♠ J8743	♠ AKQ2				1NT
Vul: None	♥ AQJ54	♥ K976	Pass	2♥	3♣	X
North HCP: 8+2	♦ 7	♦ A42	Pass	4♠	All Pass	
South HCP: 17	♣ 43	♣ J8				
Contract: 4♠ North						

### Board: 136

	North:	South:	W	N	E	S
Dealer: West	♠ QT5	♠ AJ8	1NT	Pass	2♥	3♥
Vul: E-W	♥ K82	♥ AQJT65	All Pass			
North HCP: 5	♦ 963	♦ 42				
South HCP: 15+2	♣ 6542	♣ K9				
Contract: 3♥ South						

### Board: 137

	North:	South:	W	N	E	S
Dealer: South	♠ T8	♠ 73				1NT
Vul: Both	♥ QT9874	♥ AK53	Pass	2♦	2♠	X
North HCP: 6+2	♦ 542	♦ AQ76	Pass	4♥	All Pass	
South HCP: 17	♣ A6	♣ KJ2				
Contract: 4♥ North						

## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

### Board: 138

♠ J7

RHO opens the bidding 1NT.

Dealer: West

♥ 93

You bid next.

Vul: None

♦ J52

East (LHO) bids 2♥ if possible.

HCP: 6+2

♣ KJT954

### Board: 139

♠ -

Partner bids first.

Dealer: South

♥ AT942

East (LHO) bids 3♠ if possible.

Vul: E-W

♦ J83

HCP: 10+2

♣ AJ963

### Board: 140

♠ QJT9

RHO opens the bidding 1NT.

Dealer: West

♥ J5

You bid next.

Vul: E-W

♦ 952

East (LHO) bids 2♦ if possible.

HCP: 8

♣ KJT7

### Board: 141

♠ JT6

Partner bids first.

Dealer: South

♥ T6432

East (LHO) bids 3♣ if possible.

Vul: Both

♦ 98

West (RHO) Doubles 3♥ if possible.

HCP: 1+1

♣ 762

### Board: 142

♠ 74

RHO opens the bidding 1NT.

Dealer: West

♥ 854

You bid next.

Vul: Both

♦ KQJ642

East (LHO) bids 2♦ if possible.

HCP: 7+2

♣ J9

## Both hands (Answers Page)

### Board: 138

Dealer: West

Vul: None

North HCP: 6+2

South HCP: 19+2

Contract: 3♥ South

North:

♠ J7

♥ 93

♦ J52

♣ KJT954

South:

♠ KQ

♥ AQJ762

♦ K974

♣ A

W N E S

1NT Pass 2♥ 3♥

All Pass

### Board: 139

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 15

Contract: 4♣ North

North:

♠ -

♥ AT942

♦ J83

♣ AJ963

South:

♠ K9

♥ KQ5

♦ QT42

♣ KQ72

W N E S

Pass Pass 1NT

Pass 2♦ 3♠ Pass

Pass 4♣ All Pass

### Board: 140

Dealer: West

Vul: E-W

North HCP: 8

South HCP: 15+2

Contract: 3♦ South

North:

♠ QJT9

♥ J5

♦ 952

♣ KJT7

South:

♠ K43

♥ K74

♦ AKQ864

♣ 8

W N E S

1NT Pass 2♦ 3♦

All Pass

### Board: 141

Dealer: South

Vul: Both

North HCP: 1+1

South HCP: 16+1

Contract: 3♥X North

North:

♠ JT6

♥ T6432

♦ 98

♣ 762

South:

♠ Q8752

♥ AK8

♦ A76

♣ KT

W N E S

Pass Pass 1NT

Pass 2♦ 3♣ X

Pass 3♥ Pass Pass

X All Pass

### Board: 142

Dealer: West

Vul: Both

North HCP: 7+2

South HCP: 12+2

Contract: 3♣ South

North:

♠ 74

♥ 854

♦ KQJ642

♣ J9

South:

♠ K962

♥ 6

♦ 75

♣ AKQT75

W N E S

1NT Pass 2♦ 3♣

All Pass

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

### Board: 138

♠ KQ

LHO opens the bidding 1NT.

Dealer: West

♥ AQJ762

Partner bids next.

Vul: None

♦ K974

East (RHO) bids 2♥ if possible.

HCP: 19+2

♣ A

### Board: 139

♠ K9

You bid first.

Dealer: South

♥ KQ5

East (RHO) bids 3♠ if possible.

Vul: E-W

♦ QT42

HCP: 15

♣ KQ72

### Board: 140

♠ K43

LHO opens the bidding 1NT.

Dealer: West

♥ K74

Partner bids next.

Vul: E-W

♦ AKQ864

East (RHO) bids 2♦ if possible.

HCP: 15+2

♣ 8

### Board: 141

♠ Q8752

You bid first.

Dealer: South

♥ AK8

East (RHO) bids 3♣ if possible.

Vul: Both

♦ A76

West (LHO) Doubles 3♥ if possible.

HCP: 16+1

♣ KT

### Board: 142

♠ K962

LHO opens the bidding 1NT.

Dealer: West

♥ 6

Partner bids next.

Vul: Both

♦ 75

East (RHO) bids 2♦ if possible.

HCP: 12+2

♣ AKQT75

## Both hands (Answers Page)

### Board: 138

Dealer: West

Vul: None

North HCP: 6+2

South HCP: 19+2

Contract: 3♥ South

North:

♠ J7

♥ 93

♦ J52

♣ KJT954

South:

♠ KQ

♥ AQJ762

♦ K974

♣ A

W N E S

1NT Pass 2♥ 3♥

All Pass

### Board: 139

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 15

Contract: 4♣ North

North:

♠ -

♥ AT942

♦ J83

♣ AJ963

South:

♠ K9

♥ KQ5

♦ QT42

♣ KQ72

W N E S

Pass Pass 1NT

Pass 2♦ 3♠ Pass

Pass 4♣ All Pass

### Board: 140

Dealer: West

Vul: E-W

North HCP: 8

South HCP: 15+2

Contract: 3♦ South

North:

♠ QJT9

♥ J5

♦ 952

♣ KJT7

South:

♠ K43

♥ K74

♦ AKQ864

♣ 8

W N E S

1NT Pass 2♦ 3♦

All Pass

### Board: 141

Dealer: South

Vul: Both

North HCP: 1+1

South HCP: 16+1

Contract: 3♥X North

North:

♠ JT6

♥ T6432

♦ 98

♣ 762

South:

♠ Q8752

♥ AK8

♦ A76

♣ KT

W N E S

Pass Pass 1NT

Pass 2♦ 3♣ X

Pass 3♥ Pass Pass

X All Pass

### Board: 142

Dealer: West

Vul: Both

North HCP: 7+2

South HCP: 12+2

Contract: 3♣ South

North:

♠ 74

♥ 854

♦ KQJ642

♣ J9

South:

♠ K962

♥ 6

♦ 75

♣ AKQT75

W N E S

1NT Pass 2♦ 3♣

All Pass



## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 143</b>	♠ A75	You bid first.
Dealer: North	♥ AKJ96	West (RHO) bids 2♠ if possible.
Vul: None	♦ J32	East (LHO) bids 3♠ if possible.
HCP: 16+1	♣ K6	West (RHO) bids 4♠ if possible.
		East (LHO) Doubles 5♥ if possible.

---

<b>Board: 144</b>	♠ KT85	You bid first.
Dealer: North	♥ K9	West (RHO) bids 2♥ if possible.
Vul: N-S	♦ Q94	East (LHO) bids 2NT if possible.
HCP: 15	♣ AK92	

---

<b>Board: 145</b>	♠ T9	LHO opens the bidding 1NT.
Dealer: East	♥ A864	Partner bids next.
Vul: N-S	♦ Q	West (RHO) bids 2♦ if possible.
HCP: 13+2	♣ AQJT62	West (RHO) Doubles 3♣ if possible.

---

<b>Board: 146</b>	♠ 652	Partner bids first.
Dealer: South	♥ QJT94	East (LHO) bids 2♠ if possible.
Vul: None	♦ J97	
HCP: 9+1	♣ KQ	

---

<b>Board: 147</b>	♠ T83	RHO opens the bidding 1NT.
Dealer: West	♥ AJ62	You bid next.
Vul: N-S	♦ Q43	East (LHO) bids 2♦ if possible.
HCP: 8	♣ J73	

## Both hands (Answers Page)

### Board: 143

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 4+3

Contract: 5♥X North

North:

♠ A75

♥ AKJ96

♦ J32

♣ K6

South:

♠ -

♥ QT7432

♦ QT964

♣ 83

W

N

E

S

1NT Pass 2♦

2♠ 3♥ 3♠ 4♥

4♠ 5♥ X All Pass

### Board: 144

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 6+2

Contract: 3♥ South

North:

♠ KT85

♥ K9

♦ Q94

♣ AK92

South:

♠ J3

♥ AJ8532

♦ 65

♣ T76

W

N

E

S

1NT Pass 2♦

2♥<sup>1</sup> Pass 2NT<sup>2</sup> 3♥

All Pass

1. Michaels Cuebid

2. to the partner's longer

### Board: 145

Dealer: East

Vul: N-S

North HCP: 13+2

South HCP: 3+1

Contract: 3♣X North

North:

♠ T9

♥ A864

♦ Q

♣ AQJT62

South:

♠ 542

♥ T3

♦ K8654

♣ 975

W

N

E

S

1NT Pass

2♦ 3♣ Pass Pass

X All Pass

### Board: 146

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 4♥ North

North:

♠ 652

♥ QJT94

♦ J97

♣ KQ

South:

♠ K7

♥ AK76

♦ 653

♣ AJT9

W

N

E

S

1NT

Pass 2♦ 2♠ 3♥

Pass 4♥ All Pass

### Board: 147

Dealer: West

Vul: N-S

North HCP: 8

South HCP: 13+3

Contract: 2♠ North

North:

♠ T83

♥ AJ62

♦ Q43

♣ J73

South:

♠ AKJ764

♥ 3

♦ K

♣ Q8654

W

N

E

S

1NT Pass 2♦ 2♥<sup>1</sup>

Pass 2♠ All Pass

1. Michaels Cuebid

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 143**      ♠ -      Partner bids first.

Dealer: North      ♥ QT7432      West (LHO) bids 2 ♠ if possible.

Vul: None      ♦ QT964      East (RHO) bids 3 ♠ if possible.

HCP: 4+3      ♣ 83      West (LHO) bids 4 ♠ if possible.

East (RHO) Doubles 5 ♥ if possible.

---

**Board: 144**      ♠ J3      Partner bids first.

Dealer: North      ♥ AJ8532      West (LHO) bids 2 ♥ if possible.

Vul: N-S      ♦ 65      East (RHO) bids 2NT if possible.

HCP: 6+2      ♣ T76

---

**Board: 145**      ♠ 542      RHO opens the bidding 1NT.

Dealer: East      ♥ T3      You bid next.

Vul: N-S      ♦ K8654      West (LHO) bids 2 ♦ if possible.

HCP: 3+1      ♣ 975      West (LHO) Doubles 3 ♣ if possible.

---

**Board: 146**      ♠ K7      You bid first.

Dealer: South      ♥ AK76      East (RHO) bids 2 ♠ if possible.

Vul: None      ♦ 653

HCP: 15      ♣ AJT9

---

**Board: 147**      ♠ AKJ764      LHO opens the bidding 1NT.

Dealer: West      ♥ 3      Partner bids next.

Vul: N-S      ♦ K      East (RHO) bids 2 ♦ if possible.

HCP: 13+3      ♣ Q8654

## Both hands (Answers Page)

### Board: 143

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 4+3

Contract: 5♥X North

North:

♠ A75

♥ AKJ96

♦ J32

♣ K6

South:

♠ -

♥ QT7432

♦ QT964

♣ 83

W

N

E

S

1NT Pass 2♦

2♠ 3♥ 3♠ 4♥

4♠ 5♥ X All Pass

### Board: 144

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 6+2

Contract: 3♥ South

North:

♠ KT85

♥ K9

♦ Q94

♣ AK92

South:

♠ J3

♥ AJ8532

♦ 65

♣ T76

W

N

E

S

1NT Pass 2♦

2♥<sup>1</sup> Pass 2NT<sup>2</sup> 3♥

All Pass

1. Michaels Cuebid

2. to the partner's longer

### Board: 145

Dealer: East

Vul: N-S

North HCP: 13+2

South HCP: 3+1

Contract: 3♣X North

North:

♠ T9

♥ A864

♦ Q

♣ AQJT62

South:

♠ 542

♥ T3

♦ K8654

♣ 975

W

N

E

S

1NT Pass

2♦ 3♣ Pass Pass

X All Pass

### Board: 146

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 4♥ North

North:

♠ 652

♥ QJT94

♦ J97

♣ KQ

South:

♠ K7

♥ AK76

♦ 653

♣ AJT9

W

N

E

S

1NT

Pass 2♦ 2♠ 3♥

Pass 4♥ All Pass

### Board: 147

Dealer: West

Vul: N-S

North HCP: 8

South HCP: 13+3

Contract: 2♠ North

North:

♠ T83

♥ AJ62

♦ Q43

♣ J73

South:

♠ AKJ764

♥ 3

♦ K

♣ Q8654

W

N

E

S

1NT Pass 2♦ 2♥<sup>1</sup>

Pass 2♠ All Pass

1. Michaels Cuebid



## Both hands (Answers Page)

### Board: 148

	North:	South:	W	N	E	S
Dealer: West	♠ JT9	♠ -	1NT	Pass	2♥	3♣
Vul: Both	♥ KT8	♥ Q76	X	Pass	3♠	4♣
North HCP: 7+1	♦ QJ843	♦ A96	Pass	Pass	X	All Pass
South HCP: 12+3	♣ 75	♣ KQJT942				
Contract: 4♣X South						

### Board: 149

	North:	South:	W	N	E	S
Dealer: South	♠ 98764	♠ AQJ2				1NT
Vul: None	♥ 2	♥ AK43	Pass	2♥	3♦	X
North HCP: 5+1	♦ T95	♦ K8	Pass	3♠	All Pass	
South HCP: 17	♣ KQ75	♣ T96				
Contract: 3♠ North						

### Board: 150

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ 954				1NT
Vul: None	♥ K9863	♥ AQ742	Pass	2♦	3♠	4♥
North HCP: 9+1	♦ J732	♦ AK5	All Pass			
South HCP: 16+1	♣ AJ86	♣ K4				
Contract: 4♥ South						

### Board: 151

	North:	South:	W	N	E	S
Dealer: East	♠ AKQT985	♠ J62			1NT	Pass
Vul: Both	♥ -	♥ J852	2♦	2♠	X	Pass
North HCP: 15+3	♦ KJ6	♦ 9542	3♥	3♠	4♥	Pass
South HCP: 3	♣ Q98	♣ J5	Pass	4♠	X	All Pass
Contract: 4♠X North						



## Both hands (Answers Page)

### Board: 148

	North:	South:	W	N	E	S
Dealer: West	♠ JT9	♠ -	1NT	Pass	2♥	3♣
Vul: Both	♥ KT8	♥ Q76	X	Pass	3♠	4♣
North HCP: 7+1	♦ QJ843	♦ A96	Pass	Pass	X	All Pass
South HCP: 12+3	♣ 75	♣ KQJT942				
Contract: 4♣X South						

### Board: 149

	North:	South:	W	N	E	S
Dealer: South	♠ 98764	♠ AQJ2				1NT
Vul: None	♥ 2	♥ AK43	Pass	2♥	3♦	X
North HCP: 5+1	♦ T95	♦ K8	Pass	3♠	All Pass	
South HCP: 17	♣ KQ75	♣ T96				
Contract: 3♠ North						

### Board: 150

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ 954				1NT
Vul: None	♥ K9863	♥ AQ742	Pass	2♦	3♠	4♥
North HCP: 9+1	♦ J732	♦ AK5	All Pass			
South HCP: 16+1	♣ AJ86	♣ K4				
Contract: 4♥ South						

### Board: 151

	North:	South:	W	N	E	S
Dealer: East	♠ AKQT985	♠ J62			1NT	Pass
Vul: Both	♥ -	♥ J852	2♦	2♠	X	Pass
North HCP: 15+3	♦ KJ6	♦ 9542	3♥	3♠	4♥	Pass
South HCP: 3	♣ Q98	♣ J5	Pass	4♠	X	All Pass
Contract: 4♠X North						



## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 152</b>	♠ T9652	Partner bids first.
Dealer: South	♥ 9542	East (LHO) bids 3 ♦ if possible.
Vul: None	♦ 932	
HCP: 0+1	♣ 3	
<hr/>		
<b>Board: 153</b>	♠ -	LHO opens the bidding 1NT.
Dealer: East	♥ Q7642	Partner bids next.
Vul: None	♦ AKQT5432	West (RHO) bids 2 ♥ if possible.
HCP: 11+5	♣ -	East (LHO) Doubles 2 ♠ if possible.
		West (RHO) bids 4 ♥ if possible.
		East (LHO) bids 4 ♠ if possible.
		East (LHO) bids 5 ♠ if possible.
		East (LHO) Doubles 6 ♦ if possible.
<hr/>		
<b>Board: 154</b>	♠ AJ983	RHO opens the bidding 1NT.
Dealer: West	♥ 95	You bid next.
Vul: N-S	♦ T8765	East (LHO) bids 2 ♦ if possible.
HCP: 5+2	♣ 5	West (RHO) bids 3 ♥ if possible.
<hr/>		
<b>Board: 155</b>	♠ A72	RHO opens the bidding 1NT.
Dealer: West	♥ K97	You bid next.
Vul: Both	♦ T7	East (LHO) bids 2 ♦ if possible.
HCP: 8+1	♣ JT653	

## Both hands (Answers Page)

### Board: 152

	North:	South:	W	N	E	S
Dealer: South	♠ T9652	♠ K87				1NT
Vul: None	♥ 9542	♥ KJ83	Pass	2♥	3♦	X
North HCP: 0+1	♦ 932	♦ A5	Pass	3♥	Pass	4♠
South HCP: 16	♣ 3	♣ AJT4	All Pass			
Contract: 4♠ South						

### Board: 153

	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ 976			1NT	Pass
Vul: None	♥ Q7642	♥ 953	2♥	2♠ <sup>1</sup>	X	3♥
North HCP: 11+5	♦ AKQT5432	♦ 9	4♥	Pass	4♠	Pass
South HCP: 3+2	♣ -	♣ QJ8763	Pass	5♦	5♠	Pass
Contract: 6♦ X North			Pass	6♦	X	All Pass

1. Michaels Cuebid

### Board: 154

	North:	South:	W	N	E	S
Dealer: West	♠ AJ983	♠ KQ2	1NT	Pass	2♦	3♣
Vul: N-S	♥ 95	♥ 842	3♥	Pass	Pass	4♣
North HCP: 5+2	♦ T8765	♦ -	All Pass			
South HCP: 14+3	♣ 5	♣ AKQ9732				
Contract: 4♣ South						

### Board: 155

	North:	South:	W	N	E	S
Dealer: West	♠ A72	♠ JT865	1NT	Pass	2♦	2♥ <sup>1</sup>
Vul: Both	♥ K97	♥ -	Pass	2♠	All Pass	
North HCP: 8+1	♦ T7	♦ AKQ853				
South HCP: 13+3	♣ JT653	♣ K9				
Contract: 2♠ North						

1. Michaels Cuebid

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 152</b>	♠ K87	You bid first.
Dealer: South	♥ KJ83	East (RHO) bids 3♦ if possible.
Vul: None	♦ A5	
HCP: 16	♣ AJT4	
<hr/>		
<b>Board: 153</b>	♠ 976	RHO opens the bidding 1NT.
Dealer: East	♥ 953	You bid next.
Vul: None	♦ 9	West (LHO) bids 2♥ if possible.
HCP: 3+2	♣ QJ8763	East (RHO) Doubles 2♠ if possible.
		West (LHO) bids 4♥ if possible.
		East (RHO) bids 4♠ if possible.
		East (RHO) bids 5♠ if possible.
		East (RHO) Doubles 6♦ if possible.
<hr/>		
<b>Board: 154</b>	♠ KQ2	LHO opens the bidding 1NT.
Dealer: West	♥ 842	Partner bids next.
Vul: N-S	♦ -	East (RHO) bids 2♦ if possible.
HCP: 14+3	♣ AKQ9732	West (LHO) bids 3♥ if possible.
<hr/>		
<b>Board: 155</b>	♠ JT865	LHO opens the bidding 1NT.
Dealer: West	♥ -	Partner bids next.
Vul: Both	♦ AKQ853	East (RHO) bids 2♦ if possible.
HCP: 13+3	♣ K9	

## Both hands (Answers Page)

### Board: 152

	North:	South:	W	N	E	S
Dealer: South	♠ T9652	♠ K87				1NT
Vul: None	♥ 9542	♥ KJ83	Pass	2♥	3♦	X
North HCP: 0+1	♦ 932	♦ A5	Pass	3♥	Pass	4♠
South HCP: 16	♣ 3	♣ AJT4	All Pass			
Contract: 4♠ South						

### Board: 153

	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ 976			1NT	Pass
Vul: None	♥ Q7642	♥ 953	2♥	2♠ <sup>1</sup>	X	3♥
North HCP: 11+5	♦ AKQT5432	♦ 9	4♥	Pass	4♠	Pass
South HCP: 3+2	♣ -	♣ QJ8763	Pass	5♦	5♠	Pass
Contract: 6♦ X North			Pass	6♦	X	All Pass

1. Michaels Cuebid

### Board: 154

	North:	South:	W	N	E	S
Dealer: West	♠ AJ983	♠ KQ2	1NT	Pass	2♦	3♣
Vul: N-S	♥ 95	♥ 842	3♥	Pass	Pass	4♣
North HCP: 5+2	♦ T8765	♦ -	All Pass			
South HCP: 14+3	♣ 5	♣ AKQ9732				
Contract: 4♣ South						

### Board: 155

	North:	South:	W	N	E	S
Dealer: West	♠ A72	♠ JT865	1NT	Pass	2♦	2♥ <sup>1</sup>
Vul: Both	♥ K97	♥ -	Pass	2♠	All Pass	
North HCP: 8+1	♦ T7	♦ AKQ853				
South HCP: 13+3	♣ JT653	♣ K9				
Contract: 2♠ North						

1. Michaels Cuebid

## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 156</b>	♠ KQ63	You bid first.
Dealer: North	♥ KJT	West (RHO) bids 3♣ if possible.
Vul: N-S	♦ AJT7	
HCP: 15	♣ JT	
<b>Board: 157</b>	♠ AKQT52	LHO opens the bidding 1NT.
Dealer: East	♥ J5	Partner bids next.
Vul: N-S	♦ K82	West (RHO) bids 2♦ if possible.
HCP: 13+2	♣ 84	East (LHO) Doubles 2♠ if possible.
		West (RHO) bids 3♥ if possible.
<b>Board: 158</b>	♠ 7	RHO opens the bidding 1NT.
Dealer: West	♥ KT632	You bid next.
Vul: Both	♦ 98	East (LHO) bids 2♥ if possible.
HCP: 7+2	♣ KJ762	
<b>Board: 159</b>	♠ KQJ8654	LHO opens the bidding 1NT.
Dealer: East	♥ 2	Partner bids next.
Vul: None	♦ QT85	West (RHO) bids 2♦ if possible.
HCP: 12+3	♣ A	
<b>Board: 160</b>	♠ 83	You bid first.
Dealer: North	♥ A864	West (RHO) bids 3♣ if possible.
Vul: None	♦ AKQ5	
HCP: 16	♣ K76	

## Both hands (Answers Page)

### Board: 156

	North:	South:	W	N	E	S
Dealer: North	♠ KQ63	♠ J84		1NT	Pass	2♦
Vul: N-S	♥ KJT	♥ A98732	3♣	Pass	Pass	3♥
North HCP: 15	♦ AJT7	♦ 4	All Pass			
South HCP: 5+2	♣ JT	♣ 975				
Contract: 3♥ South						

### Board: 157

	North:	South:	W	N	E	S
Dealer: East	♠ AKQT52	♠ J43			1NT	Pass
Vul: N-S	♥ J5	♥ K74	2♦	2♠	X	Pass
North HCP: 13+2	♦ K82	♦ Q74	3♥	Pass	Pass	3♠
South HCP: 9	♣ 84	♣ K652	All Pass			
Contract: 3♠ South						

### Board: 158

	North:	South:	W	N	E	S
Dealer: West	♠ 7	♠ KJ9	1NT	Pass	2♥	3♦
Vul: Both	♥ KT632	♥ 4	All Pass			
North HCP: 7+2	♦ 98	♦ AKQT743				
South HCP: 13+3	♣ KJ762	♣ 98				
Contract: 3♦ South						

### Board: 159

	North:	South:	W	N	E	S
Dealer: East	♠ KQJ8654	♠ 93			1NT	Pass
Vul: None	♥ 2	♥ AJ5	2♦	3♠	All Pass	
North HCP: 12+3	♦ QT85	♦ A73				
South HCP: 9+1	♣ A	♣ T7653				
Contract: 3♠ North						

### Board: 160

	North:	South:	W	N	E	S
Dealer: North	♠ 83	♠ AQT54		1NT	Pass	2♥
Vul: None	♥ A864	♥ KT753	3♣	Pass	Pass	4♥
North HCP: 16	♦ AKQ5	♦ JT6	All Pass			
South HCP: 10+2	♣ K76	♣ -				
Contract: 4♥ South						

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 156</b>	♠ J84	Partner bids first.
Dealer: North	♥ A98732	West (LHO) bids 3♣ if possible.
Vul: N-S	♦ 4	
HCP: 5+2	♣ 975	
<b>Board: 157</b>	♠ J43	RHO opens the bidding 1NT.
Dealer: East	♥ K74	You bid next.
Vul: N-S	♦ Q74	West (LHO) bids 2♦ if possible.
HCP: 9	♣ K652	East (RHO) Doubles 2♠ if possible.
		West (LHO) bids 3♥ if possible.
<b>Board: 158</b>	♠ KJ9	LHO opens the bidding 1NT.
Dealer: West	♥ 4	Partner bids next.
Vul: Both	♦ AKQT743	East (RHO) bids 2♥ if possible.
HCP: 13+3	♣ 98	
<b>Board: 159</b>	♠ 93	RHO opens the bidding 1NT.
Dealer: East	♥ AJ5	You bid next.
Vul: None	♦ A73	West (LHO) bids 2♦ if possible.
HCP: 9+1	♣ T7653	
<b>Board: 160</b>	♠ AQT54	Partner bids first.
Dealer: North	♥ KT753	West (LHO) bids 3♣ if possible.
Vul: None	♦ JT6	
HCP: 10+2	♣ -	

## Both hands (Answers Page)

### Board: 156

	North:	South:	W	N	E	S
Dealer: North	♠ KQ63	♠ J84		1NT	Pass	2♦
Vul: N-S	♥ KJT	♥ A98732	3♣	Pass	Pass	3♥
North HCP: 15	♦ AJT7	♦ 4	All Pass			
South HCP: 5+2	♣ JT	♣ 975				
Contract: 3♥ South						

### Board: 157

	North:	South:	W	N	E	S
Dealer: East	♠ AKQT52	♠ J43			1NT	Pass
Vul: N-S	♥ J5	♥ K74	2♦	2♠	X	Pass
North HCP: 13+2	♦ K82	♦ Q74	3♥	Pass	Pass	3♠
South HCP: 9	♣ 84	♣ K652	All Pass			
Contract: 3♠ South						

### Board: 158

	North:	South:	W	N	E	S
Dealer: West	♠ 7	♠ KJ9	1NT	Pass	2♥	3♦
Vul: Both	♥ KT632	♥ 4	All Pass			
North HCP: 7+2	♦ 98	♦ AKQT743				
South HCP: 13+3	♣ KJ762	♣ 98				
Contract: 3♦ South						

### Board: 159

	North:	South:	W	N	E	S
Dealer: East	♠ KQJ8654	♠ 93			1NT	Pass
Vul: None	♥ 2	♥ AJ5	2♦	3♠	All Pass	
North HCP: 12+3	♦ QT85	♦ A73				
South HCP: 9+1	♣ A	♣ T7653				
Contract: 3♠ North						

### Board: 160

	North:	South:	W	N	E	S
Dealer: North	♠ 83	♠ AQT54		1NT	Pass	2♥
Vul: None	♥ A864	♥ KT753	3♣	Pass	Pass	4♥
North HCP: 16	♦ AKQ5	♦ JT6	All Pass			
South HCP: 10+2	♣ K76	♣ -				
Contract: 4♥ South						



## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 161</b>	♠ JT9872	Partner bids first.
Dealer: South	♥ Q3	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ A76	
HCP: 7+2	♣ 65	
<b>Board: 162</b>	♠ J32	RHO opens the bidding 1NT.
Dealer: West	♥ T9	You bid next.
Vul: Both	♦ JT8753	East (LHO) bids 2♥ if possible.
HCP: 2+2	♣ 85	East (LHO) bids 3♠ if possible.
		East (LHO) Doubles 4♣ if possible.
<b>Board: 163</b>	♠ K764	You bid first.
Dealer: North	♥ Q2	West (RHO) bids 3♣ if possible.
Vul: None	♦ AK3	
HCP: 15	♣ K965	
<b>Board: 164</b>	♠ K94	You bid first.
Dealer: North	♥ K5	West (RHO) bids 3♥ if possible.
Vul: None	♦ KQT96	
HCP: 16+1	♣ KQ2	
<b>Board: 165</b>	♠ 7	Partner bids first.
Dealer: South	♥ JT642	East (LHO) bids 3♦ if possible.
Vul: N-S	♦ -	
HCP: 8+4	♣ AQJT764	

## Both hands (Answers Page)

### Board: 161

	North:	South:	W	N	E	S
Dealer: South	♠ JT9872	♠ AK65				1NT
Vul: N-S	♥ Q3	♥ 62	Pass	2♥	3♣	Pass
North HCP: 7+2	♦ A76	♦ KQJ8	Pass	3♠	All Pass	
South HCP: 15	♣ 65	♣ QT2				
Contract: 3♠ North						

### Board: 162

	North:	South:	W	N	E	S
Dealer: West	♠ J32	♠ AQ	1NT	Pass	2♥	3♣
Vul: Both	♥ T9	♥ Q2	Pass	Pass	3♠	4♣
North HCP: 2+2	♦ JT8753	♦ 96	Pass	Pass	X	All Pass
South HCP: 16+3	♣ 85	♣ AKJT973				
Contract: 4♣X South						

### Board: 163

	North:	South:	W	N	E	S
Dealer: North	♠ K764	♠ 53		1NT	Pass	2♦
Vul: None	♥ Q2	♥ AT875	3♣	Pass	Pass	3♦
North HCP: 15	♦ AK3	♦ QT965	Pass	3♥	All Pass	
South HCP: 6+2	♣ K965	♣ 7				
Contract: 3♥ North						

### Board: 164

	North:	South:	W	N	E	S
Dealer: North	♠ K94	♠ JT8763		1NT	Pass	2♥
Vul: None	♥ K5	♥ 83	3♥	X	Pass	4♠
North HCP: 16+1	♦ KQT96	♦ A752	All Pass			
South HCP: 5+2	♣ KQ2	♣ 6				
Contract: 4♠ South						

### Board: 165

	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ KQ95				1NT
Vul: N-S	♥ JT642	♥ AKQ3	Pass	2♦	3♦	X
North HCP: 8+4	♦ -	♦ 763	Pass	4♥	All Pass	
South HCP: 17	♣ AQJT764	♣ K5				
Contract: 4♥ North						

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 161</b>	♠ AK65	You bid first.
Dealer: South	♥ 62	East (RHO) bids 3♣ if possible.
Vul: N-S	♦ KQJ8	
HCP: 15	♣ QT2	
<b>Board: 162</b>	♠ AQ	LHO opens the bidding 1NT.
Dealer: West	♥ Q2	Partner bids next.
Vul: Both	♦ 96	East (RHO) bids 2♥ if possible.
HCP: 16+3	♣ AKJT973	East (RHO) bids 3♠ if possible.
		East (RHO) Doubles 4♣ if possible.
<b>Board: 163</b>	♠ 53	Partner bids first.
Dealer: North	♥ AT875	West (LHO) bids 3♣ if possible.
Vul: None	♦ QT965	
HCP: 6+2	♣ 7	
<b>Board: 164</b>	♠ JT8763	Partner bids first.
Dealer: North	♥ 83	West (LHO) bids 3♥ if possible.
Vul: None	♦ A752	
HCP: 5+2	♣ 6	
<b>Board: 165</b>	♠ KQ95	You bid first.
Dealer: South	♥ AKQ3	East (RHO) bids 3♦ if possible.
Vul: N-S	♦ 763	
HCP: 17	♣ K5	

## Both hands (Answers Page)

### Board: 161

	North:	South:	W	N	E	S
Dealer: South	♠ JT9872	♠ AK65				1NT
Vul: N-S	♥ Q3	♥ 62	Pass	2♥	3♣	Pass
North HCP: 7+2	♦ A76	♦ KQJ8	Pass	3♠	All Pass	
South HCP: 15	♣ 65	♣ QT2				
Contract: 3♠ North						

### Board: 162

	North:	South:	W	N	E	S
Dealer: West	♠ J32	♠ AQ	1NT	Pass	2♥	3♣
Vul: Both	♥ T9	♥ Q2	Pass	Pass	3♠	4♣
North HCP: 2+2	♦ JT8753	♦ 96	Pass	Pass	X	All Pass
South HCP: 16+3	♣ 85	♣ AKJT973				
Contract: 4♣X South						

### Board: 163

	North:	South:	W	N	E	S
Dealer: North	♠ K764	♠ 53		1NT	Pass	2♦
Vul: None	♥ Q2	♥ AT875	3♣	Pass	Pass	3♦
North HCP: 15	♦ AK3	♦ QT965	Pass	3♥	All Pass	
South HCP: 6+2	♣ K965	♣ 7				
Contract: 3♥ North						

### Board: 164

	North:	South:	W	N	E	S
Dealer: North	♠ K94	♠ JT8763		1NT	Pass	2♥
Vul: None	♥ K5	♥ 83	3♥	X	Pass	4♠
North HCP: 16+1	♦ KQT96	♦ A752	All Pass			
South HCP: 5+2	♣ KQ2	♣ 6				
Contract: 4♠ South						

### Board: 165

	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ KQ95				1NT
Vul: N-S	♥ JT642	♥ AKQ3	Pass	2♦	3♦	X
North HCP: 8+4	♦ -	♦ 763	Pass	4♥	All Pass	
South HCP: 17	♣ AQJT764	♣ K5				
Contract: 4♥ North						

## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 166</b>	♠ J7532	RHO opens the bidding 1NT.
Dealer: West	♥ T94	You bid next.
Vul: N-S	♦ A5	East (LHO) bids 2♦ if possible.
HCP: 5+1	♣ 752	
<b>Board: 167</b>	♠ AQ	LHO opens the bidding 1NT.
Dealer: East	♥ 76	Partner bids next.
Vul: E-W	♦ AQJ852	West (RHO) bids 2♦ if possible.
HCP: 13+2	♣ 974	
<b>Board: 168</b>	♠ AK53	RHO opens the bidding 1NT.
Dealer: West	♥ Q74	You bid next.
Vul: N-S	♦ KT4	East (LHO) bids 2♥ if possible.
HCP: 12	♣ 742	
<b>Board: 169</b>	♠ 985	Partner bids first.
Dealer: South	♥ AJT873	East (LHO) bids 3♣ if possible.
Vul: Both	♦ 84	
HCP: 5+2	♣ 42	
<b>Board: 170</b>	♠ QJ92	RHO opens the bidding 1NT.
Dealer: West	♥ -	You bid next.
Vul: None	♦ 654	East (LHO) bids 2♥ if possible.
HCP: 10+2	♣ AQJT42	West (RHO) Doubles 5♦ if possible.

## Both hands (Answers Page)

### Board: 166

Dealer: West

Vul: N-S

North HCP: 5+1

South HCP: 15+2

Contract: 3 ♣ South

North:

♠ J7532

♥ T94

♦ A5

♣ 752

South:

♠ K9

♥ A2

♦ Q97

♣ KQJT86

W N E S

1NT Pass 2 ♦ 3 ♣

All Pass

### Board: 167

Dealer: East

Vul: E-W

North HCP: 13+2

South HCP: 4+1

Contract: 3 ♦ North

North:

♠ AQ

♥ 76

♦ AQJ852

♣ 974

South:

♠ T9653

♥ QJ54

♦ 4

♣ J83

W N E S

1NT Pass

2 ♦ 3 ♦ All Pass

### Board: 168

Dealer: West

Vul: N-S

North HCP: 12

South HCP: 12+3

Contract: 4 ♥ South

North:

♠ AK53

♥ Q74

♦ KT4

♣ 742

South:

♠ 8

♥ AKJ9865

♦ A87

♣ 53

W N E S

1NT Pass 2 ♥ 3 ♥

Pass 3 ♠<sup>1</sup> Pass 4 ♥

All Pass

1. limit raise or better in !H

### Board: 169

Dealer: South

Vul: Both

North HCP: 5+2

South HCP: 15

Contract: 3 ♥ North

North:

♠ 985

♥ AJT873

♦ 84

♣ 42

South:

♠ QJ3

♥ Q96

♦ AQ95

♣ A63

W N E S

1NT

Pass 2 ♦ 3 ♣ Pass

Pass 3 ♥ All Pass

### Board: 170

Dealer: West

Vul: None

North HCP: 10+2

South HCP: 13+2

Contract: 5 ♦ X South

North:

♠ QJ92

♥ -

♦ 654

♣ AQJT42

South:

♠ A3

♥ J752

♦ AKJ732

♣ 9

W N E S

1NT Pass 2 ♥ 3 ♦

Pass 3 ♠<sup>1</sup> Pass 5 ♦

X All Pass

1. limit raise or better in !D

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 166</b>	♠ K9	LHO opens the bidding 1NT.
Dealer: West	♥ A2	Partner bids next.
Vul: N-S	♦ Q97	East (RHO) bids 2♦ if possible.
HCP: 15+2	♣ KQJT86	
<b>Board: 167</b>	♠ T9653	RHO opens the bidding 1NT.
Dealer: East	♥ QJ54	You bid next.
Vul: E-W	♦ 4	West (LHO) bids 2♦ if possible.
HCP: 4+1	♣ J83	
<b>Board: 168</b>	♠ 8	LHO opens the bidding 1NT.
Dealer: West	♥ AKJ9865	Partner bids next.
Vul: N-S	♦ A87	East (RHO) bids 2♥ if possible.
HCP: 12+3	♣ 53	
<b>Board: 169</b>	♠ QJ3	You bid first.
Dealer: South	♥ Q96	East (RHO) bids 3♣ if possible.
Vul: Both	♦ AQ95	
HCP: 15	♣ A63	
<b>Board: 170</b>	♠ A3	LHO opens the bidding 1NT.
Dealer: West	♥ J752	Partner bids next.
Vul: None	♦ AKJ732	East (RHO) bids 2♥ if possible.
HCP: 13+2	♣ 9	West (LHO) Doubles 5♦ if possible.

## Both hands (Answers Page)

### Board: 166

	North:	South:	W	N	E	S
Dealer: West	♠ J7532	♠ K9	1NT	Pass	2♦	3♣
Vul: N-S	♥ T94	♥ A2	All Pass			
North HCP: 5+1	♦ A5	♦ Q97				
South HCP: 15+2	♣ 752	♣ KQJT86				
Contract: 3♣ South						

### Board: 167

	North:	South:	W	N	E	S
Dealer: East	♠ AQ	♠ T9653			1NT	Pass
Vul: E-W	♥ 76	♥ QJ54	2♦	3♦	All Pass	
North HCP: 13+2	♦ AQJ852	♦ 4				
South HCP: 4+1	♣ 974	♣ J83				
Contract: 3♦ North						

### Board: 168

	North:	South:	W	N	E	S
Dealer: West	♠ AK53	♠ 8	1NT	Pass	2♥	3♥
Vul: N-S	♥ Q74	♥ AKJ9865	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ KT4	♦ A87	All Pass			
South HCP: 12+3	♣ 742	♣ 53				
Contract: 4♥ South						

1. limit raise or better in !H

### Board: 169

	North:	South:	W	N	E	S
Dealer: South	♠ 985	♠ QJ3				1NT
Vul: Both	♥ AJT873	♥ Q96	Pass	2♦	3♣	Pass
North HCP: 5+2	♦ 84	♦ AQ95	Pass	3♥	All Pass	
South HCP: 15	♣ 42	♣ A63				
Contract: 3♥ North						

### Board: 170

	North:	South:	W	N	E	S
Dealer: West	♠ QJ92	♠ A3	1NT	Pass	2♥	3♦
Vul: None	♥ -	♥ J752	Pass	3♠ <sup>1</sup>	Pass	5♦
North HCP: 10+2	♦ 654	♦ AKJ732	X	All Pass		
South HCP: 13+2	♣ AQJT42	♣ 9				
Contract: 5♦ X South						

1. limit raise or better in !D



## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 171</b>	♠ T85	Partner bids first.
Dealer: South	♥ J98653	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ A63	
HCP: 5+2	♣ 3	
<b>Board: 172</b>	♠ K96	RHO opens the bidding 1NT.
Dealer: West	♥ 9862	You bid next.
Vul: E-W	♦ T	East (LHO) bids 2♥ if possible.
HCP: 6+1	♣ K6543	
<b>Board: 173</b>	♠ KQJT952	LHO opens the bidding 1NT.
Dealer: East	♥ K	Partner bids next.
Vul: None	♦ 9	West (RHO) bids 2♦ if possible.
HCP: 12+3	♣ QJ53	West (RHO) Doubles 3♠ if possible.
<b>Board: 174</b>	♠ T65	You bid first.
Dealer: North	♥ AJ5	West (RHO) bids 3♣ if possible.
Vul: N-S	♦ AKQ	
HCP: 15	♣ J853	
<b>Board: 175</b>	♠ T3	Partner bids first.
Dealer: South	♥ Q98753	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ 942	East (LHO) bids 3♠ if possible.
HCP: 3+2	♣ J9	East (LHO) Doubles 4♥ if possible.

## Both hands (Answers Page)

### Board: 171

Dealer: South

Vul: N-S

North HCP: 5+2

South HCP: 15+1

Contract: 3♥ North

North:

♠ T85

♥ J98653

♦ A63

♣ 3

South:

♠ AJ

♥ AKT42

♦ J85

♣ Q98

W

N

E

S

1NT

Pass 2♦ 3♣ Pass

Pass 3♥ All Pass

### Board: 172

Dealer: West

Vul: E-W

North HCP: 6+1

South HCP: 12+3

Contract: 3♦ South

North:

♠ K96

♥ 9862

♦ T

♣ K6543

South:

♠ AQT

♥ T4

♦ KQJ8642

♣ 8

W

N

E

S

1NT Pass 2♥ 3♦

All Pass

### Board: 173

Dealer: East

Vul: None

North HCP: 12+3

South HCP: 4

Contract: 3♠X North

North:

♠ KQJT952

♥ K

♦ 9

♣ QJ53

South:

♠ 643

♥ 962

♦ A832

♣ T42

W

N

E

S

1NT Pass

2♦ 3♠ Pass Pass

X All Pass

### Board: 174

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 4+2

Contract: 3♥ South

North:

♠ T65

♥ AJ5

♦ AKQ

♣ J853

South:

♠ 972

♥ KT9763

♦ J82

♣ 9

W

N

E

S

1NT Pass 2♦

3♣ Pass Pass 3♥

All Pass

### Board: 175

Dealer: South

Vul: E-W

North HCP: 3+2

South HCP: 16

Contract: 4♥X North

North:

♠ T3

♥ Q98753

♦ 942

♣ J9

South:

♠ K852

♥ AK62

♦ KT

♣ KT7

W

N

E

S

1NT

Pass 2♦ 2♠ X

Pass 3♥ 3♠ Pass

Pass 4♥ X All Pass

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 171</b>	♠ AJ	You bid first.
Dealer: South	♥ AKT42	East (RHO) bids 3♣ if possible.
Vul: N-S	♦ J85	
HCP: 15+1	♣ Q98	
<b>Board: 172</b>	♠ AQT	LHO opens the bidding 1NT.
Dealer: West	♥ T4	Partner bids next.
Vul: E-W	♦ KQJ8642	East (RHO) bids 2♥ if possible.
HCP: 12+3	♣ 8	
<b>Board: 173</b>	♠ 643	RHO opens the bidding 1NT.
Dealer: East	♥ 962	You bid next.
Vul: None	♦ A832	West (LHO) bids 2♦ if possible.
HCP: 4	♣ T42	West (LHO) Doubles 3♠ if possible.
<b>Board: 174</b>	♠ 972	Partner bids first.
Dealer: North	♥ KT9763	West (LHO) bids 3♣ if possible.
Vul: N-S	♦ J82	
HCP: 4+2	♣ 9	
<b>Board: 175</b>	♠ K852	You bid first.
Dealer: South	♥ AK62	East (RHO) bids 2♠ if possible.
Vul: E-W	♦ KT	East (RHO) bids 3♠ if possible.
HCP: 16	♣ KT7	East (RHO) Doubles 4♥ if possible.

## Both hands (Answers Page)

### Board: 171

Dealer: South

Vul: N-S

North HCP: 5+2

South HCP: 15+1

Contract: 3♥ North

North:

♠ T85

♥ J98653

♦ A63

♣ 3

South:

♠ AJ

♥ AKT42

♦ J85

♣ Q98

W

N

E

S

1NT

Pass 2♦ 3♣ Pass

Pass 3♥ All Pass

### Board: 172

Dealer: West

Vul: E-W

North HCP: 6+1

South HCP: 12+3

Contract: 3♦ South

North:

♠ K96

♥ 9862

♦ T

♣ K6543

South:

♠ AQT

♥ T4

♦ KQJ8642

♣ 8

W

N

E

S

1NT Pass 2♥ 3♦

All Pass

### Board: 173

Dealer: East

Vul: None

North HCP: 12+3

South HCP: 4

Contract: 3♠X North

North:

♠ KQJT952

♥ K

♦ 9

♣ QJ53

South:

♠ 643

♥ 962

♦ A832

♣ T42

W

N

E

S

1NT Pass

2♦ 3♠ Pass Pass

X All Pass

### Board: 174

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 4+2

Contract: 3♥ South

North:

♠ T65

♥ AJ5

♦ AKQ

♣ J853

South:

♠ 972

♥ KT9763

♦ J82

♣ 9

W

N

E

S

1NT Pass 2♦

3♣ Pass Pass 3♥

All Pass

### Board: 175

Dealer: South

Vul: E-W

North HCP: 3+2

South HCP: 16

Contract: 4♥X North

North:

♠ T3

♥ Q98753

♦ 942

♣ J9

South:

♠ K852

♥ AK62

♦ KT

♣ KT7

W

N

E

S

1NT

Pass 2♦ 2♠ X

Pass 3♥ 3♠ Pass

Pass 4♥ X All Pass

## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

### Board: 176

♠ KJ3

You bid first.

Dealer: North

♥ A3

West (RHO) bids 3 ♦ if possible.

Vul: Both

♦ Q532

HCP: 16

♣ AQ94

### Board: 177

♠ AQ2

You bid first.

Dealer: North

♥ KQ76

West (RHO) bids 3 ♦ if possible.

Vul: N-S

♦ 9872

HCP: 15

♣ A5

### Board: 178

♠ T9863

RHO opens the bidding 1NT.

Dealer: West

♥ QJT3

You bid next.

Vul: N-S

♦ KQ

East (LHO) bids 2 ♦ if possible.

HCP: 8+1

♣ 92

### Board: 179

♠ AJ5

You bid first.

Dealer: North

♥ T5

West (RHO) bids 3 ♥ if possible.

Vul: None

♦ AKT96

East (LHO) Doubles 3 ♠ if possible.

HCP: 15+1

♣ K32

### Board: 180

♠ Q863

Partner bids first.

Dealer: South

♥ QJ732

East (LHO) bids 3 ♦ if possible.

Vul: None

♦ T

HCP: 6+1

♣ J82

## Both hands (Answers Page)

### Board: 176

	North:	South:	W	N	E	S
Dealer: North	♠ KJ3	♠ AQT852		1NT	Pass	2♥
Vul: Both	♥ A3	♥ 875	3♦	X	Pass	4♠
North HCP: 16	♦ Q532	♦ 87	All Pass			
South HCP: 6+2	♣ AQ94	♣ 62				
Contract: 4♠ South						

### Board: 177

	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ 9763		1NT	Pass	2♦
Vul: N-S	♥ KQ76	♥ AJ843	3♦	Pass	Pass	X
North HCP: 15	♦ 9872	♦ T	Pass	4♥	All Pass	
South HCP: 6+1	♣ A5	♣ JT4				
Contract: 4♥ North						

### Board: 178

	North:	South:	W	N	E	S
Dealer: West	♠ T9863	♠ J72	1NT	Pass	2♦	3♣
Vul: N-S	♥ QJT3	♥ 6	All Pass			
North HCP: 8+1	♦ KQ	♦ A42				
South HCP: 14+2	♣ 92	♣ AKQT54				
Contract: 3♣ South						

### Board: 179

	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ 97643		1NT	Pass	2♥
Vul: None	♥ T5	♥ 8	3♥	3♠	X	All Pass
North HCP: 15+1	♦ AKT96	♦ 7543				
South HCP: 2+1	♣ K32	♣ Q65				
Contract: 3♠ X North						

### Board: 180

	North:	South:	W	N	E	S
Dealer: South	♠ Q863	♠ AJ7				1NT
Vul: None	♥ QJ732	♥ A8	Pass	2♦	3♦	Pass
North HCP: 6+1	♦ T	♦ 8762	Pass	X	Pass	3♥
South HCP: 16	♣ J82	♣ AKT4	All Pass			
Contract: 3♥ South						

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 176</b>	♠ AQT852	Partner bids first.
Dealer: North	♥ 875	West (LHO) bids 3 ♦ if possible.
Vul: Both	♦ 87	
HCP: 6+2	♣ 62	
<b>Board: 177</b>	♠ 9763	Partner bids first.
Dealer: North	♥ AJ843	West (LHO) bids 3 ♦ if possible.
Vul: N-S	♦ T	
HCP: 6+1	♣ JT4	
<b>Board: 178</b>	♠ J72	LHO opens the bidding 1NT.
Dealer: West	♥ 6	Partner bids next.
Vul: N-S	♦ A42	East (RHO) bids 2 ♦ if possible.
HCP: 14+2	♣ AKQT54	
<b>Board: 179</b>	♠ 97643	Partner bids first.
Dealer: North	♥ 8	West (LHO) bids 3 ♥ if possible.
Vul: None	♦ 7543	East (RHO) Doubles 3 ♠ if possible.
HCP: 2+1	♣ Q65	
<b>Board: 180</b>	♠ AJ7	You bid first.
Dealer: South	♥ A8	East (RHO) bids 3 ♦ if possible.
Vul: None	♦ 8762	
HCP: 16	♣ AKT4	

## Both hands (Answers Page)

### Board: 176

	North:	South:	W	N	E	S
Dealer: North	♠ KJ3	♠ AQT852		1NT	Pass	2♥
Vul: Both	♥ A3	♥ 875	3♦	X	Pass	4♠
North HCP: 16	♦ Q532	♦ 87	All Pass			
South HCP: 6+2	♣ AQ94	♣ 62				
Contract: 4♠ South						

### Board: 177

	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ 9763		1NT	Pass	2♦
Vul: N-S	♥ KQ76	♥ AJ843	3♦	Pass	Pass	X
North HCP: 15	♦ 9872	♦ T	Pass	4♥	All Pass	
South HCP: 6+1	♣ A5	♣ JT4				
Contract: 4♥ North						

### Board: 178

	North:	South:	W	N	E	S
Dealer: West	♠ T9863	♠ J72	1NT	Pass	2♦	3♣
Vul: N-S	♥ QJT3	♥ 6	All Pass			
North HCP: 8+1	♦ KQ	♦ A42				
South HCP: 14+2	♣ 92	♣ AKQT54				
Contract: 3♣ South						

### Board: 179

	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ 97643		1NT	Pass	2♥
Vul: None	♥ T5	♥ 8	3♥	3♠	X	All Pass
North HCP: 15+1	♦ AKT96	♦ 7543				
South HCP: 2+1	♣ K32	♣ Q65				
Contract: 3♠ X North						

### Board: 180

	North:	South:	W	N	E	S
Dealer: South	♠ Q863	♠ AJ7				1NT
Vul: None	♥ QJ732	♥ A8	Pass	2♦	3♦	Pass
North HCP: 6+1	♦ T	♦ 8762	Pass	X	Pass	3♥
South HCP: 16	♣ J82	♣ AKT4	All Pass			
Contract: 3♥ South						



## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 181</b>	♠ T9	LHO opens the bidding 1NT.
Dealer: East	♥ AKJT86	Partner bids next.
Vul: Both	♦ Q2	West (RHO) bids 2♥ if possible.
HCP: 13+2	♣ K72	
<b>Board: 182</b>	♠ 986	RHO opens the bidding 1NT.
Dealer: West	♥ K3	You bid next.
Vul: None	♦ 93	East (LHO) bids 2♦ if possible.
HCP: 4+2	♣ JT7543	West (RHO) Doubles 2♠ if possible.
		East (LHO) bids 3♥ if possible.
<b>Board: 183</b>	♠ A	LHO opens the bidding 1NT.
Dealer: East	♥ J942	Partner bids next.
Vul: E-W	♦ KQJT93	West (RHO) bids 2♦ if possible.
HCP: 11+2	♣ 42	East (LHO) Doubles 5♦ if possible.
<b>Board: 184</b>	♠ 8654	Partner bids first.
Dealer: South	♥ AJ987	East (LHO) bids 2♠ if possible.
Vul: None	♦ JT4	
HCP: 6+1	♣ T	
<b>Board: 185</b>	♠ K7	LHO opens the bidding 1NT.
Dealer: East	♥ 3	Partner bids next.
Vul: Both	♦ AQ94	West (RHO) bids 2♥ if possible.
HCP: 18+2	♣ AKQT63	

## Both hands (Answers Page)

### Board: 181

Dealer: East

Vul: Both

North HCP: 13+2

South HCP: 7+1

Contract: 3♥ North

North:

♠ T9

♥ AKJT86

♦ Q2

♣ K72

South:

♠ KQ2

♥ 432

♦ J4

♣ J9863

W N E S

1NT Pass

2♥ 3♥ All Pass

### Board: 182

Dealer: West

Vul: None

North HCP: 4+2

South HCP: 13+3

Contract: 3♠ South

North:

♠ 986

♥ K3

♦ 93

♣ JT7543

South:

♠ AQJT742

♥ 872

♦ AQ

♣ 8

W N E S

1NT Pass 2♦ 2♠

X Pass 3♥ 3♠

All Pass

### Board: 183

Dealer: East

Vul: E-W

North HCP: 11+2

South HCP: 9+1

Contract: 5♦ X North

North:

♠ A

♥ J942

♦ KQJT93

♣ 42

South:

♠ KT82

♥ -

♦ 8642

♣ KQJ96

W N E S

1NT Pass

2♦ 3♦ Pass 3♥<sup>1</sup>

Pass 5♦ X All Pass

1. limit raise or better in !D

### Board: 184

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 15

Contract: 3♥ South

North:

♠ 8654

♥ AJ987

♦ JT4

♣ T

South:

♠ J7

♥ KQ32

♦ A92

♣ AJ93

W N E S

1NT

Pass 2♦ 2♠ 3♥

All Pass

### Board: 185

Dealer: East

Vul: Both

North HCP: 18+2

South HCP: 5+3

Contract: 3♣ North

North:

♠ K7

♥ 3

♦ AQ94

♣ AKQT63

South:

♠ 8

♥ KQT987

♦ 87653

♣ 2

W N E S

1NT Pass

2♥ 3♣ All Pass

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 181</b>	♠ KQ2	RHO opens the bidding 1NT.
Dealer: East	♥ 432	You bid next.
Vul: Both	♦ J4	West (LHO) bids 2♥ if possible.
HCP: 7+1	♣ J9863	
<b>Board: 182</b>	♠ AQJT742	LHO opens the bidding 1NT.
Dealer: West	♥ 872	Partner bids next.
Vul: None	♦ AQ	East (RHO) bids 2♦ if possible.
HCP: 13+3	♣ 8	West (LHO) Doubles 2♠ if possible.
		East (RHO) bids 3♥ if possible.
<b>Board: 183</b>	♠ KT82	RHO opens the bidding 1NT.
Dealer: East	♥ -	You bid next.
Vul: E-W	♦ 8642	West (LHO) bids 2♦ if possible.
HCP: 9+1	♣ KQJ96	East (RHO) Doubles 5♦ if possible.
<b>Board: 184</b>	♠ J7	You bid first.
Dealer: South	♥ KQ32	East (RHO) bids 2♠ if possible.
Vul: None	♦ A92	
HCP: 15	♣ AJ93	
<b>Board: 185</b>	♠ 8	RHO opens the bidding 1NT.
Dealer: East	♥ KQT987	You bid next.
Vul: Both	♦ 87653	West (LHO) bids 2♥ if possible.
HCP: 5+3	♣ 2	

## Both hands (Answers Page)

### Board: 181

Dealer: East

Vul: Both

North HCP: 13+2

South HCP: 7+1

Contract: 3♥ North

North:

♠ T9

♥ AKJT86

♦ Q2

♣ K72

South:

♠ KQ2

♥ 432

♦ J4

♣ J9863

W N E S

1NT Pass

2♥ 3♥ All Pass

### Board: 182

Dealer: West

Vul: None

North HCP: 4+2

South HCP: 13+3

Contract: 3♠ South

North:

♠ 986

♥ K3

♦ 93

♣ JT7543

South:

♠ AQJT742

♥ 872

♦ AQ

♣ 8

W N E S

1NT Pass 2♦ 2♠

X Pass 3♥ 3♠

All Pass

### Board: 183

Dealer: East

Vul: E-W

North HCP: 11+2

South HCP: 9+1

Contract: 5♦ X North

North:

♠ A

♥ J942

♦ KQJT93

♣ 42

South:

♠ KT82

♥ -

♦ 8642

♣ KQJ96

W N E S

1NT Pass

2♦ 3♦ Pass 3♥<sup>1</sup>

Pass 5♦ X All Pass

1. limit raise or better in !D

### Board: 184

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 15

Contract: 3♥ South

North:

♠ 8654

♥ AJ987

♦ JT4

♣ T

South:

♠ J7

♥ KQ32

♦ A92

♣ AJ93

W N E S

1NT

Pass 2♦ 2♠ 3♥

All Pass

### Board: 185

Dealer: East

Vul: Both

North HCP: 18+2

South HCP: 5+3

Contract: 3♣ North

North:

♠ K7

♥ 3

♦ AQ94

♣ AKQT63

South:

♠ 8

♥ KQT987

♦ 87653

♣ 2

W N E S

1NT Pass

2♥ 3♣ All Pass

## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 186</b>	♠ JT864	Partner bids first.
Dealer: South	♥ 7	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ KQJT72	
HCP: 8+3	♣ J	
<b>Board: 187</b>	♠ K2	LHO opens the bidding 1NT.
Dealer: East	♥ K6	Partner bids next.
Vul: Both	♦ J6	West (RHO) bids 2♥ if possible.
HCP: 15+3	♣ AKJT983	East (LHO) Doubles 3♣ if possible.
		West (RHO) bids 3♠ if possible.
		East (LHO) Doubles 4♣ if possible.
<b>Board: 188</b>	♠ AJ4	You bid first.
Dealer: North	♥ AJT7	West (RHO) bids 3♣ if possible.
Vul: None	♦ K85	
HCP: 17	♣ A87	
<b>Board: 189</b>	♠ AT74	You bid first.
Dealer: North	♥ 62	West (RHO) bids 3♥ if possible.
Vul: E-W	♦ AQT4	East (LHO) bids 4♥ if possible.
HCP: 15	♣ KQ7	

## Both hands (Answers Page)

### Board: 186

Dealer: South

Vul: N-S

North HCP: 8+3

South HCP: 15

Contract: 5 ♠ South

North:

♠ JT864

♥ 7

♦ KQJT72

♣ J

South:

♠ AK92

♥ AT32

♦ A8

♣ 732

W

N

E

S

1NT

Pass 2 ♥ 3 ♣ Pass

Pass 5 ♦ Pass 5 ♠

All Pass

### Board: 187

Dealer: East

Vul: Both

North HCP: 15+3

South HCP: 4

Contract: 4 ♣ X North

North:

♠ K2

♥ K6

♦ J6

♣ AKJT983

South:

♠ 854

♥ AT84

♦ T973

♣ 42

W

N

E

S

1NT Pass

2 ♥ 3 ♣ X Pass

3 ♠ 4 ♣ X All Pass

### Board: 188

Dealer: North

Vul: None

North HCP: 17

South HCP: 4+2

Contract: 3 ♠ South

North:

♠ AJ4

♥ AJT7

♦ K85

♣ A87

South:

♠ T9863

♥ 9

♦ AT932

♣ 93

W

N

E

S

1NT Pass 2 ♥

3 ♣ X Pass 3 ♠

All Pass

### Board: 189

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 2+1

Contract: 4 ♠ South

North:

♠ AT74

♥ 62

♦ AQT4

♣ KQ7

South:

♠ Q9852

♥ 4

♦ 983

♣ T853

W

N

E

S

1NT Pass 2 ♥

3 ♥ 3 ♠ 4 ♥ 4 ♠

All Pass

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 186</b>	♠ AK92	You bid first.
Dealer: South	♥ AT32	East (RHO) bids 3♣ if possible.
Vul: N-S	♦ A8	
HCP: 15	♣ 732	
<b>Board: 187</b>	♠ 854	RHO opens the bidding 1NT.
Dealer: East	♥ AT84	You bid next.
Vul: Both	♦ T973	West (LHO) bids 2♥ if possible.
HCP: 4	♣ 42	East (RHO) Doubles 3♣ if possible.
		West (LHO) bids 3♠ if possible.
		East (RHO) Doubles 4♣ if possible.
<b>Board: 188</b>	♠ T9863	Partner bids first.
Dealer: North	♥ 9	West (LHO) bids 3♣ if possible.
Vul: None	♦ AT932	
HCP: 4+2	♣ 93	
<b>Board: 189</b>	♠ Q9852	Partner bids first.
Dealer: North	♥ 4	West (LHO) bids 3♥ if possible.
Vul: E-W	♦ 983	East (RHO) bids 4♥ if possible.
HCP: 2+1	♣ T853	

## Both hands (Answers Page)

### Board: 186

Dealer: South

Vul: N-S

North HCP: 8+3

South HCP: 15

Contract: 5 ♠ South

North:

♠ JT864

♥ 7

♦ KQJT72

♣ J

South:

♠ AK92

♥ AT32

♦ A8

♣ 732

W

N

E

S

1NT

Pass 2 ♥ 3 ♣ Pass

Pass 5 ♦ Pass 5 ♠

All Pass

### Board: 187

Dealer: East

Vul: Both

North HCP: 15+3

South HCP: 4

Contract: 4 ♣ X North

North:

♠ K2

♥ K6

♦ J6

♣ AKJT983

South:

♠ 854

♥ AT84

♦ T973

♣ 42

W

N

E

S

1NT Pass

2 ♥ 3 ♣ X Pass

3 ♠ 4 ♣ X All Pass

### Board: 188

Dealer: North

Vul: None

North HCP: 17

South HCP: 4+2

Contract: 3 ♠ South

North:

♠ AJ4

♥ AJT7

♦ K85

♣ A87

South:

♠ T9863

♥ 9

♦ AT932

♣ 93

W

N

E

S

1NT Pass 2 ♥

3 ♣ X Pass 3 ♠

All Pass

### Board: 189

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 2+1

Contract: 4 ♠ South

North:

♠ AT74

♥ 62

♦ AQT4

♣ KQ7

South:

♠ Q9852

♥ 4

♦ 983

♣ T853

W

N

E

S

1NT Pass 2 ♥

3 ♥ 3 ♠ 4 ♥ 4 ♠

All Pass



## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 190**      ♠ 964      RHO opens the bidding 1NT.  
 Dealer: West      ♥ 93      You bid next.  
 Vul: Both      ♦ 98654      East (LHO) bids 2♥ if possible.  
 HCP: 0+1      ♣ 874

---

**Board: 191**      ♠ Q98      You bid first.  
 Dealer: North      ♥ AJ3      West (RHO) bids 3♠ if possible.  
 Vul: None      ♦ AJ2  
 HCP: 16      ♣ KJT3

---

**Board: 192**      ♠ KT3      Partner bids first.  
 Dealer: South      ♥ KT843      East (LHO) bids 3♣ if possible.  
 Vul: N-S      ♦ J92  
 HCP: 9+1      ♣ Q7

---

**Board: 193**      ♠ A953      Partner bids first.  
 Dealer: South      ♥ Q8765      East (LHO) bids 3♦ if possible.  
 Vul: E-W      ♦ 9  
 HCP: 6+1      ♣ T94

---

**Board: 194**      ♠ Q862      RHO opens the bidding 1NT.  
 Dealer: West      ♥ 963      You bid next.  
 Vul: None      ♦ J8      East (LHO) bids 2♥ if possible.  
 HCP: 5      ♣ QT82

## Both hands (Answers Page)

### Board: 190

	North:	South:	W	N	E	S
Dealer: West	♠ 964	♠ QJ3	1NT	Pass	2♥	3♥
Vul: Both	♥ 93	♥ AKQ872	All Pass			
North HCP: 0+1	♦ 98654	♦ AJ2				
South HCP: 17+2	♣ 874	♣ 3				
Contract: 3♥ South						

### Board: 191

	North:	South:	W	N	E	S
Dealer: North	♠ Q98	♠ T6		1NT	Pass	2♦
Vul: None	♥ AJ3	♥ K8742	3♠	Pass	Pass	4♦
North HCP: 16	♦ AJ2	♦ QT873	Pass	4♥	All Pass	
South HCP: 7+2	♣ KJT3	♣ Q				
Contract: 4♥ North						

### Board: 192

	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ AQJ64				1NT
Vul: N-S	♥ KT843	♥ A5	Pass	2♦	3♣	Pass
North HCP: 9+1	♦ J92	♦ KQ7	Pass	X	Pass	4♠
South HCP: 16+1	♣ Q7	♣ T83	All Pass			
Contract: 4♠ South						

### Board: 193

	North:	South:	W	N	E	S
Dealer: South	♠ A953	♠ T2				1NT
Vul: E-W	♥ Q8765	♥ AJT3	Pass	2♦	3♦	X
North HCP: 6+1	♦ 9	♦ AT42	Pass	3♥	All Pass	
South HCP: 16	♣ T94	♣ AK5				
Contract: 3♥ North						

### Board: 194

	North:	South:	W	N	E	S
Dealer: West	♠ Q862	♠ KJ	1NT	Pass	2♥	3♦
Vul: None	♥ 963	♥ K8	All Pass			
North HCP: 5	♦ J8	♦ AKQT653				
South HCP: 16+3	♣ QT82	♣ 65				
Contract: 3♦ South						

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 190**      ♠ QJ3      LHO opens the bidding 1NT.  
 Dealer: West      ♥ AKQ872      Partner bids next.  
 Vul: Both      ♦ AJ2      East (RHO) bids 2♥ if possible.  
 HCP: 17+2      ♣ 3

---

**Board: 191**      ♠ T6      Partner bids first.  
 Dealer: North      ♥ K8742      West (LHO) bids 3♠ if possible.  
 Vul: None      ♦ QT873  
 HCP: 7+2      ♣ Q

---

**Board: 192**      ♠ AQJ64      You bid first.  
 Dealer: South      ♥ A5      East (RHO) bids 3♣ if possible.  
 Vul: N-S      ♦ KQ7  
 HCP: 16+1      ♣ T83

---

**Board: 193**      ♠ T2      You bid first.  
 Dealer: South      ♥ AJT3      East (RHO) bids 3♦ if possible.  
 Vul: E-W      ♦ AT42  
 HCP: 16      ♣ AK5

---

**Board: 194**      ♠ KJ      LHO opens the bidding 1NT.  
 Dealer: West      ♥ K8      Partner bids next.  
 Vul: None      ♦ AKQT653      East (RHO) bids 2♥ if possible.  
 HCP: 16+3      ♣ 65

## Both hands (Answers Page)

### Board: 190

Dealer: West

Vul: Both

North HCP: 0+1

South HCP: 17+2

Contract: 3♥ South

North:

♠ 964

♥ 93

♦ 98654

♣ 874

South:

♠ QJ3

♥ AKQ872

♦ AJ2

♣ 3

W N E S

1NT Pass 2♥ 3♥

All Pass

### Board: 191

Dealer: North

Vul: None

North HCP: 16

South HCP: 7+2

Contract: 4♥ North

North:

♠ Q98

♥ AJ3

♦ AJ2

♣ KJT3

South:

♠ T6

♥ K8742

♦ QT873

♣ Q

W N E S

1NT Pass 2♦

3♠ Pass Pass 4♦

Pass 4♥ All Pass

### Board: 192

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 16+1

Contract: 4♠ South

North:

♠ KT3

♥ KT843

♦ J92

♣ Q7

South:

♠ AQJ64

♥ A5

♦ KQ7

♣ T83

W N E S

1NT

Pass 2♦ 3♣ Pass

Pass X Pass 4♠

All Pass

### Board: 193

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 16

Contract: 3♥ North

North:

♠ A953

♥ Q8765

♦ 9

♣ T94

South:

♠ T2

♥ AJT3

♦ AT42

♣ AK5

W N E S

1NT

Pass 2♦ 3♦ X

Pass 3♥ All Pass

### Board: 194

Dealer: West

Vul: None

North HCP: 5

South HCP: 16+3

Contract: 3♦ South

North:

♠ Q862

♥ 963

♦ J8

♣ QT82

South:

♠ KJ

♥ K8

♦ AKQT653

♣ 65

W N E S

1NT Pass 2♥ 3♦

All Pass

## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 195</b>	♠ 743	You bid first.
Dealer: North	♥ AK	West (RHO) bids 2♠ if possible.
Vul: Both	♦ KQ43	
HCP: 15	♣ K642	

---

<b>Board: 196</b>	♠ Q64	RHO opens the bidding 1NT.
Dealer: West	♥ QJT84	You bid next.
Vul: None	♦ 654	East (LHO) bids 2♥ if possible.
HCP: 7+1	♣ Q7	

---

<b>Board: 197</b>	♠ 732	Partner bids first.
Dealer: South	♥ J8743	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ 953	
HCP: 5+1	♣ A3	

---

<b>Board: 198</b>	♠ K862	RHO opens the bidding 1NT.
Dealer: West	♥ K976	You bid next.
Vul: Both	♦ 64	East (LHO) bids 2♥ if possible.
HCP: 6	♣ T76	

---

<b>Board: 199</b>	♠ J5	Partner bids first.
Dealer: South	♥ 87542	East (LHO) bids 2♠ if possible.
Vul: None	♦ T7	
HCP: 6+1	♣ KQ98	

## Both hands (Answers Page)

### Board: 195

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10+3

Contract: 3NT South

North:

♠ 743

♥ AK

♦ KQ43

♣ K642

South:

♠ 8

♥ JT973

♦ A

♣ AJ9853

W N E S

1NT Pass 2♦

2♠ Pass Pass 3NT

All Pass

### Board: 196

Dealer: West

Vul: None

North HCP: 7+1

South HCP: 14+2

Contract: 3♣ South

North:

♠ Q64

♥ QJT84

♦ 654

♣ Q7

South:

♠ K2

♥ K65

♦ 82

♣ AKJ985

W N E S

1NT Pass 2♥ 3♣

All Pass

### Board: 197

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 17

Contract: 3♥ North

North:

♠ 732

♥ J8743

♦ 953

♣ A3

South:

♠ 654

♥ AKQ2

♦ KQ6

♣ QJ2

W N E S

1NT

Pass 2♦ 2♠ X

Pass 3♥ All Pass

### Board: 198

Dealer: West

Vul: Both

North HCP: 6

South HCP: 17+2

Contract: 3♣ South

North:

♠ K862

♥ K976

♦ 64

♣ T76

South:

♠ 5

♥ AJ8

♦ A98

♣ AKJ942

W N E S

1NT Pass 2♥ 3♣

All Pass

### Board: 199

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 17+1

Contract: 3♥ North

North:

♠ J5

♥ 87542

♦ T7

♣ KQ98

South:

♠ 96

♥ AT6

♦ AKJ94

♣ AJ3

W N E S

1NT

Pass 2♦ 2♠ X

Pass 3♥ All Pass

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 195**      ♠ 8      Partner bids first.  
 Dealer: North      ♥ JT973      West (LHO) bids 2 ♠ if possible.  
 Vul: Both      ♦ A  
 HCP: 10+3      ♣ AJ9853

---

**Board: 196**      ♠ K2      LHO opens the bidding 1NT.  
 Dealer: West      ♥ K65      Partner bids next.  
 Vul: None      ♦ 82      East (RHO) bids 2 ♥ if possible.  
 HCP: 14+2      ♣ AKJ985

---

**Board: 197**      ♠ 654      You bid first.  
 Dealer: South      ♥ AKQ2      East (RHO) bids 2 ♠ if possible.  
 Vul: E-W      ♦ KQ6  
 HCP: 17      ♣ QJ2

---

**Board: 198**      ♠ 5      LHO opens the bidding 1NT.  
 Dealer: West      ♥ AJ8      Partner bids next.  
 Vul: Both      ♦ A98      East (RHO) bids 2 ♥ if possible.  
 HCP: 17+2      ♣ AKJ942

---

**Board: 199**      ♠ 96      You bid first.  
 Dealer: South      ♥ AT6      East (RHO) bids 2 ♠ if possible.  
 Vul: None      ♦ AKJ94  
 HCP: 17+1      ♣ AJ3

## Both hands (Answers Page)

### Board: 195

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10+3

Contract: 3NT South

North:

♠ 743

♥ AK

♦ KQ43

♣ K642

South:

♠ 8

♥ JT973

♦ A

♣ AJ9853

W N E S

1NT Pass 2♦

2♠ Pass Pass 3NT

All Pass

### Board: 196

Dealer: West

Vul: None

North HCP: 7+1

South HCP: 14+2

Contract: 3♣ South

North:

♠ Q64

♥ QJT84

♦ 654

♣ Q7

South:

♠ K2

♥ K65

♦ 82

♣ AKJ985

W N E S

1NT Pass 2♥ 3♣

All Pass

### Board: 197

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 17

Contract: 3♥ North

North:

♠ 732

♥ J8743

♦ 953

♣ A3

South:

♠ 654

♥ AKQ2

♦ KQ6

♣ QJ2

W N E S

1NT

Pass 2♦ 2♠ X

Pass 3♥ All Pass

### Board: 198

Dealer: West

Vul: Both

North HCP: 6

South HCP: 17+2

Contract: 3♣ South

North:

♠ K862

♥ K976

♦ 64

♣ T76

South:

♠ 5

♥ AJ8

♦ A98

♣ AKJ942

W N E S

1NT Pass 2♥ 3♣

All Pass

### Board: 199

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 17+1

Contract: 3♥ North

North:

♠ J5

♥ 87542

♦ T7

♣ KQ98

South:

♠ 96

♥ AT6

♦ AKJ94

♣ AJ3

W N E S

1NT

Pass 2♦ 2♠ X

Pass 3♥ All Pass



## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 200</b>	♠ 6	RHO opens the bidding 1NT.
Dealer: West	♥ KT962	You bid next.
Vul: E-W	♦ J8654	East (LHO) bids 2♦ if possible.
HCP: 4+2	♣ 85	

---

<b>Board: 201</b>	♠ T62	Partner bids first.
Dealer: South	♥ QJT973	East (LHO) bids 3♦ if possible.
Vul: Both	♦ 74	
HCP: 3+2	♣ 54	

---

<b>Board: 202</b>	♠ A642	RHO opens the bidding 1NT.
Dealer: West	♥ K8543	You bid next.
Vul: None	♦ 6	East (LHO) bids 2♥ if possible.
HCP: 7+1	♣ 982	

---

<b>Board: 203</b>	♠ 74	LHO opens the bidding 1NT.
Dealer: East	♥ AQJT97	Partner bids next.
Vul: E-W	♦ 8	West (RHO) bids 2♥ if possible.
HCP: 11+2	♣ A843	

---

<b>Board: 204</b>	♠ KT8	Partner bids first.
Dealer: South	♥ QJT53	East (LHO) bids 3♦ if possible.
Vul: N-S	♦ 6	
HCP: 6+1	♣ 9863	

## Both hands (Answers Page)

### Board: 200

Dealer: West

Vul: E-W

North HCP: 4+2

South HCP: 16+2

Contract: 2 ♠ South

North:

♠ 6

♥ KT962

♦ J8654

♣ 85

South:

♠ AKQT53

♥ -

♦ K972

♣ A32

W	N	E	S
1NT	Pass	2 ♦	2 ♠
All Pass			

### Board: 201

Dealer: South

Vul: Both

North HCP: 3+2

South HCP: 16

Contract: 3 ♥ North

North:

♠ T62

♥ QJT973

♦ 74

♣ 54

South:

♠ AK4

♥ A54

♦ Q96

♣ QJ92

W	N	E	S
			1NT
Pass	2 ♦	3 ♦	X
Pass	3 ♥	All Pass	

### Board: 202

Dealer: West

Vul: None

North HCP: 7+1

South HCP: 13+2

Contract: 3 ♦ South

North:

♠ A642

♥ K8543

♦ 6

♣ 982

South:

♠ 5

♥ JT62

♦ AKQ542

♣ K7

W	N	E	S
1NT	Pass	2 ♥	3 ♦
All Pass			

### Board: 203

Dealer: East

Vul: E-W

North HCP: 11+2

South HCP: 9+2

Contract: 3 ♥ North

North:

♠ 74

♥ AQJT97

♦ 8

♣ A843

South:

♠ KJ

♥ 6

♦ KJT965

♣ J752

W	N	E	S
		1NT	Pass
2 ♥	3 ♥	All Pass	

### Board: 204

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 16

Contract: 3 ♠ South

North:

♠ KT8

♥ QJT53

♦ 6

♣ 9863

South:

♠ QJ62

♥ A6

♦ K43

♣ AQ42

W	N	E	S
			1NT
Pass	2 ♦	3 ♦	Pass
Pass	X	Pass	3 ♠
All Pass			

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 200**      ♠ AKQT53      LHO opens the bidding 1NT.  
 Dealer: West      ♥ -      Partner bids next.  
 Vul: E-W      ♦ K972      East (RHO) bids 2♦ if possible.  
 HCP: 16+2      ♣ A32

---

**Board: 201**      ♠ AK4      You bid first.  
 Dealer: South      ♥ A54      East (RHO) bids 3♦ if possible.  
 Vul: Both      ♦ Q96  
 HCP: 16      ♣ QJ92

---

**Board: 202**      ♠ 5      LHO opens the bidding 1NT.  
 Dealer: West      ♥ JT62      Partner bids next.  
 Vul: None      ♦ AKQ542      East (RHO) bids 2♥ if possible.  
 HCP: 13+2      ♣ K7

---

**Board: 203**      ♠ KJ      RHO opens the bidding 1NT.  
 Dealer: East      ♥ 6      You bid next.  
 Vul: E-W      ♦ KJT965      West (LHO) bids 2♥ if possible.  
 HCP: 9+2      ♣ J752

---

**Board: 204**      ♠ QJ62      You bid first.  
 Dealer: South      ♥ A6      East (RHO) bids 3♦ if possible.  
 Vul: N-S      ♦ K43  
 HCP: 16      ♣ AQ42

## Both hands (Answers Page)

### Board: 200

Dealer: West

Vul: E-W

North HCP: 4+2

South HCP: 16+2

Contract: 2 ♠ South

North:

♠ 6

♥ KT962

♦ J8654

♣ 85

South:

♠ AKQT53

♥ -

♦ K972

♣ A32

W	N	E	S
1NT	Pass	2 ♦	2 ♠
All Pass			

### Board: 201

Dealer: South

Vul: Both

North HCP: 3+2

South HCP: 16

Contract: 3 ♥ North

North:

♠ T62

♥ QJT973

♦ 74

♣ 54

South:

♠ AK4

♥ A54

♦ Q96

♣ QJ92

W	N	E	S
			1NT
Pass	2 ♦	3 ♦	X
Pass	3 ♥	All Pass	

### Board: 202

Dealer: West

Vul: None

North HCP: 7+1

South HCP: 13+2

Contract: 3 ♦ South

North:

♠ A642

♥ K8543

♦ 6

♣ 982

South:

♠ 5

♥ JT62

♦ AKQ542

♣ K7

W	N	E	S
1NT	Pass	2 ♥	3 ♦
All Pass			

### Board: 203

Dealer: East

Vul: E-W

North HCP: 11+2

South HCP: 9+2

Contract: 3 ♥ North

North:

♠ 74

♥ AQJT97

♦ 8

♣ A843

South:

♠ KJ

♥ 6

♦ KJT965

♣ J752

W	N	E	S
		1NT	Pass
2 ♥	3 ♥	All Pass	

### Board: 204

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 16

Contract: 3 ♠ South

North:

♠ KT8

♥ QJT53

♦ 6

♣ 9863

South:

♠ QJ62

♥ A6

♦ K43

♣ AQ42

W	N	E	S
			1NT
Pass	2 ♦	3 ♦	Pass
Pass	X	Pass	3 ♠
All Pass			

## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 205</b>	♠ Q62	Partner bids first.
Dealer: South	♥ AK874	East (LHO) bids 3♣ if possible.
Vul: None	♦ 8765	
HCP: 9+1	♣ 4	

<b>Board: 206</b>	♠ J86	You bid first.
Dealer: North	♥ Q74	West (RHO) bids 3♣ if possible.
Vul: None	♦ AKQ76	
HCP: 16+1	♣ A6	

<b>Board: 207</b>	♠ 43	Partner bids first.
Dealer: South	♥ J8642	East (LHO) bids 3♦ if possible.
Vul: N-S	♦ 5	
HCP: 1+2	♣ T7653	

<b>Board: 208</b>	♠ QT732	Partner bids first.
Dealer: South	♥ 875	East (LHO) bids 3♣ if possible.
Vul: Both	♦ QJ8	
HCP: 7+1	♣ Q6	

<b>Board: 209</b>	♠ QJ643	Partner bids first.
Dealer: South	♥ -	East (LHO) bids 3♦ if possible.
Vul: None	♦ J74	
HCP: 9+2	♣ AJ954	

## Both hands (Answers Page)

### Board: 205

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 16+1

Contract: 4♥ North

North:

♠ Q62

♥ AK874

♦ 8765

♣ 4

South:

♠ A8

♥ Q95

♦ AQ9

♣ A9752

W	N	E	S
			1NT

Pass	2♦	3♣	X
------	----	----	---

Pass	4♥	All Pass	
------	----	----------	--

### Board: 206

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 4+1

Contract: 3♠ South

North:

♠ J86

♥ Q74

♦ AKQ76

♣ A6

South:

♠ K9532

♥ JT98

♦ T2

♣ 98

W	N	E	S
	1NT	Pass	2♥

3♣	X	Pass	3♠
----	---	------	----

All Pass			
----------	--	--	--

### Board: 207

Dealer: South

Vul: N-S

North HCP: 1+2

South HCP: 16

Contract: 3♥ North

North:

♠ 43

♥ J8642

♦ 5

♣ T7653

South:

♠ AQ62

♥ AQT5

♦ 94

♣ KJ2

W	N	E	S
			1NT

Pass	2♦	3♦	X
------	----	----	---

Pass	3♥	All Pass	
------	----	----------	--

### Board: 208

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 15

Contract: 4♠ South

North:

♠ QT732

♥ 875

♦ QJ8

♣ Q6

South:

♠ AK84

♥ A3

♦ A543

♣ 872

W	N	E	S
			1NT

Pass	2♥	3♣	Pass
------	----	----	------

Pass	X	Pass	4♠
------	---	------	----

All Pass			
----------	--	--	--

### Board: 209

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 17

Contract: 4♠ North

North:

♠ QJ643

♥ -

♦ J74

♣ AJ954

South:

♠ AK7

♥ AKJ3

♦ 65

♣ Q632

W	N	E	S
			1NT

Pass	2♥	3♦	X
------	----	----	---

Pass	4♠	All Pass	
------	----	----------	--

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 205</b>	♠ A8	You bid first.
Dealer: South	♥ Q95	East (RHO) bids 3♣ if possible.
Vul: None	♦ AQ9	
HCP: 16+1	♣ A9752	

---

<b>Board: 206</b>	♠ K9532	Partner bids first.
Dealer: North	♥ JT98	West (LHO) bids 3♣ if possible.
Vul: None	♦ T2	
HCP: 4+1	♣ 98	

---

<b>Board: 207</b>	♠ AQ62	You bid first.
Dealer: South	♥ AQT5	East (RHO) bids 3♦ if possible.
Vul: N-S	♦ 94	
HCP: 16	♣ KJ2	

---

<b>Board: 208</b>	♠ AK84	You bid first.
Dealer: South	♥ A3	East (RHO) bids 3♣ if possible.
Vul: Both	♦ A543	
HCP: 15	♣ 872	

---

<b>Board: 209</b>	♠ AK7	You bid first.
Dealer: South	♥ AKJ3	East (RHO) bids 3♦ if possible.
Vul: None	♦ 65	
HCP: 17	♣ Q632	

## Both hands (Answers Page)

### Board: 205

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 16+1

Contract: 4♥ North

North:

♠ Q62

♥ AK874

♦ 8765

♣ 4

South:

♠ A8

♥ Q95

♦ AQ9

♣ A9752

W	N	E	S
			1NT

Pass	2♦	3♣	X
------	----	----	---

Pass	4♥	All Pass	
------	----	----------	--

### Board: 206

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 4+1

Contract: 3♠ South

North:

♠ J86

♥ Q74

♦ AKQ76

♣ A6

South:

♠ K9532

♥ JT98

♦ T2

♣ 98

W	N	E	S
	1NT	Pass	2♥

3♣	X	Pass	3♠
----	---	------	----

All Pass			
----------	--	--	--

### Board: 207

Dealer: South

Vul: N-S

North HCP: 1+2

South HCP: 16

Contract: 3♥ North

North:

♠ 43

♥ J8642

♦ 5

♣ T7653

South:

♠ AQ62

♥ AQT5

♦ 94

♣ KJ2

W	N	E	S
			1NT

Pass	2♦	3♦	X
------	----	----	---

Pass	3♥	All Pass	
------	----	----------	--

### Board: 208

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 15

Contract: 4♠ South

North:

♠ QT732

♥ 875

♦ QJ8

♣ Q6

South:

♠ AK84

♥ A3

♦ A543

♣ 872

W	N	E	S
			1NT

Pass	2♥	3♣	Pass
------	----	----	------

Pass	X	Pass	4♠
------	---	------	----

All Pass			
----------	--	--	--

### Board: 209

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 17

Contract: 4♠ North

North:

♠ QJ643

♥ -

♦ J74

♣ AJ954

South:

♠ AK7

♥ AKJ3

♦ 65

♣ Q632

W	N	E	S
			1NT

Pass	2♥	3♦	X
------	----	----	---

Pass	4♠	All Pass	
------	----	----------	--



## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 210**      ♠ A98      You bid first.  
 Dealer: North      ♥ AK4      West (RHO) bids 3 ♦ if possible.  
 Vul: N-S      ♦ J86  
 HCP: 15      ♣ K984

---

**Board: 211**      ♠ K952      RHO opens the bidding 1NT.  
 Dealer: West      ♥ QT532      You bid next.  
 Vul: N-S      ♦ QJ8      East (LHO) bids 2 ♦ if possible.  
 HCP: 8+1      ♣ T

---

**Board: 212**      ♠ KJ86      You bid first.  
 Dealer: North      ♥ 985      West (RHO) bids 3 ♥ if possible.  
 Vul: None      ♦ AK      West (RHO) bids 4 ♥ if possible.  
 HCP: 16      ♣ KQ52

---

**Board: 213**      ♠ T8      LHO opens the bidding 1NT.  
 Dealer: East      ♥ K      Partner bids next.  
 Vul: E-W      ♦ K84      West (RHO) bids 2 ♦ if possible.  
 HCP: 15+3      ♣ AKQ6542      West (RHO) bids 3 ♥ if possible.

---

**Board: 214**      ♠ 653      RHO opens the bidding 1NT.  
 Dealer: West      ♥ 765      You bid next.  
 Vul: None      ♦ K62      East (LHO) bids 2 ♥ if possible.  
 HCP: 7      ♣ A732

## Both hands (Answers Page)

### Board: 210

Board: 210	North:	South:	W	N	E	S
Dealer: North	♠ A98	♠ T52		1NT	Pass	2♦
Vul: N-S	♥ AK4	♥ QJ7652	3♦	Pass	Pass	3♥
North HCP: 15	♦ J86	♦ T53	All Pass			
South HCP: 5+2	♣ K984	♣ Q				
Contract: 3♥ South						

### Board: 211

Board: 211	North:	South:	W	N	E	S
Dealer: West	♠ K952	♠ AQJT83	1NT	Pass	2♦	2♥ <sup>1</sup>
Vul: N-S	♥ QT532	♥ -	Pass	3♠	Pass	4♠
North HCP: 8+1	♦ QJ8	♦ K3	All Pass			
South HCP: 13+3	♣ T	♣ QJ986	1. Michaels Cuebid			
Contract: 4♠ South						

1. Michaels Cuebid

### Board: 212

Board: 212	North:	South:	W	N	E	S		
Dealer: North	♠ KJ86	♠ AT7542		1NT	Pass	2♥		
Vul: None	♥ 985	♥ J	3♥	X	Pass	3♠		
North HCP: 16	♦ AK	♦ 9865	4♥	4♠	All Pass			
South HCP: 5+2	♣ KQ52	♣ T8						
Contract: 4♠ North								

### Board: 213

Board: 213	North:	South:	W	N	E	S
Dealer: East	♠ T8	♠ J652			1NT	Pass
Vul: E-W	♥ K	♥ T52	2 ♦	3 ♣	Pass	Pass
North HCP: 15+3	♦ K84	♦ A92	3 ♥	4 ♣	All Pass	
South HCP: 5	♣ AKQ6542	♣ 983				
Contract: 4 ♣ North						

### Board: 214

Board: 214	North:	South:	W	N	E	S
Dealer: West	♠ 653	♠ Q7	1NT	Pass	2♥	3♥
Vul: None	♥ 765	♥ AQJ943	All Pass			
North HCP: 7	♦ K62	♦ AJ				
South HCP: 15+2	♣ A732	♣ J84				
Contract: 3♥ South						

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 210**      ♠ T52      Partner bids first.  
 Dealer: North      ♥ QJ7652      West (LHO) bids 3♦ if possible.  
 Vul: N-S      ♦ T53  
 HCP: 5+2      ♣ Q

---

**Board: 211**      ♠ AQJT83      LHO opens the bidding 1NT.  
 Dealer: West      ♥ -      Partner bids next.  
 Vul: N-S      ♦ K3      East (RHO) bids 2♦ if possible.  
 HCP: 13+3      ♣ QJ986

---

**Board: 212**      ♠ AT7542      Partner bids first.  
 Dealer: North      ♥ J      West (LHO) bids 3♥ if possible.  
 Vul: None      ♦ 9865      West (LHO) bids 4♥ if possible.  
 HCP: 5+2      ♣ T8

---

**Board: 213**      ♠ J652      RHO opens the bidding 1NT.  
 Dealer: East      ♥ T52      You bid next.  
 Vul: E-W      ♦ A92      West (LHO) bids 2♦ if possible.  
 HCP: 5      ♣ 983      West (LHO) bids 3♥ if possible.

---

**Board: 214**      ♠ Q7      LHO opens the bidding 1NT.  
 Dealer: West      ♥ AQJ943      Partner bids next.  
 Vul: None      ♦ AJ      East (RHO) bids 2♥ if possible.  
 HCP: 15+2      ♣ J84

## Both hands (Answers Page)

### Board: 210

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 5+2

Contract: 3♥ South

North:

♠ A98

♥ AK4

♦ J86

♣ K984

South:

♠ T52

♥ QJ7652

♦ T53

♣ Q

W N E S

1NT Pass 2♦

3♦ Pass Pass 3♥

All Pass

### Board: 211

Dealer: West

Vul: N-S

North HCP: 8+1

South HCP: 13+3

Contract: 4♠ South

North:

♠ K952

♥ QT532

♦ QJ8

♣ T

South:

♠ AQJT83

♥ -

♦ K3

♣ QJ986

W N E S

1NT Pass 2♦ 2♥<sup>1</sup>

Pass 3♠ Pass 4♠

All Pass

1. Michaels Cuebid

### Board: 212

Dealer: North

Vul: None

North HCP: 16

South HCP: 5+2

Contract: 4♠ North

North:

♠ KJ86

♥ 985

♦ AK

♣ KQ52

South:

♠ AT7542

♥ J

♦ 9865

♣ T8

W N E S

1NT Pass 2♥

3♥ X Pass 3♠

4♥ 4♠ All Pass

### Board: 213

Dealer: East

Vul: E-W

North HCP: 15+3

South HCP: 5

Contract: 4♣ North

North:

♠ T8

♥ K

♦ K84

♣ AKQ6542

South:

♠ J652

♥ T52

♦ A92

♣ 983

W N E S

1NT Pass

2♦ 3♣ Pass Pass

3♥ 4♣ All Pass

### Board: 214

Dealer: West

Vul: None

North HCP: 7

South HCP: 15+2

Contract: 3♥ South

North:

♠ 653

♥ 765

♦ K62

♣ A732

South:

♠ Q7

♥ AQJ943

♦ AJ

♣ J84

W N E S

1NT Pass 2♥ 3♥

All Pass

## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 215</b>	♠ 82	LHO opens the bidding 1NT.
Dealer: East	♥ KJ6	Partner bids next.
Vul: E-W	♦ AKJ965	West (RHO) bids 2♦ if possible.
HCP: 12+2	♣ 96	
<b>Board: 216</b>	♠ KQ4	LHO opens the bidding 1NT.
Dealer: East	♥ KQJ852	Partner bids next.
Vul: Both	♦ QT5	West (RHO) bids 2♥ if possible.
HCP: 13+2	♣ T	East (LHO) Doubles 3♥ if possible. West (RHO) bids 3♠ if possible.
<b>Board: 217</b>	♠ 3	LHO opens the bidding 1NT.
Dealer: East	♥ AKQ982	Partner bids next.
Vul: None	♦ T9	West (RHO) bids 2♥ if possible.
HCP: 13+2	♣ KJ94	East (LHO) bids 3♠ if possible.
<b>Board: 218</b>	♠ A97654	RHO opens the bidding 1NT.
Dealer: West	♥ 9762	You bid next.
Vul: E-W	♦ T5	East (LHO) bids 2♦ if possible.
HCP: 6+2	♣ Q	

## Both hands (Answers Page)

### Board: 215

	North:	South:	W	N	E	S
Dealer: East	♠ 82	♠ KQJ643			1NT	Pass
Vul: E-W	♥ KJ6	♥ Q72	2♦	3♦	All Pass	
North HCP: 12+2	♦ AKJ965	♦ 3				
South HCP: 8+2	♣ 96	♣ T73				
Contract: 3♦ North						

### Board: 216

	North:	South:	W	N	E	S
Dealer: East	♠ KQ4	♠ 95			1NT	Pass
Vul: Both	♥ KQJ852	♥ 9	2♥	3♥	X	Pass
North HCP: 13+2	♦ QT5	♦ K973	3♠	Pass	Pass	4♣
South HCP: 8+2	♣ T	♣ KQ9765	All Pass			
Contract: 4♣ South						

### Board: 217

	North:	South:	W	N	E	S
Dealer: East	♠ 3	♠ K85			1NT	Pass
Vul: None	♥ AKQ982	♥ T653	2♥	3♥	3♠	4♥
North HCP: 13+2	♦ T9	♦ QJ85	All Pass			
South HCP: 8	♣ KJ94	♣ Q6				
Contract: 4♥ South						

### Board: 218

	North:	South:	W	N	E	S
Dealer: West	♠ A97654	♠ T3	1NT	Pass	2♦	3♦
Vul: E-W	♥ 9762	♥ Q	All Pass			
North HCP: 6+2	♦ T5	♦ AKJ872				
South HCP: 15+2	♣ Q	♣ AJ75				
Contract: 3♦ South						

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 215</b>	♠ KQJ643	RHO opens the bidding 1NT.
Dealer: East	♥ Q72	You bid next.
Vul: E-W	♦ 3	West (LHO) bids 2♦ if possible.
HCP: 8+2	♣ T73	
<b>Board: 216</b>	♠ 95	RHO opens the bidding 1NT.
Dealer: East	♥ 9	You bid next.
Vul: Both	♦ K973	West (LHO) bids 2♥ if possible.
HCP: 8+2	♣ KQ9765	East (RHO) Doubles 3♥ if possible.
		West (LHO) bids 3♠ if possible.
<b>Board: 217</b>	♠ K85	RHO opens the bidding 1NT.
Dealer: East	♥ T653	You bid next.
Vul: None	♦ QJ85	West (LHO) bids 2♥ if possible.
HCP: 8	♣ Q6	East (RHO) bids 3♠ if possible.
<b>Board: 218</b>	♠ T3	LHO opens the bidding 1NT.
Dealer: West	♥ Q	Partner bids next.
Vul: E-W	♦ AKJ872	East (RHO) bids 2♦ if possible.
HCP: 15+2	♣ AJ75	

## Both hands (Answers Page)

### Board: 215

Dealer: East

Vul: E-W

North HCP: 12+2

South HCP: 8+2

Contract: 3 ♦ North

North:

♠ 82

♥ KJ6

♦ AKJ965

♣ 96

South:

♠ KQJ643

♥ Q72

♦ 3

♣ T73

W

N

E

S

1NT Pass

2 ♦ 3 ♦

All Pass

### Board: 216

Dealer: East

Vul: Both

North HCP: 13+2

South HCP: 8+2

Contract: 4 ♣ South

North:

♠ KQ4

♥ KQJ852

♦ QT5

♣ T

South:

♠ 95

♥ 9

♦ K973

♣ KQ9765

W

N

E

S

1NT Pass

2 ♥ 3 ♥

X Pass

3 ♠ Pass

Pass 4 ♣

All Pass

### Board: 217

Dealer: East

Vul: None

North HCP: 13+2

South HCP: 8

Contract: 4 ♥ South

North:

♠ 3

♥ AKQ982

♦ T9

♣ KJ94

South:

♠ K85

♥ T653

♦ QJ85

♣ Q6

W

N

E

S

1NT Pass

2 ♥ 3 ♥

3 ♠ 4 ♥

All Pass

### Board: 218

Dealer: West

Vul: E-W

North HCP: 6+2

South HCP: 15+2

Contract: 3 ♦ South

North:

♠ A97654

♥ 9762

♦ T5

♣ Q

South:

♠ T3

♥ Q

♦ AKJ872

♣ AJ75

W

N

E

S

1NT Pass 2 ♦ 3 ♦

All Pass





## Both hands (Answers Page)

### Board: 219

Dealer: East

Vul: Both

North HCP: 14+4

South HCP: 5+2

Contract: 4 ♣ X North

North:

♠ -

♥ Q

♦ AJT9

♣ AQJT8732

South:

♠ QJ832

♥ T9765

♦ Q8

♣ 6

W

N

E

S

1NT Pass

2♥

3♣

X

Pass

3♠

4♣

X

All Pass

### Board: 220

Dealer: East

Vul: None

North HCP: 12+3

South HCP: 9+2

Contract: 4 ♠ South

North:

♠ AQJ732

♥ J3

♦ KJT52

♣ -

South:

♠ KT965

♥ 87

♦ Q

♣ AT843

W

N

E

S

1NT Pass

2♦

2♥<sup>1</sup>

X

4♠

All Pass

1. Michaels Cuebid

### Board: 221

Dealer: East

Vul: E-W

North HCP: 11+2

South HCP: 8

Contract: 4 ♦ South

North:

♠ 53

♥ AT96

♦ AQJT54

♣ 8

South:

♠ AJ

♥ Q52

♦ 9732

♣ J653

W

N

E

S

1NT Pass

2♥

3♦

X

Pass

3♠

Pass

Pass

4♦

All Pass

### Board: 222

Dealer: West

Vul: N-S

North HCP: 8

South HCP: 15+2

Contract: 4 ♠ X North

North:

♠ T4

♥ AQ8

♦ Q942

♣ T632

South:

♠ AKQ932

♥ J3

♦ KJ76

♣ J

W

N

E

S

1NT Pass 2♦ 2♠

X Pass 3♥ 3♠

4♥ 4♠ Pass Pass

X All Pass



## Both hands (Answers Page)

### Board: 219

Dealer: East

Vul: Both

North HCP: 14+4

South HCP: 5+2

Contract: 4 ♣ X North

North:

♠ -

♥ Q

♦ AJT9

♣ AQJT8732

South:

♠ QJ832

♥ T9765

♦ Q8

♣ 6

W

N

E

S

1NT Pass

2 ♥

3 ♣

X Pass

3 ♠

4 ♣

X All Pass

### Board: 220

Dealer: East

Vul: None

North HCP: 12+3

South HCP: 9+2

Contract: 4 ♠ South

North:

♠ AQJ732

♥ J3

♦ KJT52

♣ -

South:

♠ KT965

♥ 87

♦ Q

♣ AT843

W

N

E

S

1NT Pass

2 ♦

2 ♥<sup>1</sup>

X 4 ♠

All Pass

1. Michaels Cuebid

### Board: 221

Dealer: East

Vul: E-W

North HCP: 11+2

South HCP: 8

Contract: 4 ♦ South

North:

♠ 53

♥ AT96

♦ AQJT54

♣ 8

South:

♠ AJ

♥ Q52

♦ 9732

♣ J653

W

N

E

S

1NT Pass

2 ♥

3 ♦

X Pass

3 ♠

Pass

Pass 4 ♦

All Pass

### Board: 222

Dealer: West

Vul: N-S

North HCP: 8

South HCP: 15+2

Contract: 4 ♠ X North

North:

♠ T4

♥ AQ8

♦ Q942

♣ T632

South:

♠ AKQ932

♥ J3

♦ KJ76

♣ J

W

N

E

S

1NT Pass 2 ♦ 2 ♠

X Pass 3 ♥ 3 ♠

4 ♥ 4 ♠ Pass Pass

X All Pass

## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 223**      ♠ 76      Partner bids first.  
 Dealer: South      ♥ AQ964      East (LHO) bids 3 ♦ if possible.  
 Vul: N-S      ♦ -  
 HCP: 7+3      ♣ JT9752

---

**Board: 224**      ♠ 5      Partner bids first.  
 Dealer: South      ♥ T9752      East (LHO) bids 2 ♠ if possible.  
 Vul: E-W      ♦ J543  
 HCP: 1+1      ♣ 963

---

**Board: 225**      ♠ QJT985      Partner bids first.  
 Dealer: South      ♥ 532      East (LHO) bids 3 ♦ if possible.  
 Vul: E-W      ♦ T  
 HCP: 4+2      ♣ JT4

---

**Board: 226**      ♠ AKQ      You bid first.  
 Dealer: North      ♥ 987      West (RHO) bids 3 ♥ if possible.  
 Vul: None      ♦ AT  
 HCP: 15+1      ♣ QT873

---

**Board: 227**      ♠ Q4      LHO opens the bidding 1NT.  
 Dealer: East      ♥ AQJ542      Partner bids next.  
 Vul: E-W      ♦ 62      West (RHO) bids 2 ♥ if possible.  
 HCP: 13+2      ♣ A97

## Both hands (Answers Page)

### Board: 223

Dealer: South

Vul: N-S

North HCP: 7+3

South HCP: 17+1

Contract: 4♥ North

North:

♠ 76

♥ AQ964

♦ -

♣ JT9752

South:

♠ AKQT9

♥ K75

♦ JT

♣ A84

W

N

E

S

1NT

Pass

2♦

3♦

X

Pass

4♥

All Pass

### Board: 224

Dealer: South

Vul: E-W

North HCP: 1+1

South HCP: 16

Contract: 4♥ South

North:

♠ 5

♥ T9752

♦ J543

♣ 963

South:

♠ 93

♥ AK86

♦ AK98

♣ QT7

W

N

E

S

1NT

Pass

2♦

2♠

X

Pass

3♦

Pass

4♥

All Pass

### Board: 225

Dealer: South

Vul: E-W

North HCP: 4+2

South HCP: 17

Contract: 3♠ North

North:

♠ QJT985

♥ 532

♦ T

♣ JT4

South:

♠ AK7

♥ KT6

♦ K854

♣ A85

W

N

E

S

1NT

Pass

2♥

3♦

X

Pass

3♠

All Pass

### Board: 226

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 10+3

Contract: 4♠ South

North:

♠ AKQ

♥ 987

♦ AT

♣ QT873

South:

♠ J98754

♥ 5

♦ KQ842

♣ A

W

N

E

S

1NT

Pass

2♥

3♥

Pass

Pass

4♠

All Pass

### Board: 227

Dealer: East

Vul: E-W

North HCP: 13+2

South HCP: 6

Contract: 3♥ North

North:

♠ Q4

♥ AQJ542

♦ 62

♣ A97

South:

♠ 9762

♥ T96

♦ QT5

♣ KJ2

W

N

E

S

1NT

Pass

2♥

3♥

All Pass

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 223**      ♠ AKQT9      You bid first.  
 Dealer: South      ♥ K75      East (RHO) bids 3 ♦ if possible.  
 Vul: N-S      ♦ JT  
 HCP: 17+1      ♣ A84

---

**Board: 224**      ♠ 93      You bid first.  
 Dealer: South      ♥ AK86      East (RHO) bids 2 ♠ if possible.  
 Vul: E-W      ♦ AK98  
 HCP: 16      ♣ QT7

---

**Board: 225**      ♠ AK7      You bid first.  
 Dealer: South      ♥ KT6      East (RHO) bids 3 ♦ if possible.  
 Vul: E-W      ♦ K854  
 HCP: 17      ♣ A85

---

**Board: 226**      ♠ J98754      Partner bids first.  
 Dealer: North      ♥ 5      West (LHO) bids 3 ♥ if possible.  
 Vul: None      ♦ KQ842  
 HCP: 10+3      ♣ A

---

**Board: 227**      ♠ 9762      RHO opens the bidding 1NT.  
 Dealer: East      ♥ T96      You bid next.  
 Vul: E-W      ♦ QT5      West (LHO) bids 2 ♥ if possible.  
 HCP: 6      ♣ KJ2

## Both hands (Answers Page)

### Board: 223

Dealer: South

Vul: N-S

North HCP: 7+3

South HCP: 17+1

Contract: 4♥ North

North:

♠ 76

♥ AQ964

♦ -

♣ JT9752

South:

♠ AKQT9

♥ K75

♦ JT

♣ A84

W

N

E

S

1NT

Pass

2♦

3♦

X

Pass

4♥

All Pass

### Board: 224

Dealer: South

Vul: E-W

North HCP: 1+1

South HCP: 16

Contract: 4♥ South

North:

♠ 5

♥ T9752

♦ J543

♣ 963

South:

♠ 93

♥ AK86

♦ AK98

♣ QT7

W

N

E

S

1NT

Pass

2♦

2♠

X

Pass

3♦

Pass

4♥

All Pass

### Board: 225

Dealer: South

Vul: E-W

North HCP: 4+2

South HCP: 17

Contract: 3♠ North

North:

♠ QJT985

♥ 532

♦ T

♣ JT4

South:

♠ AK7

♥ KT6

♦ K854

♣ A85

W

N

E

S

1NT

Pass

2♥

3♦

X

Pass

3♠

All Pass

### Board: 226

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 10+3

Contract: 4♠ South

North:

♠ AKQ

♥ 987

♦ AT

♣ QT873

South:

♠ J98754

♥ 5

♦ KQ842

♣ A

W

N

E

S

1NT

Pass

2♥

3♥

Pass

Pass

4♠

All Pass

### Board: 227

Dealer: East

Vul: E-W

North HCP: 13+2

South HCP: 6

Contract: 3♥ North

North:

♠ Q4

♥ AQJ542

♦ 62

♣ A97

South:

♠ 9762

♥ T96

♦ QT5

♣ KJ2

W

N

E

S

1NT

Pass

2♥

3♥

All Pass



## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 228</b>	♠ 52	You bid first.
Dealer: North	♥ AK75	West (RHO) bids 2♠ if possible.
Vul: Both	♦ AKQ	
HCP: 16	♣ 9743	

---

<b>Board: 229</b>	♠ KQJT432	LHO opens the bidding 1NT.
Dealer: East	♥ Q7	Partner bids next.
Vul: E-W	♦ A74	West (RHO) bids 2♦ if possible.
HCP: 12+3	♣ 2	

---

<b>Board: 230</b>	♠ 92	RHO opens the bidding 1NT.
Dealer: West	♥ 753	You bid next.
Vul: N-S	♦ QJ32	East (LHO) bids 2♦ if possible.
HCP: 6	♣ KT75	East (LHO) bids 3♥ if possible.
		East (LHO) bids 4♥ if possible.

---

<b>Board: 231</b>	♠ K632	Partner bids first.
Dealer: South	♥ J8762	East (LHO) bids 3♣ if possible.
Vul: None	♦ Q7	
HCP: 6+1	♣ 87	

---

<b>Board: 232</b>	♠ 83	RHO opens the bidding 1NT.
Dealer: West	♥ 86	You bid next.
Vul: N-S	♦ AKQ75	East (LHO) bids 2♥ if possible.
HCP: 9+1	♣ 9872	

## Both hands (Answers Page)

### Board: 228

Board: 228	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ K		1NT	Pass	2♦
Vul: Both	♥ AK75	♥ JT982	2♠	X	Pass	4♥
North HCP: 16	♦ AKQ	♦ J764	All Pass			
South HCP: 8+1	♣ 9743	♣ K82				
Contract: 4♥ South						

### Board: 229

Board: 229	North:	South:	W	N	E	S
Dealer: East	♠ KQJT432	♠ 98			1NT	Pass
Vul: E-W	♥ Q7	♥ AKJ9	2♦	3♠	All Pass	
North HCP: 12+3	♦ A74	♦ 8652				
South HCP: 8	♣ 2	♣ T84				
Contract: 3♠ North						

### Board: 230

Board: 230	North:	South:	W	N	E	S
Dealer: West	♠ 92	♠ AQJ8765	1NT	Pass	2♦	2♠
Vul: N-S	♥ 753	♥ K	Pass	Pass	3♥	3♠
North HCP: 6	♦ QJ32	♦ K5	Pass	Pass	4♥	4♠
South HCP: 13+3	♣ KT75	♣ 842	All Pass			
Contract: 4♠ South						

### Board: 231

Board: 231	North:	South:	W	N	E	S
Dealer: South	♠ K632	♠ AJT5				1NT
Vul: None	♥ J8762	♥ AQ5	Pass	2 ♦	3 ♣	X
North HCP: 6+1	♦ Q7	♦ A92	Pass	3 ♥	All Pass	
South HCP: 17	♣ 87	♣ Q43				
Contract: 3 ♥ North						

### Board: 232

Board: 232	North:	South:	W	N	E	S
Dealer: West	♠ 83	♠ 762	1NT	Pass	2♥	3♥
Vul: N-S	♥ 86	♥ KQJ432	All Pass			
North HCP: 9+1	♦ AKQ75	♦ 83				
South HCP: 13+2	♣ 9872	♣ AK				
Contract: 3♥ South						

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 228**      ♠ K      Partner bids first.  
 Dealer: North      ♥ JT982      West (LHO) bids 2 ♠ if possible.  
 Vul: Both      ♦ J764  
 HCP: 8+1      ♣ K82

---

**Board: 229**      ♠ 98      RHO opens the bidding 1NT.  
 Dealer: East      ♥ AKJ9      You bid next.  
 Vul: E-W      ♦ 8652      West (LHO) bids 2 ♦ if possible.  
 HCP: 8      ♣ T84

---

**Board: 230**      ♠ AQJ8765      LHO opens the bidding 1NT.  
 Dealer: West      ♥ K      Partner bids next.  
 Vul: N-S      ♦ K5      East (RHO) bids 2 ♦ if possible.  
 HCP: 13+3      ♣ 842      East (RHO) bids 3 ♥ if possible.  
    East (RHO) bids 4 ♥ if possible.

---

**Board: 231**      ♠ AJT5      You bid first.  
 Dealer: South      ♥ AQ5      East (RHO) bids 3 ♣ if possible.  
 Vul: None      ♦ A92  
 HCP: 17      ♣ Q43

---

**Board: 232**      ♠ 762      LHO opens the bidding 1NT.  
 Dealer: West      ♥ KQJ432      Partner bids next.  
 Vul: N-S      ♦ 83      East (RHO) bids 2 ♥ if possible.  
 HCP: 13+2      ♣ AK

## Both hands (Answers Page)

### Board: 228

Board: 228	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ K		1NT	Pass	2♦
Vul: Both	♥ AK75	♥ JT982	2♠	X	Pass	4♥
North HCP: 16	♦ AKQ	♦ J764	All Pass			
South HCP: 8+1	♣ 9743	♣ K82				
Contract: 4♥ South						

### Board: 229

Board: 229	North:	South:	W	N	E	S
Dealer: East	♠ KQJT432	♠ 98			1NT	Pass
Vul: E-W	♥ Q7	♥ AKJ9	2♦	3♠	All Pass	
North HCP: 12+3	♦ A74	♦ 8652				
South HCP: 8	♣ 2	♣ T84				
Contract: 3♠ North						

### Board: 230

Board: 230	North:	South:	W	N	E	S
Dealer: West	♠ 92	♠ AQJ8765	1NT	Pass	2♦	2♠
Vul: N-S	♥ 753	♥ K	Pass	Pass	3♥	3♠
North HCP: 6	♦ QJ32	♦ K5	Pass	Pass	4♥	4♠
South HCP: 13+3	♣ KT75	♣ 842	All Pass			
Contract: 4♠ South						

### Board: 231

Board: 231	North:	South:	W	N	E	S
Dealer: South	♠ K632	♠ AJT5				1NT
Vul: None	♥ J8762	♥ AQ5	Pass	2 ♦	3 ♣	X
North HCP: 6+1	♦ Q7	♦ A92	Pass	3 ♥	All Pass	
South HCP: 17	♣ 87	♣ Q43				
Contract: 3 ♥ North						

### Board: 232

Board: 232	North:	South:	W	N	E	S
Dealer: West	♠ 83	♠ 762	1NT	Pass	2♥	3♥
Vul: N-S	♥ 86	♥ KQJ432	All Pass			
North HCP: 9+1	♦ AKQ75	♦ 83				
South HCP: 13+2	♣ 9872	♣ AK				
Contract: 3♥ South						

## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 233</b>	♠ T2	LHO opens the bidding 1NT.
Dealer: East	♥ AT	Partner bids next.
Vul: E-W	♦ KQJT43	West (RHO) bids 2♦ if possible.
HCP: 13+2	♣ K72	
<b>Board: 234</b>	♠ 85	RHO opens the bidding 1NT.
Dealer: West	♥ T3	You bid next.
Vul: Both	♦ J8432	East (LHO) bids 2♦ if possible.
HCP: 5+1	♣ A973	West (RHO) Doubles 2♠ if possible.
		East (LHO) bids 3♥ if possible.
<b>Board: 235</b>	♠ T86432	Partner bids first.
Dealer: South	♥ 987	East (LHO) bids 3♣ if possible.
Vul: E-W	♦ 82	West (RHO) bids 3NT if possible.
HCP: 0+2	♣ 93	West (RHO) Doubles 4♠ if possible.
<b>Board: 236</b>	♠ AJ965	Partner bids first.
Dealer: South	♥ K	East (LHO) bids 3♣ if possible.
Vul: Both	♦ 987432	East (LHO) bids 5♣ if possible.
HCP: 8+3	♣ 6	
<b>Board: 237</b>	♠ AKJ	You bid first.
Dealer: North	♥ QT83	West (RHO) bids 3♦ if possible.
Vul: None	♦ 84	
HCP: 15	♣ KQ93	

## Both hands (Answers Page)

### Board: 233

	North:	South:	W	N	E	S
Dealer: East	♠ T2	♠ 9763			1NT	Pass
Vul: E-W	♥ AT	♥ Q73	2♦	3♦	All Pass	
North HCP: 13+2	♦ KQJT43	♦ 7				
South HCP: 6+1	♣ K72	♣ AT543				
Contract: 3♦ North						

### Board: 234

	North:	South:	W	N	E	S
Dealer: West	♠ 85	♠ AQJT632	1NT	Pass	2♦	2♠
Vul: Both	♥ T3	♥ 64	X	Pass	3♥	3♠
North HCP: 5+1	♦ J8432	♦ A5	All Pass			
South HCP: 14+3	♣ A973	♣ K5				
Contract: 3♠ South						

### Board: 235

	North:	South:	W	N	E	S
Dealer: South	♠ T86432	♠ AQ				1NT
Vul: E-W	♥ 987	♥ AJ2	Pass	2♥	3♣	Pass
North HCP: 0+2	♦ 82	♦ QJ964	3NT	4♠	Pass	Pass
South HCP: 17+1	♣ 93	♣ K84	X	All Pass		
Contract: 4♠X North						

### Board: 236

	North:	South:	W	N	E	S
Dealer: South	♠ AJ965	♠ T74				1NT
Vul: Both	♥ K	♥ AQ742	Pass	2♥	3♣	Pass
North HCP: 8+3	♦ 987432	♦ AKQ	Pass	3♦	Pass	3♠
South HCP: 16+1	♣ 6	♣ J2	Pass	4♦	Pass	4♠
Contract: 5♠ South			Pass	Pass	5♣	5♠
			All Pass			

### Board: 237

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ T9		1NT	Pass	2♦
Vul: None	♥ QT83	♥ AKJ754	3♦	3♥	Pass	4♥
North HCP: 15	♦ 84	♦ J7	All Pass			
South HCP: 10+2	♣ KQ93	♣ J62				
Contract: 4♥ South						

**South hands****Opps\_Overcall\_Stayman\_or\_Jacoby**

<b>Board: 233</b>	♠ 9763	RHO opens the bidding 1NT.
Dealer: East	♥ Q73	You bid next.
Vul: E-W	♦ 7	West (LHO) bids 2♦ if possible.
HCP: 6+1	♣ AT543	
<hr/>		
<b>Board: 234</b>	♠ AQJT632	LHO opens the bidding 1NT.
Dealer: West	♥ 64	Partner bids next.
Vul: Both	♦ A5	East (RHO) bids 2♦ if possible.
HCP: 14+3	♣ K5	West (LHO) Doubles 2♠ if possible.
		East (RHO) bids 3♥ if possible.
<hr/>		
<b>Board: 235</b>	♠ AQ	You bid first.
Dealer: South	♥ AJ2	East (RHO) bids 3♣ if possible.
Vul: E-W	♦ QJ964	West (LHO) bids 3NT if possible.
HCP: 17+1	♣ K84	West (LHO) Doubles 4♠ if possible.
<hr/>		
<b>Board: 236</b>	♠ T74	You bid first.
Dealer: South	♥ AQ742	East (RHO) bids 3♣ if possible.
Vul: Both	♦ AKQ	East (RHO) bids 5♣ if possible.
HCP: 16+1	♣ J2	
<hr/>		
<b>Board: 237</b>	♠ T9	Partner bids first.
Dealer: North	♥ AKJ754	West (LHO) bids 3♦ if possible.
Vul: None	♦ J7	
HCP: 10+2	♣ J62	

## Both hands (Answers Page)

### Board: 233

Dealer: East

Vul: E-W

North HCP: 13+2

South HCP: 6+1

Contract: 3 ♦ North

North:

♠ T2

♥ AT

♦ KQJT43

♣ K72

South:

♠ 9763

♥ Q73

♦ 7

♣ AT543

W

N

E

S

1NT Pass

2 ♦ 3 ♦

All Pass

### Board: 234

Dealer: West

Vul: Both

North HCP: 5+1

South HCP: 14+3

Contract: 3 ♠ South

North:

♠ 85

♥ T3

♦ J8432

♣ A973

South:

♠ AQJT632

♥ 64

♦ A5

♣ K5

W

N

E

S

1NT Pass 2 ♦ 2 ♠

X Pass 3 ♥ 3 ♠

All Pass

### Board: 235

Dealer: South

Vul: E-W

North HCP: 0+2

South HCP: 17+1

Contract: 4 ♠ X North

North:

♠ T86432

♥ 987

♦ 82

♣ 93

South:

♠ AQ

♥ AJ2

♦ QJ964

♣ K84

W

N

E

S

1NT

Pass 2 ♥ 3 ♣ Pass

3NT 4 ♠ Pass Pass

X All Pass

### Board: 236

Dealer: South

Vul: Both

North HCP: 8+3

South HCP: 16+1

Contract: 5 ♠ South

North:

♠ AJ965

♥ K

♦ 987432

♣ 6

South:

♠ T74

♥ AQ742

♦ AKQ

♣ J2

W

N

E

S

1NT

Pass 2 ♥ 3 ♣ Pass

Pass 3 ♦ Pass 3 ♠

Pass 4 ♦ Pass 4 ♠

Pass Pass 5 ♣ 5 ♠

All Pass

### Board: 237

Dealer: North

Vul: None

North HCP: 15

South HCP: 10+2

Contract: 4 ♥ South

North:

♠ AKJ

♥ QT83

♦ 84

♣ KQ93

South:

♠ T9

♥ AKJ754

♦ J7

♣ J62

W

N

E

S

1NT Pass 2 ♦

3 ♦ 3 ♥ Pass 4 ♥

All Pass



## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

<b>Board: 238</b>	♠ J9	RHO opens the bidding 1NT.
Dealer: West	♥ QJT96	You bid next.
Vul: E-W	♦ Q72	East (LHO) bids 2♦ if possible.
HCP: 7+1	♣ J83	East (LHO) Doubles 3♦ if possible.

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<b>Board: 239</b>	♠ A9752	You bid first.
Dealer: North	♥ KJ	West (RHO) bids 2♥ if possible.
Vul: E-W	♦ A94	East (LHO) bids 2NT if possible.
HCP: 15+1	♣ KT6	

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<b>Board: 240</b>	♠ QT6	RHO opens the bidding 1NT.
Dealer: West	♥ 984	You bid next.
Vul: None	♦ KT65	East (LHO) bids 2♦ if possible.
HCP: 9	♣ AT2	

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<b>Board: 241</b>	♠ J93	Partner bids first.
Dealer: South	♥ QT8654	East (LHO) bids 3♦ if possible.
Vul: E-W	♦ 4	East (LHO) bids 4♦ if possible.
HCP: 3+2	♣ 965	

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<b>Board: 242</b>	♠ K762	RHO opens the bidding 1NT.
Dealer: West	♥ QT3	You bid next.
Vul: None	♦ T743	East (LHO) bids 2♥ if possible.
HCP: 7	♣ QT	

## Both hands (Answers Page)

### Board: 238

Dealer: West

Vul: E-W

North HCP: 7+1

South HCP: 11+3

Contract: 3 ♦ X South

North:

♠ J9

♥ QJT96

♦ Q72

♣ J83

South:

♠ K643

♥ -

♦ AKJ9865

♣ 76

W N E S

1NT Pass 2 ♦ 3 ♦

Pass Pass X All Pass

### Board: 239

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 7+2

Contract: 3 ♥ North

North:

♠ A9752

♥ KJ

♦ A94

♣ KT6

South:

♠ T6

♥ AQT83

♦ J8732

♣ 8

W N E S

1NT Pass 2 ♦

2 ♥<sup>1</sup> Pass 2NT<sup>2</sup> 3 ♦

Pass 3 ♥ All Pass

1. Michaels Cuebid

2. to the partner's longer

### Board: 240

Dealer: West

Vul: None

North HCP: 9

South HCP: 16+2

Contract: 2 ♠ South

North:

♠ QT6

♥ 984

♦ KT65

♣ AT2

South:

♠ AKJ975

♥ QJ

♦ QJ8

♣ Q3

W N E S

1NT Pass 2 ♦ 2 ♠

All Pass

### Board: 241

Dealer: South

Vul: E-W

North HCP: 3+2

South HCP: 17

Contract: 4 ♥ North

North:

♠ J93

♥ QT8654

♦ 4

♣ 965

South:

♠ AK6

♥ KJ93

♦ Q95

♣ A84

W N E S

1NT

Pass 2 ♦ 3 ♦ X

Pass 3 ♥ 4 ♦ Pass

Pass 4 ♥ All Pass

### Board: 242

Dealer: West

Vul: None

North HCP: 7

South HCP: 14+2

Contract: 3 ♦ South

North:

♠ K762

♥ QT3

♦ T743

♣ QT

South:

♠ A9

♥ J

♦ AKJ952

♣ J975

W N E S

1NT Pass 2 ♥ 3 ♦

All Pass

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 238**      ♠ K643      LHO opens the bidding 1NT.  
 Dealer: West      ♥ -      Partner bids next.  
 Vul: E-W      ♦ AKJ9865      East (RHO) bids 2♦ if possible.  
 HCP: 11+3      ♣ 76      East (RHO) Doubles 3♦ if possible.

---

**Board: 239**      ♠ T6      Partner bids first.  
 Dealer: North      ♥ AQT83      West (LHO) bids 2♥ if possible.  
 Vul: E-W      ♦ J8732      East (RHO) bids 2NT if possible.  
 HCP: 7+2      ♣ 8

---

**Board: 240**      ♠ AKJ975      LHO opens the bidding 1NT.  
 Dealer: West      ♥ QJ      Partner bids next.  
 Vul: None      ♦ QJ8      East (RHO) bids 2♦ if possible.  
 HCP: 16+2      ♣ Q3

---

**Board: 241**      ♠ AK6      You bid first.  
 Dealer: South      ♥ KJ93      East (RHO) bids 3♦ if possible.  
 Vul: E-W      ♦ Q95      East (RHO) bids 4♦ if possible.  
 HCP: 17      ♣ A84

---

**Board: 242**      ♠ A9      LHO opens the bidding 1NT.  
 Dealer: West      ♥ J      Partner bids next.  
 Vul: None      ♦ AKJ952      East (RHO) bids 2♥ if possible.  
 HCP: 14+2      ♣ J975

## Both hands (Answers Page)

### Board: 238

Dealer: West

Vul: E-W

North HCP: 7+1

South HCP: 11+3

Contract: 3 ♦ X South

North:

♠ J9

♥ QJT96

♦ Q72

♣ J83

South:

♠ K643

♥ -

♦ AKJ9865

♣ 76

W	N	E	S
---	---	---	---

1NT	Pass	2 ♦	3 ♦
-----	------	-----	-----

Pass	Pass	X	All Pass
------	------	---	----------

### Board: 239

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 7+2

Contract: 3 ♥ North

North:

♠ A9752

♥ KJ

♦ A94

♣ KT6

South:

♠ T6

♥ AQT83

♦ J8732

♣ 8

W	N	E	S
---	---	---	---

	1NT	Pass	2 ♦
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2 ♥ <sup>1</sup>	Pass	2NT <sup>2</sup>	3 ♦
------------------	------	------------------	-----

Pass	3 ♥	All Pass	
------	-----	----------	--

1. Michaels Cuebid

2. to the partner's longer

### Board: 240

Dealer: West

Vul: None

North HCP: 9

South HCP: 16+2

Contract: 2 ♠ South

North:

♠ QT6

♥ 984

♦ KT65

♣ AT2

South:

♠ AKJ975

♥ QJ

♦ QJ8

♣ Q3

W	N	E	S
---	---	---	---

1NT	Pass	2 ♦	2 ♠
-----	------	-----	-----

All Pass			
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### Board: 241

Dealer: South

Vul: E-W

North HCP: 3+2

South HCP: 17

Contract: 4 ♥ North

North:

♠ J93

♥ QT8654

♦ 4

♣ 965

South:

♠ AK6

♥ KJ93

♦ Q95

♣ A84

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2 ♦	3 ♦	X
------	-----	-----	---

Pass	3 ♥	4 ♦	Pass
------	-----	-----	------

Pass	4 ♥	All Pass	
------	-----	----------	--

### Board: 242

Dealer: West

Vul: None

North HCP: 7

South HCP: 14+2

Contract: 3 ♦ South

North:

♠ K762

♥ QT3

♦ T743

♣ QT

South:

♠ A9

♥ J

♦ AKJ952

♣ J975

W	N	E	S
---	---	---	---

1NT	Pass	2 ♥	3 ♦
-----	------	-----	-----

All Pass			
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## North hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 243**      ♠ KQ      LHO opens the bidding 1NT.  
 Dealer: East      ♥ 93      Partner bids next.  
 Vul: E-W      ♦ T7      West (RHO) bids 2♦ if possible.  
 HCP: 14+3      ♣ AKQT976

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**Board: 244**      ♠ AJT865      RHO opens the bidding 1NT.  
 Dealer: West      ♥ 95      You bid next.  
 Vul: Both      ♦ 7      East (LHO) bids 2♦ if possible.  
 HCP: 6+2      ♣ J973

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**Board: 245**      ♠ J964      RHO opens the bidding 1NT.  
 Dealer: West      ♥ 73      You bid next.  
 Vul: E-W      ♦ AK6532      East (LHO) bids 2♥ if possible.  
 HCP: 8+2      ♣ 5

---

**Board: 246**      ♠ J7      LHO opens the bidding 1NT.  
 Dealer: East      ♥ Q9864      Partner bids next.  
 Vul: E-W      ♦ AKJ876      West (RHO) bids 2♥ if possible.  
 HCP: 11+3      ♣ -

---

**Board: 247**      ♠ Q97642      Partner bids first.  
 Dealer: South      ♥ J3      East (LHO) bids 3♦ if possible.  
 Vul: E-W      ♦ -  
 HCP: 4+3      ♣ J7654

## Both hands (Answers Page)

### Board: 243

Dealer: East

Vul: E-W

North HCP: 14+3

South HCP: 5+2

Contract: 3 ♣ North

North:

♠ KQ

♥ 93

♦ T7

♣ AKQT976

South:

♠ T75432

♥ A84

♦ 5

♣ J83

W N E S

1NT Pass

2 ♦ 3 ♣ All Pass

### Board: 244

Dealer: West

Vul: Both

North HCP: 6+2

South HCP: 14+2

Contract: 3 ♦ South

North:

♠ AJT865

♥ 95

♦ 7

♣ J973

South:

♠ 3

♥ KQ2

♦ AKQ982

♣ T64

W N E S

1NT Pass 2 ♦ 3 ♦

All Pass

### Board: 245

Dealer: West

Vul: E-W

North HCP: 8+2

South HCP: 14+3

Contract: 4 ♥ South

North:

♠ J964

♥ 73

♦ AK6532

♣ 5

South:

♠ T

♥ AQJT86

♦ 8

♣ AQJT7

W N E S

1NT Pass 2 ♥ 2 ♠<sup>1</sup>

Pass 3 ♥ Pass 4 ♥

All Pass

1. Michaels Cuebid

### Board: 246

Dealer: East

Vul: E-W

North HCP: 11+3

South HCP: 10

Contract: 3 ♥ South

North:

♠ J7

♥ Q9864

♦ AKJ876

♣ -

South:

♠ T53

♥ K73

♦ QT2

♣ KQ86

W N E S

1NT Pass

2 ♥ 2 ♠<sup>1</sup> Pass 3 ♥

All Pass

1. Michaels Cuebid

### Board: 247

Dealer: South

Vul: E-W

North HCP: 4+3

South HCP: 15+1

Contract: 3 ♠ North

North:

♠ Q97642

♥ J3

♦ -

♣ J7654

South:

♠ K8

♥ A72

♦ AT732

♣ AT3

W N E S

1NT

Pass 2 ♥ 3 ♦ Pass

Pass 3 ♠ All Pass

## South hands

## Opps\_Overcall\_Stayman\_or\_Jacoby

**Board: 243**      ♠ T75432      RHO opens the bidding 1NT.  
 Dealer: East      ♥ A84      You bid next.  
 Vul: E-W      ♦ 5      West (LHO) bids 2♦ if possible.  
 HCP: 5+2      ♣ J83

---

**Board: 244**      ♠ 3      LHO opens the bidding 1NT.  
 Dealer: West      ♥ KQ2      Partner bids next.  
 Vul: Both      ♦ AKQ982      East (RHO) bids 2♦ if possible.  
 HCP: 14+2      ♣ T64

---

**Board: 245**      ♠ T      LHO opens the bidding 1NT.  
 Dealer: West      ♥ AQJT86      Partner bids next.  
 Vul: E-W      ♦ 8      East (RHO) bids 2♥ if possible.  
 HCP: 14+3      ♣ AQJT7

---

**Board: 246**      ♠ T53      RHO opens the bidding 1NT.  
 Dealer: East      ♥ K73      You bid next.  
 Vul: E-W      ♦ QT2      West (LHO) bids 2♥ if possible.  
 HCP: 10      ♣ KQ86

---

**Board: 247**      ♠ K8      You bid first.  
 Dealer: South      ♥ A72      East (RHO) bids 3♦ if possible.  
 Vul: E-W      ♦ AT732  
 HCP: 15+1      ♣ AT3

## Both hands (Answers Page)

### Board: 243

Dealer: East

Vul: E-W

North HCP: 14+3

South HCP: 5+2

Contract: 3 ♣ North

North:

♠ KQ

♥ 93

♦ T7

♣ AKQT976

South:

♠ T75432

♥ A84

♦ 5

♣ J83

W N E S

1NT Pass

2 ♦ 3 ♣ All Pass

### Board: 244

Dealer: West

Vul: Both

North HCP: 6+2

South HCP: 14+2

Contract: 3 ♦ South

North:

♠ AJT865

♥ 95

♦ 7

♣ J973

South:

♠ 3

♥ KQ2

♦ AKQ982

♣ T64

W N E S

1NT Pass 2 ♦ 3 ♦

All Pass

### Board: 245

Dealer: West

Vul: E-W

North HCP: 8+2

South HCP: 14+3

Contract: 4 ♥ South

North:

♠ J964

♥ 73

♦ AK6532

♣ 5

South:

♠ T

♥ AQJT86

♦ 8

♣ AQJT7

W N E S

1NT Pass 2 ♥ 2 ♠<sup>1</sup>

Pass 3 ♥ Pass 4 ♥

All Pass

1. Michaels Cuebid

### Board: 246

Dealer: East

Vul: E-W

North HCP: 11+3

South HCP: 10

Contract: 3 ♥ South

North:

♠ J7

♥ Q9864

♦ AKJ876

♣ -

South:

♠ T53

♥ K73

♦ QT2

♣ KQ86

W N E S

1NT Pass

2 ♥ 2 ♠<sup>1</sup> Pass 3 ♥

All Pass

1. Michaels Cuebid

### Board: 247

Dealer: South

Vul: E-W

North HCP: 4+3

South HCP: 15+1

Contract: 3 ♠ North

North:

♠ Q97642

♥ J3

♦ -

♣ J7654

South:

♠ K8

♥ A72

♦ AT732

♣ AT3

W N E S

1NT

Pass 2 ♥ 3 ♦ Pass

Pass 3 ♠ All Pass