

North hands

We_Overcall_NT_then_MSS

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

Dealer: West ♥ AKT4 You bid next.

Vul: E-W ♦ A96

HCP: 15 ♣ A7

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

Dealer: East ♥ 62 Partner bids next.

Vul: N-S ♦ AJ97

HCP: 10+1 ♣ QJ952

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

Dealer: West ♥ A753 You bid next.

Vul: Both ♦ AJ85

HCP: 16 ♣ QJ

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

Dealer: East ♥ JT84 Partner bids next.

Vul: None ♦ AK96

HCP: 11+1 ♣ K9432

Both hands (Answers Page)

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

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

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

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

South hands**We_Overcall_NT_then_MSS**

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

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

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

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

Both hands (Answers Page)

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

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

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

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

North hands**We_Overcall_NT_then_MSS**

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

Dealer: West ♥ Q853 You bid next.

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

HCP: 16 ♣ A84

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

Dealer: East ♥ 4 Partner bids next.

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

HCP: 13+1 ♣ Q9763

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

Dealer: West ♥ AQ75 You bid next.

Vul: Both ♦ Q9

HCP: 16 ♣ A75

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

Dealer: East ♥ 97 Partner bids next.

Vul: N-S ♦ AK954

HCP: 11+1 ♣ QJ95

Both hands (Answers Page)

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

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

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

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

South hands**We_Overcall_NT_then_MSS**

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

Dealer: West ♥ KT Partner bids next.

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

HCP: 10+1 ♣ KQ753

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

Dealer: East ♥ KJ9 You bid next.

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

HCP: 15 ♣ AJ82

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

Dealer: West ♥ J93 Partner bids next.

Vul: Both ♦ AJ53

HCP: 11+1 ♣ KQT93

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

Dealer: East ♥ K863 You bid next.

Vul: N-S ♦ JT

HCP: 15 ♣ AK4

Both hands (Answers Page)

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

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

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

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

North hands

We_Overcall_NT_then_MSS

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

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

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

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

Both hands (Answers Page)

Board: 9

Dealer: West

North:

♠ AQJ

South:

♠ 43

W N E S

 1 ♠ 1NT Pass 2 ♠¹

Vul: None

♥ T5

♥ J6

3 ♥ 4 ♣ All Pass

North HCP: 16+1

♦ A72

♦ KQT98

1. 1N-2S Minor Suit Stayman

South HCP: 10+1

♣ KQ854

♣ AT63

Contract: 4 ♣ North

Board: 10

Dealer: East

North:

♠ 4

South:

♠ QJT

W N E S

1 ♥ 1NT

Vul: Both

♥ AT7

♥ K864

 Pass 2 ♠¹ Pass 3 ♦²

North HCP: 12+1

♦ KQJ5

♦ A932

 Pass 3 ♠³ Pass 3NT

South HCP: 15

♣ Q7543

♣ AJ

All Pass

Contract: 3NT South

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

Board: 11

Dealer: West

North:

♠ AK65

South:

♠ J32

W N E S

 1 ♣ 1NT Pass 2 ♠¹

Vul: N-S

♥ K92

♥ Q

 Pass 2NT² Pass 3NT

North HCP: 16

♦ 953

♦ AJT6

All Pass

South HCP: 11+1

♣ AQ5

♣ KT432

1. 1N-2S Minor Suit Stayman

2. artificial

Board: 12

Dealer: East

North:

♠ Q6

South:

♠ K97

W N E S

1 ♣ 1NT

Vul: N-S

♥ AK

♥ QJ9

 Pass 2 ♠¹ Pass 3 ♦²

North HCP: 11+1

♦ QT854

♦ A962

Pass 4 ♥ Pass 4 ♣

South HCP: 15

♣ 9872

♣ KQT

Pass 5 ♦ All Pass

Contract: 5 ♦ North

1. 1N-2S Minor Suit Stayman

2. artificial

South hands**We_Overcall_NT_then_MSS**

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

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

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

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

Both hands (Answers Page)

Board: 9

Dealer: West

North:

♠ AQJ

South:

♠ 43

W N E S

 1 ♠ 1NT Pass 2 ♠¹

Vul: None

♥ T5

♥ J6

3 ♥ 4 ♣ All Pass

North HCP: 16+1

♦ A72

♦ KQT98

1. 1N-2S Minor Suit Stayman

South HCP: 10+1

♣ KQ854

♣ AT63

Contract: 4 ♣ North

Board: 10

Dealer: East

North:

♠ 4

South:

♠ QJT

W N E S

1 ♥ 1NT

Vul: Both

♥ AT7

♥ K864

 Pass 2 ♠¹ Pass 3 ♦²

North HCP: 12+1

♦ KQJ5

♦ A932

 Pass 3 ♠³ Pass 3NT

South HCP: 15

♣ Q7543

♣ AJ

All Pass

Contract: 3NT South

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

Board: 11

Dealer: West

North:

♠ AK65

South:

♠ J32

W N E S

 1 ♣ 1NT Pass 2 ♠¹

Vul: N-S

♥ K92

♥ Q

 Pass 2NT² Pass 3NT

North HCP: 16

♦ 953

♦ AJT6

All Pass

South HCP: 11+1

♣ AQ5

♣ KT432

1. 1N-2S Minor Suit Stayman

2. artificial

Board: 12

Dealer: East

North:

♠ Q6

South:

♠ K97

W N E S

1 ♣ 1NT

Vul: N-S

♥ AK

♥ QJ9

 Pass 2 ♠¹ Pass 3 ♦²

North HCP: 11+1

♦ QT854

♦ A962

Pass 4 ♥ Pass 4 ♣

South HCP: 15

♣ 9872

♣ KQT

Pass 5 ♦ All Pass

Contract: 5 ♦ North

1. 1N-2S Minor Suit Stayman

2. artificial

North hands

We_Overcall_NT_then_MSS

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

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

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

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

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

Both hands (Answers Page)

Board: 13

Dealer: West
Vul: None
North HCP: 16
South HCP: 9+1
Contract: 2NT North

North:

♠ Q872
♥ QJ2
♦ A75
♣ AK6

South:

♠ K
♥ 543
♦ KQJ96
♣ 9432

W N E S

1♣ 1NT Pass 2♠¹
Pass 2NT² All Pass
1. 1N-2S Minor Suit Stayman
2. artificial

Board: 14

Dealer: East
Vul: E-W
North HCP: 8+1
South HCP: 15
Contract: 2NT South

North:

♠ 65
♥ 64
♦ KJ732
♣ A852

South:

♠ K742
♥ KQ73
♦ A6
♣ QJ9

W N E S

1♣ 1NT
Pass 2♠¹ Pass 2NT²
All Pass
1. 1N-2S Minor Suit Stayman
2. artificial

Board: 15

Dealer: West
Vul: Both
North HCP: 15
South HCP: 10+1
Contract: 3♦ North

North:

♠ AJ8
♥ AT4
♦ KQ64
♣ J87

South:

♠ K9
♥ 62
♦ JT52
♣ AQ965

W N E S

1♦ 1NT Pass 2♠¹
Pass 3♦² All Pass
1. 1N-2S Minor Suit Stayman
2. artificial

Board: 16

Dealer: East
Vul: N-S
North HCP: 9+1
South HCP: 17
Contract: 3NT South

North:

♠ 953
♥ 8
♦ K975
♣ AQT72

South:

♠ AKQ7
♥ AJT9
♦ QJ3
♣ 53

W N E S

1♦ 1NT
Pass 2♠¹ Pass 3NT²
All Pass
1. 1N-2S Minor Suit Stayman
2. artificial

Board: 17

Dealer: West
Vul: E-W
North HCP: 16
South HCP: 11+1
Contract: 3NT South

North:

♠ QJT9
♥ AQT
♦ KJ2
♣ KT3

South:

♠ K6
♥ 93
♦ AQ743
♣ Q765

W N E S

1♥ 1NT Pass 2♠¹
Pass 2NT² Pass 3NT
All Pass
1. 1N-2S Minor Suit Stayman
2. artificial

South hands**We_Overcall_NT_then_MSS**

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

North hands

We_Overcall_NT_then_MSS

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

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

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

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

Both hands (Answers Page)

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

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

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

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

South hands**We_Overcall_NT_then_MSS**

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

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

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

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

Both hands (Answers Page)

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

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

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

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

North hands

We_Overcall_NT_then_MSS

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

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

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

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

Both hands (Answers Page)

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

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

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

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

South hands**We_Overcall_NT_then_MSS**

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

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

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

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

Both hands (Answers Page)

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

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

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

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

North hands

We_Overcall_NT_then_MSS

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

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

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

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

Both hands (Answers Page)

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

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

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

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

South hands**We_Overcall_NT_then_MSS**

Board: 26 ♠ T83 RHO opens the bidding 1♥.

Dealer: East ♥ AT7 You bid next.

Vul: N-S ♦ AKJ64

HCP: 15+1 ♣ K2

Board: 27 ♠ K LHO opens the bidding 1♠.

Dealer: West ♥ K86 Partner bids next.

Vul: N-S ♦ 7654 East (RHO) bids 3♠ if possible.

HCP: 10+1 ♣ KJ652

Board: 28 ♠ K854 RHO opens the bidding 1♣.

Dealer: East ♥ AKQ8 You bid next.

Vul: N-S ♦ 43

HCP: 16 ♣ KJ5

Board: 29 ♠ 63 LHO opens the bidding 1♣.

Dealer: West ♥ KT Partner bids next.

Vul: Both ♦ 9742

HCP: 10+1 ♣ AQJ32

Both hands (Answers Page)

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

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

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

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

North hands

We_Overcall_NT_then_MSS

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

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

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

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

Both hands (Answers Page)

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

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

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

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

South hands**We_Overcall_NT_then_MSS**

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

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

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

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

Both hands (Answers Page)

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

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

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

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

North hands

We_Overcall_NT_then_MSS

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

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

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

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

Both hands (Answers Page)

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

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

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

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

South hands**We_Overcall_NT_then_MSS**

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

Dealer: East ♥ AJ86 You bid next.

Vul: None ♦ KQ7

HCP: 15 ♣ J9

Board: 35 ♠ J8752 Partner bids first.

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

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

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

East (RHO) Doubles 3♥ if possible.

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

Dealer: East ♥ AKT2 You bid next.

Vul: N-S ♦ K62

HCP: 15 ♣ KQ98

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

Dealer: West ♥ T76 Partner bids next.

Vul: Both ♦ QJT96

HCP: 8+1 ♣ KQ97

Both hands (Answers Page)

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

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

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

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

North hands

We_Overcall_NT_then_MSS

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

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

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

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

Both hands (Answers Page)

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

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

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

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

South hands**We_Overcall_NT_then_MSS**

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

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

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

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

Both hands (Answers Page)

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

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

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

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

North hands

We_Overcall_NT_then_MSS

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

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

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

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

Both hands (Answers Page)

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

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

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

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

South hands**We_Overcall_NT_then_MSS**

Board: 42	♠ 843	RHO opens the bidding 1♦.
Dealer: East	♥ AK72	You bid next.
Vul: E-W	♦ A85	
HCP: 15	♣ A93	

Board: 43	♠ Q62	LHO opens the bidding 1♥.
Dealer: West	♥ A	Partner bids next.
Vul: None	♦ QT64	
HCP: 11+1	♣ QJ653	

Board: 44	♠ KQ2	RHO opens the bidding 1♥.
Dealer: East	♥ A983	You bid next.
Vul: E-W	♦ K52	
HCP: 15	♣ K32	

Board: 45	♠ 5	Partner bids first.
Dealer: North	♥ J9542	East (RHO) bids 1NT if possible.
Vul: Both	♦ 9764	West (LHO) bids 2♠ if possible.
HCP: 2+1	♣ J86	East (RHO) Doubles 4♠ if possible.

Both hands (Answers Page)

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

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

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

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

North hands

We_Overcall_NT_then_MSS

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

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

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

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

Both hands (Answers Page)

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

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

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

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

South hands**We_Overcall_NT_then_MSS**

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

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

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

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

Both hands (Answers Page)

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

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

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

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

North hands

We_Overcall_NT_then_MSS

Board: 50 ♠ 742 LHO opens the bidding 1 ♠.

Dealer: East ♥ 3 Partner bids next.

Vul: N-S ♦ KT943 East (LHO) Doubles 2 ♠ if possible.

HCP: 8+1 ♣ AJ86

Board: 51 ♠ K84 RHO opens the bidding 1 ♠.

Dealer: West ♥ AJ4 You bid next.

Vul: Both ♦ Q8 West (RHO) bids 3 ♥ if possible.

HCP: 15+1 ♣ KQ732 East (LHO) bids 3 ♠ if possible.

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

Dealer: East ♥ QJ9 Partner bids next.

Vul: N-S ♦ 98764

HCP: 10+1 ♣ AQ65

Board: 53 ♠ A87 RHO opens the bidding 1 ♣.

Dealer: West ♥ A42 You bid next.

Vul: None ♦ AT83

HCP: 15 ♣ QJ2

Board: 54 ♠ Q65 LHO opens the bidding 1 ♥.

Dealer: East ♥ Q Partner bids next.

Vul: E-W ♦ QT753

HCP: 10+1 ♣ KJT3

Both hands (Answers Page)

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

Board: 51	North:	South:	W	N	E	S
Dealer: West	♠ K84	♠ T	1 ♠	1NT	Pass	2 ♠ ¹
Vul: Both	♥ AJ4	♥ Q73	3 ♥	Pass	3 ♠	3NT
North HCP: 15+1	♦ Q8	♦ KJT54			All Pass	
South HCP: 11+1	♣ KQ732	♣ AJ85				1. 1N-2S Minor Suit Stayman
Contract: 3NT South						

Board: 52	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ K98			1 ♣	1NT
Vul: N-S	♥ QJ9	♥ K7	Pass	2 ♠ ¹	Pass	3 ♣ ²
North HCP: 10+1	♦ 98764	♦ AQT3			All Pass	
South HCP: 15	♣ AQ65	♣ KT72				1. 1N-2S Minor Suit Stayman
Contract: 3 ♣ South						2. artificial

Board: 53	North:	South:	W	N	E	S
Dealer: West	♠ A87	♠ 64	1 ♣	1NT	Pass	2 ♠ ¹
Vul: None	♥ A42	♥ Q8	Pass	3 ♦ ²	All Pass	
North HCP: 15	♦ AT83	♦ K7654				1. 1N-2S Minor Suit Stayman
South HCP: 8+1	♣ QJ2	♣ K863				2. artificial
Contract: 3 ♦ North						

Board: 54	North:	South:	W	N	E	S
Dealer: East	♠ Q65	♠ AK2			1 ♥	1NT
Vul: E-W	♥ Q	♥ A872	Pass	2 ♠ ¹	Pass	2NT ²
North HCP: 10+1	♦ QT753	♦ A42	Pass	3NT	All Pass	
South HCP: 15	♣ KJT3	♣ 654				1. 1N-2S Minor Suit Stayman
Contract: 3NT North						2. artificial

South hands**We_Overcall_NT_then_MSS**

Board: 50 ♠ A96 RHO opens the bidding 1 ♠.

Dealer: East ♥ KQ92 You bid next.

Vul: N-S ♦ A72 East (RHO) Doubles 2 ♠ if possible.

HCP: 16 ♣ K74

Board: 51 ♠ T LHO opens the bidding 1 ♠.

Dealer: West ♥ Q73 Partner bids next.

Vul: Both ♦ KJT54 West (LHO) bids 3 ♥ if possible.

HCP: 11+1 ♣ AJ85 East (RHO) bids 3 ♠ if possible.

Board: 52 ♠ K98 RHO opens the bidding 1 ♣.

Dealer: East ♥ K7 You bid next.

Vul: N-S ♦ AQT3

HCP: 15 ♣ KT72

Board: 53 ♠ 64 LHO opens the bidding 1 ♣.

Dealer: West ♥ Q8 Partner bids next.

Vul: None ♦ K7654

HCP: 8+1 ♣ K863

Board: 54 ♠ AK2 RHO opens the bidding 1 ♥.

Dealer: East ♥ A872 You bid next.

Vul: E-W ♦ A42

HCP: 15 ♣ 654

Both hands (Answers Page)

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

Board: 51	North:	South:	W	N	E	S
Dealer: West	♠ K84	♠ T	1 ♠	1NT	Pass	2 ♠ ¹
Vul: Both	♥ AJ4	♥ Q73	3 ♥	Pass	3 ♠	3NT
North HCP: 15+1	♦ Q8	♦ KJT54			All Pass	
South HCP: 11+1	♣ KQ732	♣ AJ85				
Contract: 3NT South			1.	1N-2S Minor Suit Stayman		

Board: 52	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ K98			1 ♣	1NT
Vul: N-S	♥ QJ9	♥ K7	Pass	2 ♠ ¹	Pass	3 ♣ ²
North HCP: 10+1	♦ 98764	♦ AQT3			All Pass	
South HCP: 15	♣ AQ65	♣ KT72				
Contract: 3 ♣ South			1.	1N-2S Minor Suit Stayman		
			2.	artificial		

Board: 53	North:	South:	W	N	E	S
Dealer: West	♠ A87	♠ 64	1 ♣	1NT	Pass	2 ♠ ¹
Vul: None	♥ A42	♥ Q8	Pass	3 ♦ ²	All Pass	
North HCP: 15	♦ AT83	♦ K7654				
South HCP: 8+1	♣ QJ2	♣ K863	1.	1N-2S Minor Suit Stayman		
Contract: 3 ♦ North			2.	artificial		

Board: 54	North:	South:	W	N	E	S
Dealer: East	♠ Q65	♠ AK2			1 ♥	1NT
Vul: E-W	♥ Q	♥ A872	Pass	2 ♠ ¹	Pass	2NT ²
North HCP: 10+1	♦ QT753	♦ A42	Pass	3NT	All Pass	
South HCP: 15	♣ KJT3	♣ 654				
Contract: 3NT North			1.	1N-2S Minor Suit Stayman		
			2.	artificial		

North hands**We_Overcall_NT_then_MSS**

Board: 55 ♠ AT87 RHO opens the bidding 1♥.

Dealer: West ♥ KQ82 You bid next.

Vul: Both ♦ AJ7 West (RHO) Doubles 3♥ if possible.

HCP: 16 ♣ Q9

Board: 56 ♠ Q LHO opens the bidding 1♠.

Dealer: East ♥ K85 Partner bids next.

Vul: E-W ♦ AK832

HCP: 12+1 ♣ 9652

Board: 57 ♠ AKQ4 RHO opens the bidding 1♣.

Dealer: West ♥ K984 You bid next.

Vul: Both ♦ T9

HCP: 16 ♣ A86

Board: 58 ♠ A43 LHO opens the bidding 1♥.

Dealer: East ♥ K Partner bids next.

Vul: None ♦ KQ985

HCP: 12+1 ♣ 5432

Both hands (Answers Page)

Board: 55	North:	South:	W	N	E	S
Dealer: West	♠ AT87	♠ KQ	1 ♥	1NT	Pass	2 ♠ ¹
Vul: Both	♥ KQ82	♥ -	Pass	2NT ²	Pass	3 ♥ ³
North HCP: 16	♦ AJ7	♦ Q9842	X	3NT	All Pass	
South HCP: 11+3	♣ Q9	♣ A76432				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 56	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ A753			1 ♠	1NT
Vul: E-W	♥ K85	♥ AQ6	Pass	2 ♠ ¹	Pass	2NT ²
North HCP: 12+1	♦ AK832	♦ J64	Pass	3NT	All Pass	
South HCP: 15	♣ 9652	♣ KJ3				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 57	North:	South:	W	N	E	S
Dealer: West	♠ AKQ4	♠ 9	1 ♣	1NT	Pass	2 ♠ ¹
Vul: Both	♥ K984	♥ 72	Pass	2NT ²	Pass	3 ♠ ³
North HCP: 16	♦ T9	♦ AKQ87	Pass	3NT	All Pass	
South HCP: 10+2	♣ A86	♣ JT543				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 58	North:	South:	W	N	E	S
Dealer: East	♠ A43	♠ QJT5			1 ♥	1NT
Vul: None	♥ K	♥ A93	Pass	2 ♠ ¹	Pass	2NT ²
North HCP: 12+1	♦ KQ985	♦ J76	Pass	3NT	All Pass	
South HCP: 15	♣ 5432	♣ AKT				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

South hands**We_Overcall_NT_then_MSS**

Board: 55 ♠ KQ LHO opens the bidding 1♥.

Dealer: West ♥ - Partner bids next.

Vul: Both ♦ Q9842 West (LHO) Doubles 3♥ if possible.

HCP: 11+3 ♣ A76432

Board: 56 ♠ A753 RHO opens the bidding 1♠.

Dealer: East ♥ AQ6 You bid next.

Vul: E-W ♦ J64

HCP: 15 ♣ KJ3

Board: 57 ♠ 9 LHO opens the bidding 1♣.

Dealer: West ♥ 72 Partner bids next.

Vul: Both ♦ AKQ87

HCP: 10+2 ♣ JT543

Board: 58 ♠ QJT5 RHO opens the bidding 1♥.

Dealer: East ♥ A93 You bid next.

Vul: None ♦ J76

HCP: 15 ♣ AKT

Both hands (Answers Page)

Board: 55	North:	South:	W	N	E	S
Dealer: West	♠ AT87	♠ KQ	1 ♥	1NT	Pass	2 ♠ ¹
Vul: Both	♥ KQ82	♥ -	Pass	2NT ²	Pass	3 ♥ ³
North HCP: 16	♦ AJ7	♦ Q9842	X	3NT	All Pass	
South HCP: 11+3	♣ Q9	♣ A76432				1. 1N-2S Minor Suit Stayman
Contract: 3NT North						2. artificial
						3. artificial

Board: 56	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ A753			1 ♠	1NT
Vul: E-W	♥ K85	♥ AQ6	Pass	2 ♠ ¹	Pass	2NT ²
North HCP: 12+1	♦ AK832	♦ J64	Pass	3NT	All Pass	
South HCP: 15	♣ 9652	♣ KJ3				1. 1N-2S Minor Suit Stayman
Contract: 3NT North						2. artificial

Board: 57	North:	South:	W	N	E	S
Dealer: West	♠ AKQ4	♠ 9	1 ♣	1NT	Pass	2 ♠ ¹
Vul: Both	♥ K984	♥ 72	Pass	2NT ²	Pass	3 ♠ ³
North HCP: 16	♦ T9	♦ AKQ87	Pass	3NT	All Pass	
South HCP: 10+2	♣ A86	♣ JT543				1. 1N-2S Minor Suit Stayman
Contract: 3NT North						2. artificial
						3. artificial

Board: 58	North:	South:	W	N	E	S
Dealer: East	♠ A43	♠ QJT5			1 ♥	1NT
Vul: None	♥ K	♥ A93	Pass	2 ♠ ¹	Pass	2NT ²
North HCP: 12+1	♦ KQ985	♦ J76	Pass	3NT	All Pass	
South HCP: 15	♣ 5432	♣ AKT				1. 1N-2S Minor Suit Stayman
Contract: 3NT North						2. artificial

North hands

We_Overcall_NT_then_MSS

Board: 59	♠ 854	RHO opens the bidding 1♥.
Dealer: West	♥ KJ4	You bid next.
Vul: N-S	♦ AKJ	
HCP: 16	♣ A863	

Board: 60	♠ K	LHO opens the bidding 1♣.
Dealer: East	♥ 542	Partner bids next.
Vul: None	♦ AQ986	
HCP: 10+1	♣ J743	

Board: 61	♠ AKJ8	RHO opens the bidding 1♦.
Dealer: West	♥ K98	You bid next.
Vul: E-W	♦ A53	
HCP: 15	♣ T97	

Board: 62	♠ KQT9	RHO opens the bidding 1♦.
Dealer: West	♥ KQ3	You bid next.
Vul: N-S	♦ A87	
HCP: 16	♣ QT5	

Both hands (Answers Page)

Board: 59

Dealer: West
Vul: N-S
North HCP: 16
South HCP: 12+2
Contract: 6♣ South

North:

♠ 854
♥ KJ4
♦ AKJ
♣ A863

South:

♠ A
♥ 65
♦ Q8542
♣ KQJ74

W N E S

1 ♥ 1NT Pass 2 ♠¹
Pass 3 ♣² Pass 4NT
Pass 5 ♥³ Pass 6 ♣
All Pass

1. 1N-2S Minor Suit Stayman
2. artificial
3. A=2/5 or 5/5, Q(C)=0

Board: 60

Dealer: East
Vul: None
North HCP: 10+1
South HCP: 15
Contract: 2NT South

North:

♠ K
♥ 542
♦ AQ986
♣ J743

South:

♠ QJT9
♥ KT86
♦ K5
♣ AQ5

W N E S

1 ♣ 1NT
Pass 2 ♠¹ Pass 2NT²
All Pass

1. 1N-2S Minor Suit Stayman
2. artificial

Board: 61

Dealer: West
Vul: E-W
North HCP: 15
South HCP: 8+1
Contract: 2NT North

North:

♠ AKJ8
♥ K98
♦ A53
♣ T97

South:

♠ 3
♥ 762
♦ KQ876
♣ QJ84

W N E S

1 ♦ 1NT Pass 2 ♠¹
Pass 2NT² All Pass

1. 1N-2S Minor Suit Stayman
2. artificial

Board: 62

Dealer: West
Vul: N-S
North HCP: 16
South HCP: 8+3
Contract: 5♣ South

North:

♠ KQT9
♥ KQ3
♦ A87
♣ QT5

South:

♠ J5
♥ -
♦ QJ954
♣ KJ8432

W N E S

1 ♦ 1NT Pass 2 ♠¹
Pass 2NT² Pass 5 ♣
All Pass

1. 1N-2S Minor Suit Stayman
2. artificial

South hands**We_Overcall_NT_then_MSS**

Board: 59	♠ A	LHO opens the bidding 1♥.
Dealer: West	♥ 65	Partner bids next.
Vul: N-S	♦ Q8542	
HCP: 12+2	♣ KQJ74	

Board: 60	♠ QJT9	RHO opens the bidding 1♣.
Dealer: East	♥ KT86	You bid next.
Vul: None	♦ K5	
HCP: 15	♣ AQ5	

Board: 61	♠ 3	LHO opens the bidding 1♦.
Dealer: West	♥ 762	Partner bids next.
Vul: E-W	♦ KQ876	
HCP: 8+1	♣ QJ84	

Board: 62	♠ J5	LHO opens the bidding 1♦.
Dealer: West	♥ -	Partner bids next.
Vul: N-S	♦ QJ954	
HCP: 8+3	♣ KJ8432	

Both hands (Answers Page)

Board: 59

Dealer: West
Vul: N-S
North HCP: 16
South HCP: 12+2
Contract: 6♣ South

North:

♠ 854
♥ KJ4
♦ AKJ
♣ A863

South:

♠ A
♥ 65
♦ Q8542
♣ KQJ74

W N E S

1 ♥ 1NT Pass 2 ♠¹
Pass 3 ♣² Pass 4NT
Pass 5 ♥³ Pass 6 ♣
All Pass

1. 1N-2S Minor Suit Stayman
2. artificial
3. A=2/5 or 5/5, Q(C)=0

Board: 60

Dealer: East
Vul: None
North HCP: 10+1
South HCP: 15
Contract: 2NT South

North:

♠ K
♥ 542
♦ AQ986
♣ J743

South:

♠ QJT9
♥ KT86
♦ K5
♣ AQ5

W N E S

1 ♣ 1NT
Pass 2 ♠¹ Pass 2NT²
All Pass

1. 1N-2S Minor Suit Stayman
2. artificial

Board: 61

Dealer: West
Vul: E-W
North HCP: 15
South HCP: 8+1
Contract: 2NT North

North:

♠ AKJ8
♥ K98
♦ A53
♣ T97

South:

♠ 3
♥ 762
♦ KQ876
♣ QJ84

W N E S

1 ♦ 1NT Pass 2 ♠¹
Pass 2NT² All Pass

1. 1N-2S Minor Suit Stayman
2. artificial

Board: 62

Dealer: West
Vul: N-S
North HCP: 16
South HCP: 8+3
Contract: 5♣ South

North:

♠ KQT9
♥ KQ3
♦ A87
♣ QT5

South:

♠ J5
♥ -
♦ QJ954
♣ KJ8432

W N E S

1 ♦ 1NT Pass 2 ♠¹
Pass 2NT² Pass 5 ♣
All Pass

1. 1N-2S Minor Suit Stayman
2. artificial

North hands

We_Overcall_NT_then_MSS

Board: 63 ♠ K92 RHO opens the bidding 1 ♠.

Dealer: West ♥ AQ65 You bid next.

Vul: Both ♦ QT83 West (RHO) Doubles 2 ♠ if possible.

HCP: 15 ♣ A7

Board: 64 ♠ 62 LHO opens the bidding 1 ♠.

Dealer: East ♥ A7 Partner bids next.

Vul: E-W ♦ KT853 East (LHO) Doubles 2 ♠ if possible.

HCP: 10+1 ♣ KT54

Board: 65 ♠ J62 RHO opens the bidding 1 ♣.

Dealer: West ♥ QJ93 You bid next.

Vul: N-S ♦ K42

HCP: 15 ♣ AKJ

Board: 66 ♠ A LHO opens the bidding 1 ♠.

Dealer: East ♥ 975 Partner bids next.

Vul: Both ♦ AT97

HCP: 10+1 ♣ Q8764

Both hands (Answers Page)

Board: 63	North:	South:	W	N	E	S
Dealer: West	♠ K92	♠ T	1 ♠	1NT	Pass	2 ♠ ¹
Vul: Both	♥ AQ65	♥ J83	X	3 ♦ ²	Pass	3 ♠ ³
North HCP: 15	♦ QT83	♦ AKJ97	Pass	3NT	All Pass	
South HCP: 10+1	♣ A7	♣ JT92				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 64	North:	South:	W	N	E	S
Dealer: East	♠ 62	♠ AQ4		1 ♠	1NT	
Vul: E-W	♥ A7	♥ Q542	Pass	2 ♠ ¹	X	3 ♣ ²
North HCP: 10+1	♦ KT853	♦ Q9	Pass	3NT	All Pass	
South HCP: 15	♣ KT54	♣ AJ87				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 65	North:	South:	W	N	E	S
Dealer: West	♠ J62	♠ Q8	1 ♣	1NT	Pass	2 ♠ ¹
Vul: N-S	♥ QJ93	♥ A6	Pass	2NT ²	Pass	3NT
North HCP: 15	♦ K42	♦ A985	All Pass			
South HCP: 12+1	♣ AKJ	♣ QT652				
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 66	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ KQ93		1 ♠	1NT	
Vul: Both	♥ 975	♥ KQ63	Pass	2 ♠ ¹	Pass	2NT ²
North HCP: 10+1	♦ AT97	♦ Q3	Pass	3NT	All Pass	
South HCP: 16	♣ Q8764	♣ A53				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

South hands**We_Overcall_NT_then_MSS**

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

Dealer: West ♥ J83 Partner bids next.

Vul: Both ♦ AKJ97 West (LHO) Doubles 2 ♠ if possible.

HCP: 10+1 ♣ JT92

Board: 64 ♠ AQ4 RHO opens the bidding 1 ♠.

Dealer: East ♥ Q542 You bid next.

Vul: E-W ♦ Q9 East (RHO) Doubles 2 ♠ if possible.

HCP: 15 ♣ AJ87

Board: 65 ♠ Q8 LHO opens the bidding 1 ♣.

Dealer: West ♥ A6 Partner bids next.

Vul: N-S ♦ A985

HCP: 12+1 ♣ QT652

Board: 66 ♠ KQ93 RHO opens the bidding 1 ♠.

Dealer: East ♥ KQ63 You bid next.

Vul: Both ♦ Q3

HCP: 16 ♣ A53

Both hands (Answers Page)

Board: 63	North:	South:	W	N	E	S
Dealer: West	♠ K92	♠ T	1 ♠	1NT	Pass	2 ♠ ¹
Vul: Both	♥ AQ65	♥ J83	X	3 ♦ ²	Pass	3 ♠ ³
North HCP: 15	♦ QT83	♦ AKJ97	Pass	3NT	All Pass	
South HCP: 10+1	♣ A7	♣ JT92				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 64	North:	South:	W	N	E	S
Dealer: East	♠ 62	♠ AQ4		1 ♠	1NT	
Vul: E-W	♥ A7	♥ Q542	Pass	2 ♠ ¹	X	3 ♣ ²
North HCP: 10+1	♦ KT853	♦ Q9	Pass	3NT	All Pass	
South HCP: 15	♣ KT54	♣ AJ87				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 65	North:	South:	W	N	E	S
Dealer: West	♠ J62	♠ Q8	1 ♣	1NT	Pass	2 ♠ ¹
Vul: N-S	♥ QJ93	♥ A6	Pass	2NT ²	Pass	3NT
North HCP: 15	♦ K42	♦ A985	All Pass			
South HCP: 12+1	♣ AKJ	♣ QT652				
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 66	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ KQ93		1 ♠	1NT	
Vul: Both	♥ 975	♥ KQ63	Pass	2 ♠ ¹	Pass	2NT ²
North HCP: 10+1	♦ AT97	♦ Q3	Pass	3NT	All Pass	
South HCP: 16	♣ Q8764	♣ A53				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

North hands

We_Overcall_NT_then_MSS

Board: 67	♠ K97	RHO opens the bidding 1♥.
Dealer: West	♥ KJ98	You bid next.
Vul: E-W	♦ KQJ2	
HCP: 15	♣ Q2	

Board: 68	♠ AK3	LHO opens the bidding 1♦.
Dealer: East	♥ 3	Partner bids next.
Vul: E-W	♦ Q942	
HCP: 9+1	♣ 76432	

Board: 69	♠ AK63	RHO opens the bidding 1♥.
Dealer: West	♥ QJ8	You bid next.
Vul: E-W	♦ T82	
HCP: 15	♣ KQ7	

Board: 70	♠ 4	LHO opens the bidding 1♠.
Dealer: East	♥ J53	Partner bids next.
Vul: N-S	♦ AQ964	
HCP: 10+1	♣ QJT2	

Both hands (Answers Page)

Board: 67

Dealer: West
Vul: E-W
North HCP: 15
South HCP: 11+1
Contract: 5♦ North

North:

♠ K97
♥ KJ98
♦ KQJ2
♣ Q2

South:

♠ AT
♥ T7
♦ A9754
♣ K985

W N E S

1♥ 1NT Pass 2♠¹
Pass 3♦² Pass 4♣
Pass 4♥ Pass 4♠
Pass 5♦ All Pass

1. 1N-2S Minor Suit Stayman
2. artificial

Board: 68

Dealer: East
Vul: E-W
North HCP: 9+1
South HCP: 15
Contract: 2NT South

North:

♠ AK3
♥ 3
♦ Q942
♣ 76432

South:

♠ QT2
♥ AJT8
♦ AT7
♣ KJT

W N E S

1♦ 1NT
Pass 2♠¹ Pass 2NT²
All Pass
1. 1N-2S Minor Suit Stayman
2. artificial

Board: 69

Dealer: West
Vul: E-W
North HCP: 15
South HCP: 12+1
Contract: 3NT South

North:

♠ AK63
♥ QJ8
♦ T82
♣ KQ7

South:

♠ 75
♥ 72
♦ AK95
♣ AJ853

W N E S

1♥ 1NT Pass 2♠¹
Pass 2NT² Pass 3NT
All Pass
1. 1N-2S Minor Suit Stayman
2. artificial

Board: 70

Dealer: East
Vul: N-S
North HCP: 10+1
South HCP: 16
Contract: 3NT South

North:

♠ 4
♥ J53
♦ AQ964
♣ QJT2

South:

♠ AJ62
♥ AT87
♦ K87
♣ A9

W N E S

1♠ 1NT
Pass 2♠¹ Pass 2NT²
Pass 3♠³ Pass 3NT
All Pass
1. 1N-2S Minor Suit Stayman
2. artificial
3. artificial

South hands**We_Overcall_NT_then_MSS**

Board: 67	♠ AT	LHO opens the bidding 1♥.
Dealer: West	♥ T7	Partner bids next.
Vul: E-W	♦ A9754	
HCP: 11+1	♣ K985	

Board: 68	♠ QT2	RHO opens the bidding 1♦.
Dealer: East	♥ AJT8	You bid next.
Vul: E-W	♦ AT7	
HCP: 15	♣ KJT	

Board: 69	♠ 75	LHO opens the bidding 1♥.
Dealer: West	♥ 72	Partner bids next.
Vul: E-W	♦ AK95	
HCP: 12+1	♣ AJ853	

Board: 70	♠ AJ62	RHO opens the bidding 1♠.
Dealer: East	♥ AT87	You bid next.
Vul: N-S	♦ K87	
HCP: 16	♣ A9	

Both hands (Answers Page)

Board: 67

Dealer: West
Vul: E-W
North HCP: 15
South HCP: 11+1
Contract: 5♦ North

North:

♠ K97
♥ KJ98
♦ KQJ2
♣ Q2

South:

♠ AT
♥ T7
♦ A9754
♣ K985

W N E S

1♥ 1NT Pass 2♠¹
Pass 3♦² Pass 4♣
Pass 4♥ Pass 4♠
Pass 5♦ All Pass

1. 1N-2S Minor Suit Stayman
2. artificial

Board: 68

Dealer: East
Vul: E-W
North HCP: 9+1
South HCP: 15
Contract: 2NT South

North:

♠ AK3
♥ 3
♦ Q942
♣ 76432

South:

♠ QT2
♥ AJT8
♦ AT7
♣ KJT

W N E S

1♦ 1NT
Pass 2♠¹ Pass 2NT²
All Pass
1. 1N-2S Minor Suit Stayman
2. artificial

Board: 69

Dealer: West
Vul: E-W
North HCP: 15
South HCP: 12+1
Contract: 3NT South

North:

♠ AK63
♥ QJ8
♦ T82
♣ KQ7

South:

♠ 75
♥ 72
♦ AK95
♣ AJ853

W N E S

1♥ 1NT Pass 2♠¹
Pass 2NT² Pass 3NT
All Pass
1. 1N-2S Minor Suit Stayman
2. artificial

Board: 70

Dealer: East
Vul: N-S
North HCP: 10+1
South HCP: 16
Contract: 3NT South

North:

♠ 4
♥ J53
♦ AQ964
♣ QJT2

South:

♠ AJ62
♥ AT87
♦ K87
♣ A9

W N E S

1♠ 1NT
Pass 2♠¹ Pass 2NT²
Pass 3♠³ Pass 3NT
All Pass
1. 1N-2S Minor Suit Stayman
2. artificial
3. artificial

North hands

We_Overcall_NT_then_MSS

Board: 71 ♠ AJ53 RHO opens the bidding 1 ♠.

Dealer: West ♥ AKJ2 You bid next.

Vul: N-S ♦ K9

HCP: 16 ♣ 872

Board: 72 ♠ T9 LHO opens the bidding 1 ♠.

Dealer: East ♥ 62 Partner bids next.

Vul: E-W ♦ AQJ86 East (LHO) bids 3 ♥ if possible.

HCP: 10+1 ♣ KT64

Board: 73 ♠ A652 RHO opens the bidding 1 ♥.

Dealer: West ♥ KJ3 You bid next.

Vul: E-W ♦ J4

HCP: 16 ♣ AK75

Board: 74 ♠ J LHO opens the bidding 1 ♠.

Dealer: East ♥ 3 Partner bids next.

Vul: N-S ♦ JT876

HCP: 7+3 ♣ AJ9874

Board: 75 ♠ Q5 RHO opens the bidding 1 ♦.

Dealer: West ♥ AK87 You bid next.

Vul: Both ♦ KT8

HCP: 15 ♣ K542

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: West	♠ AJ53	♠ KQ	1 ♠	1NT	Pass	2 ♠ ¹
Vul: N-S	♥ AKJ2	♥ 97	Pass	2NT ²	Pass	3NT
North HCP: 16	♦ K9	♦ QJ83		All Pass		
South HCP: 10+1	♣ 872	♣ QT943				1. 1N-2S Minor Suit Stayman
Contract: 3NT South						2. artificial

Board: 72	North:	South:	W	N	E	S
Dealer: East	♠ T9	♠ QJ7		1 ♠		1NT
Vul: E-W	♥ 62	♥ AT8	Pass	2 ♠ ¹	3 ♥	4 ♣
North HCP: 10+1	♦ AQJ86	♦ K3		All Pass		
South HCP: 15+1	♣ KT64	♣ AJ872				1. 1N-2S Minor Suit Stayman
Contract: 4 ♣ South						

Board: 73	North:	South:	W	N	E	S
Dealer: West	♠ A652	♠ K	1 ♥	1NT	Pass	2 ♠ ¹
Vul: E-W	♥ KJ3	♥ 942	Pass	3 ♣ ²	Pass	3NT
North HCP: 16	♦ J4	♦ KQ853		All Pass		
South HCP: 10+1	♣ AK75	♣ QT42				1. 1N-2S Minor Suit Stayman
Contract: 3NT South						2. artificial

Board: 74	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ A654		1 ♠		1NT
Vul: N-S	♥ 3	♥ KJ95	Pass	2 ♠ ¹	Pass	3NT ²
North HCP: 7+3	♦ JT876	♦ AQ		All Pass		
South HCP: 17	♣ AJ9874	♣ K65				1. 1N-2S Minor Suit Stayman
Contract: 3NT South						2. artificial

Board: 75	North:	South:	W	N	E	S
Dealer: West	♠ Q5	♠ K2	1 ♦	1NT	Pass	2 ♠ ¹
Vul: Both	♥ AK87	♥ J6	Pass	3 ♣ ²	All Pass	
North HCP: 15	♦ KT8	♦ Q543				1. 1N-2S Minor Suit Stayman
South HCP: 9+1	♣ K542	♣ QJT98				2. artificial
Contract: 3 ♣ North						

South hands**We_Overcall_NT_then_MSS**

Board: 71	♠ KQ	LHO opens the bidding 1♠.
Dealer: West	♥ 97	Partner bids next.
Vul: N-S	♦ QJ83	
HCP: 10+1	♣ QT943	

Board: 72	♠ QJ7	RHO opens the bidding 1♠.
Dealer: East	♥ AT8	You bid next.
Vul: E-W	♦ K3	East (RHO) bids 3♥ if possible.
HCP: 15+1	♣ AJ872	

Board: 73	♠ K	LHO opens the bidding 1♥.
Dealer: West	♥ 942	Partner bids next.
Vul: E-W	♦ KQ853	
HCP: 10+1	♣ QT42	

Board: 74	♠ A654	RHO opens the bidding 1♠.
Dealer: East	♥ KJ95	You bid next.
Vul: N-S	♦ AQ	
HCP: 17	♣ K65	

Board: 75	♠ K2	LHO opens the bidding 1♦.
Dealer: West	♥ J6	Partner bids next.
Vul: Both	♦ Q543	
HCP: 9+1	♣ QJT98	

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: West	♠ AJ53	♠ KQ	1 ♠	1NT	Pass	2 ♠ ¹
Vul: N-S	♥ AKJ2	♥ 97	Pass	2NT ²	Pass	3NT
North HCP: 16	♦ K9	♦ QJ83		All Pass		
South HCP: 10+1	♣ 872	♣ QT943				1. 1N-2S Minor Suit Stayman
Contract: 3NT South						2. artificial

Board: 72	North:	South:	W	N	E	S
Dealer: East	♠ T9	♠ QJ7			1 ♠	1NT
Vul: E-W	♥ 62	♥ AT8	Pass	2 ♠ ¹	3 ♥	4 ♣
North HCP: 10+1	♦ AQJ86	♦ K3		All Pass		
South HCP: 15+1	♣ KT64	♣ AJ872				1. 1N-2S Minor Suit Stayman
Contract: 4 ♣ South						

Board: 73	North:	South:	W	N	E	S
Dealer: West	♠ A652	♠ K	1 ♥	1NT	Pass	2 ♠ ¹
Vul: E-W	♥ KJ3	♥ 942	Pass	3 ♣ ²	Pass	3NT
North HCP: 16	♦ J4	♦ KQ853		All Pass		
South HCP: 10+1	♣ AK75	♣ QT42				1. 1N-2S Minor Suit Stayman
Contract: 3NT South						2. artificial

Board: 74	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ A654			1 ♠	1NT
Vul: N-S	♥ 3	♥ KJ95	Pass	2 ♠ ¹	Pass	3NT ²
North HCP: 7+3	♦ JT876	♦ AQ		All Pass		
South HCP: 17	♣ AJ9874	♣ K65				1. 1N-2S Minor Suit Stayman
Contract: 3NT South						2. artificial

Board: 75	North:	South:	W	N	E	S
Dealer: West	♠ Q5	♠ K2	1 ♦	1NT	Pass	2 ♠ ¹
Vul: Both	♥ AK87	♥ J6	Pass	3 ♣ ²	All Pass	
North HCP: 15	♦ KT8	♦ Q543				1. 1N-2S Minor Suit Stayman
South HCP: 9+1	♣ K542	♣ QJT98				2. artificial
Contract: 3 ♣ North						

North hands

We_Overcall_NT_then_MSS

Board: 76	♠ 83	LHO opens the bidding 1♥.
Dealer: East	♥ AQ	Partner bids next.
Vul: None	♦ Q876	
HCP: 10+1	♣ Q6532	

Board: 77	♠ AT97	RHO opens the bidding 1♣.
Dealer: West	♥ QT8	You bid next.
Vul: N-S	♦ A6	
HCP: 15	♣ KQ64	

Board: 78	♠ 86	LHO opens the bidding 1♣.
Dealer: East	♥ A8	Partner bids next.
Vul: None	♦ KT632	
HCP: 10+1	♣ KT32	

Board: 79	♠ AJ52	RHO opens the bidding 1♠.
Dealer: West	♥ AK97	You bid next.
Vul: E-W	♦ 42	
HCP: 17	♣ KQ9	

Board: 80	♠ AKT	LHO opens the bidding 1♥.
Dealer: East	♥ 6	Partner bids next.
Vul: Both	♦ JT876	
HCP: 10+1	♣ Q974	

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: East	♠ 83	♠ AKJ			1 ♥	1NT
Vul: None	♥ AQ	♥ KT84	Pass	2 ♠ ¹	Pass	3 ♦ ²
North HCP: 10+1	♦ Q876	♦ K954	Pass	3NT	All Pass	
South HCP: 15	♣ Q6532	♣ J4				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 77	North:	South:	W	N	E	S
Dealer: West	♠ AT97	♠ Q6	1 ♣	1NT	Pass	2 ♠ ¹
Vul: N-S	♥ QT8	♥ AK	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ A6	♦ JT982	All Pass			
South HCP: 11+1	♣ KQ64	♣ JT95				
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 78	North:	South:	W	N	E	S
Dealer: East	♠ 86	♠ Q952			1 ♣	1NT
Vul: None	♥ A8	♥ K74	Pass	2 ♠ ¹	Pass	2NT ²
North HCP: 10+1	♦ KT632	♦ AQ4	Pass	3NT	All Pass	
South HCP: 15	♣ KT32	♣ A87				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 79	North:	South:	W	N	E	S
Dealer: West	♠ AJ52	♠ Q	1 ♠	1NT	Pass	2 ♠ ¹
Vul: E-W	♥ AK97	♥ J5	Pass	3NT ²	All Pass	
North HCP: 17	♦ 42	♦ K8753				
South HCP: 10+2	♣ KQ9	♣ AT843	1. 1N-2S Minor Suit Stayman			
Contract: 3NT North			2. artificial			

Board: 80	North:	South:	W	N	E	S
Dealer: East	♠ AKT	♠ Q62			1 ♥	1NT
Vul: Both	♥ 6	♥ K743	Pass	2 ♠ ¹	Pass	3NT ²
North HCP: 10+1	♦ JT876	♦ AKQ	All Pass			
South HCP: 17	♣ Q974	♣ K86				
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

South hands**We_Overcall_NT_then_MSS**

Board: 76	♠ AKJ	RHO opens the bidding 1♥.
Dealer: East	♥ KT84	You bid next.
Vul: None	♦ K954	
HCP: 15	♣ J4	

Board: 77	♠ Q6	LHO opens the bidding 1♣.
Dealer: West	♥ AK	Partner bids next.
Vul: N-S	♦ JT982	
HCP: 11+1	♣ JT95	

Board: 78	♠ Q952	RHO opens the bidding 1♣.
Dealer: East	♥ K74	You bid next.
Vul: None	♦ AQ4	
HCP: 15	♣ A87	

Board: 79	♠ Q	LHO opens the bidding 1♠.
Dealer: West	♥ J5	Partner bids next.
Vul: E-W	♦ K8753	
HCP: 10+2	♣ AT843	

Board: 80	♠ Q62	RHO opens the bidding 1♥.
Dealer: East	♥ K743	You bid next.
Vul: Both	♦ AKQ	
HCP: 17	♣ K86	

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: East	♠ 83	♠ AKJ			1 ♥	1NT
Vul: None	♥ AQ	♥ KT84	Pass	2 ♠ ¹	Pass	3 ♦ ²
North HCP: 10+1	♦ Q876	♦ K954	Pass	3NT	All Pass	
South HCP: 15	♣ Q6532	♣ J4				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 77	North:	South:	W	N	E	S
Dealer: West	♠ AT97	♠ Q6	1 ♣	1NT	Pass	2 ♠ ¹
Vul: N-S	♥ QT8	♥ AK	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ A6	♦ JT982	All Pass			
South HCP: 11+1	♣ KQ64	♣ JT95				
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 78	North:	South:	W	N	E	S
Dealer: East	♠ 86	♠ Q952			1 ♣	1NT
Vul: None	♥ A8	♥ K74	Pass	2 ♠ ¹	Pass	2NT ²
North HCP: 10+1	♦ KT632	♦ AQ4	Pass	3NT	All Pass	
South HCP: 15	♣ KT32	♣ A87				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 79	North:	South:	W	N	E	S
Dealer: West	♠ AJ52	♠ Q	1 ♠	1NT	Pass	2 ♠ ¹
Vul: E-W	♥ AK97	♥ J5	Pass	3NT ²	All Pass	
North HCP: 17	♦ 42	♦ K8753				
South HCP: 10+2	♣ KQ9	♣ AT843	1. 1N-2S Minor Suit Stayman			
Contract: 3NT North			2. artificial			

Board: 80	North:	South:	W	N	E	S
Dealer: East	♠ AKT	♠ Q62			1 ♥	1NT
Vul: Both	♥ 6	♥ K743	Pass	2 ♠ ¹	Pass	3NT ²
North HCP: 10+1	♦ JT876	♦ AKQ	All Pass			
South HCP: 17	♣ Q974	♣ K86				
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

North hands

We_Overcall_NT_then_MSS

Board: 81	♠ KT7	RHO opens the bidding 1♠.
Dealer: West	♥ J954	You bid next.
Vul: Both	♦ A85	
HCP: 15	♣ AK5	

Board: 82	♠ JT	LHO opens the bidding 1♦.
Dealer: East	♥ 32	Partner bids next.
Vul: E-W	♦ KQT7	
HCP: 9+1	♣ K9852	

Board: 83	♠ 8543	RHO opens the bidding 1♣.
Dealer: West	♥ AKJ	You bid next.
Vul: E-W	♦ Q97	
HCP: 15	♣ KQ3	

Board: 84	♠ JT5	LHO opens the bidding 1♥.
Dealer: East	♥ 7	Partner bids next.
Vul: Both	♦ AQJ3	
HCP: 11+1	♣ K8643	

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: West	♠ KT7	♠ QJ	1 ♠	1NT	Pass	2 ♠ ¹
Vul: Both	♥ J954	♥ T	Pass	2NT ²	Pass	3 ♥ ³
North HCP: 15	♦ A85	♦ KQJ93	Pass	3NT	All Pass	
South HCP: 10+2	♣ AK5	♣ JT762				1. 1N-2S Minor Suit Stayman
Contract: 3NT North						2. artificial
						3. artificial

Board: 82	North:	South:	W	N	E	S
Dealer: East	♠ JT	♠ Q72			1 ♦	1NT
Vul: E-W	♥ 32	♥ AJT	Pass	2 ♠ ¹	Pass	3 ♣ ²
North HCP: 9+1	♦ KQT7	♦ A43	All Pass			
South HCP: 15	♣ K9852	♣ A764				1. 1N-2S Minor Suit Stayman
Contract: 3 ♣ South						2. artificial

Board: 83	North:	South:	W	N	E	S
Dealer: West	♠ 8543	♠ KT	1 ♣	1NT	Pass	2 ♠ ¹
Vul: E-W	♥ AKJ	♥ 53	Pass	2NT ²	All Pass	
North HCP: 15	♦ Q97	♦ AJT86				1. 1N-2S Minor Suit Stayman
South HCP: 9+1	♣ KQ3	♣ J542				2. artificial
Contract: 2NT North						

Board: 84	North:	South:	W	N	E	S
Dealer: East	♠ JT5	♠ KQ73			1 ♥	1NT
Vul: Both	♥ 7	♥ AQ86	Pass	2 ♠ ¹	Pass	3NT ²
North HCP: 11+1	♦ AQJ3	♦ 82	All Pass			
South HCP: 17	♣ K8643	♣ AQT				1. 1N-2S Minor Suit Stayman
Contract: 3NT South						2. artificial

South hands**We_Overcall_NT_then_MSS**

Board: 81	♠ QJ	LHO opens the bidding 1♠.
Dealer: West	♥ T	Partner bids next.
Vul: Both	♦ KQJ93	
HCP: 10+2	♣ JT762	

Board: 82	♠ Q72	RHO opens the bidding 1♦.
Dealer: East	♥ AJT	You bid next.
Vul: E-W	♦ A43	
HCP: 15	♣ A764	

Board: 83	♠ KT	LHO opens the bidding 1♣.
Dealer: West	♥ 53	Partner bids next.
Vul: E-W	♦ AJT86	
HCP: 9+1	♣ J542	

Board: 84	♠ KQ73	RHO opens the bidding 1♥.
Dealer: East	♥ AQ86	You bid next.
Vul: Both	♦ 82	
HCP: 17	♣ AQT	

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: West	♠ KT7	♠ QJ	1 ♠	1NT	Pass	2 ♠ ¹
Vul: Both	♥ J954	♥ T	Pass	2NT ²	Pass	3 ♥ ³
North HCP: 15	♦ A85	♦ KQJ93	Pass	3NT	All Pass	
South HCP: 10+2	♣ AK5	♣ JT762				1. 1N-2S Minor Suit Stayman
Contract: 3NT North						2. artificial
						3. artificial

Board: 82	North:	South:	W	N	E	S
Dealer: East	♠ JT	♠ Q72			1 ♦	1NT
Vul: E-W	♥ 32	♥ AJT	Pass	2 ♠ ¹	Pass	3 ♣ ²
North HCP: 9+1	♦ KQT7	♦ A43	All Pass			
South HCP: 15	♣ K9852	♣ A764				1. 1N-2S Minor Suit Stayman
Contract: 3 ♣ South						2. artificial

Board: 83	North:	South:	W	N	E	S
Dealer: West	♠ 8543	♠ KT	1 ♣	1NT	Pass	2 ♠ ¹
Vul: E-W	♥ AKJ	♥ 53	Pass	2NT ²	All Pass	
North HCP: 15	♦ Q97	♦ AJT86				1. 1N-2S Minor Suit Stayman
South HCP: 9+1	♣ KQ3	♣ J542				2. artificial
Contract: 2NT North						

Board: 84	North:	South:	W	N	E	S
Dealer: East	♠ JT5	♠ KQ73			1 ♥	1NT
Vul: Both	♥ 7	♥ AQ86	Pass	2 ♠ ¹	Pass	3NT ²
North HCP: 11+1	♦ AQJ3	♦ 82	All Pass			
South HCP: 17	♣ K8643	♣ AQT				1. 1N-2S Minor Suit Stayman
Contract: 3NT South						2. artificial

North hands

We_Overcall_NT_then_MSS

Board: 85	♠ KQ7	RHO opens the bidding 1♥.
Dealer: West	♥ A96	You bid next.
Vul: E-W	♦ A742	
HCP: 15	♣ Q92	

Board: 86	♠ K7	LHO opens the bidding 1♥.
Dealer: East	♥ K9	Partner bids next.
Vul: Both	♦ T9742	
HCP: 11+1	♣ AJ75	

Board: 87	♠ KQJ3	RHO opens the bidding 1♥.
Dealer: West	♥ K53	You bid next.
Vul: E-W	♦ T94	
HCP: 15	♣ AQ5	

Board: 88	♠ A	LHO opens the bidding 1♦.
Dealer: East	♥ 9	Partner bids next.
Vul: None	♦ J97653	
HCP: 7+3	♣ Q9732	

Both hands (Answers Page)

Board: 85	North:	South:	W	N	E	S
Dealer: West	♠ KQ7	♠ AT6	1 ♥	1NT	Pass	2 ♠ ¹
Vul: E-W	♥ A96	♥ 2	Pass	3 ♦ ²	Pass	3 ♥ ³
North HCP: 15	♦ A742	♦ KQ983	Pass	3NT	All Pass	
South HCP: 12+1	♣ Q92	♣ K753				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 86	North:	South:	W	N	E	S
Dealer: East	♠ K7	♠ A93		1 ♥	1NT	
Vul: Both	♥ K9	♥ AT83	Pass	2 ♠ ¹	Pass	3 ♦ ²
North HCP: 11+1	♦ T9742	♦ KQ65	Pass	4 ♣	Pass	4 ♥
South HCP: 16	♣ AJ75	♣ KT	Pass	4 ♠	Pass	5 ♦
Contract: 5 ♦ South			All Pass			
			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 87	North:	South:	W	N	E	S
Dealer: West	♠ KQJ3	♠ 7	1 ♥	1NT	Pass	2 ♠ ¹
Vul: E-W	♥ K53	♥ A87	Pass	2NT ²	All Pass	
North HCP: 15	♦ T94	♦ AJ873				
South HCP: 9+1	♣ AQ5	♣ 8762	1. 1N-2S Minor Suit Stayman			
Contract: 2NT North			2. artificial			

Board: 88	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ KQ2		1 ♦	1NT	
Vul: None	♥ 9	♥ K54	Pass	2 ♠ ¹	Pass	3 ♦ ²
North HCP: 7+3	♦ J97653	♦ AQ82	All Pass			
South HCP: 15	♣ Q9732	♣ JT5	1. 1N-2S Minor Suit Stayman			
Contract: 3 ♦ South			2. artificial			

South hands**We_Overcall_NT_then_MSS**

Board: 85	♠ AT6	LHO opens the bidding 1♥.
Dealer: West	♥ 2	Partner bids next.
Vul: E-W	♦ KQ983	
HCP: 12+1	♣ K753	

Board: 86	♠ A93	RHO opens the bidding 1♥.
Dealer: East	♥ AT83	You bid next.
Vul: Both	♦ KQ65	
HCP: 16	♣ KT	

Board: 87	♠ 7	LHO opens the bidding 1♥.
Dealer: West	♥ A87	Partner bids next.
Vul: E-W	♦ AJ873	
HCP: 9+1	♣ 8762	

Board: 88	♠ KQ2	RHO opens the bidding 1♦.
Dealer: East	♥ K54	You bid next.
Vul: None	♦ AQ82	
HCP: 15	♣ JT5	

Both hands (Answers Page)

Board: 85	North:	South:	W	N	E	S
Dealer: West	♠ KQ7	♠ AT6	1 ♥	1NT	Pass	2 ♠ ¹
Vul: E-W	♥ A96	♥ 2	Pass	3 ♦ ²	Pass	3 ♥ ³
North HCP: 15	♦ A742	♦ KQ983	Pass	3NT	All Pass	
South HCP: 12+1	♣ Q92	♣ K753				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 86	North:	South:	W	N	E	S
Dealer: East	♠ K7	♠ A93		1 ♥	1NT	
Vul: Both	♥ K9	♥ AT83	Pass	2 ♠ ¹	Pass	3 ♦ ²
North HCP: 11+1	♦ T9742	♦ KQ65	Pass	4 ♣	Pass	4 ♥
South HCP: 16	♣ AJ75	♣ KT	Pass	4 ♠	Pass	5 ♦
Contract: 5 ♦ South			All Pass			
			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 87	North:	South:	W	N	E	S
Dealer: West	♠ KQJ3	♠ 7	1 ♥	1NT	Pass	2 ♠ ¹
Vul: E-W	♥ K53	♥ A87	Pass	2NT ²	All Pass	
North HCP: 15	♦ T94	♦ AJ873				
South HCP: 9+1	♣ AQ5	♣ 8762	1. 1N-2S Minor Suit Stayman			
Contract: 2NT North			2. artificial			

Board: 88	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ KQ2		1 ♦	1NT	
Vul: None	♥ 9	♥ K54	Pass	2 ♠ ¹	Pass	3 ♦ ²
North HCP: 7+3	♦ J97653	♦ AQ82	All Pass			
South HCP: 15	♣ Q9732	♣ JT5	1. 1N-2S Minor Suit Stayman			
Contract: 3 ♦ South			2. artificial			

North hands

We_Overcall_NT_then_MSS

Board: 89	♠ 742	RHO opens the bidding 1♦.
Dealer: West	♥ AQJ	You bid next.
Vul: Both	♦ A75	
HCP: 15	♣ A976	

Board: 90	♠ Q2	LHO opens the bidding 1♣.
Dealer: East	♥ QT	Partner bids next.
Vul: N-S	♦ 8643	
HCP: 8+1	♣ KJ842	

Board: 91	♠ AJ94	RHO opens the bidding 1♣.
Dealer: West	♥ QJT3	You bid next.
Vul: None	♦ A8	
HCP: 15	♣ KT4	

Board: 92	♠ Q9	LHO opens the bidding 1♠.
Dealer: East	♥ K7	Partner bids next.
Vul: N-S	♦ A8532	East (LHO) Doubles 2♠ if possible.
HCP: 11+1	♣ QT84	

Board: 93	♠ KT84	RHO opens the bidding 1♣.
Dealer: West	♥ KJ4	You bid next.
Vul: E-W	♦ K52	
HCP: 15	♣ KQ3	

Both hands (Answers Page)

Board: 89	North:	South:	W	N	E	S
Dealer: West	♠ 742	♠ J5	1 ♦	1NT	Pass	2 ♠ ¹
Vul: Both	♥ AQJ	♥ 72	Pass	3 ♣ ²	All Pass	
North HCP: 15	♦ A75	♦ KT43				
South HCP: 10+1	♣ A976	♣ KQJT5	1. 1N-2S Minor Suit Stayman			
Contract: 3 ♣ North			2. artificial			

Board: 90	North:	South:	W	N	E	S
Dealer: East	♠ Q2	♠ K75		1 ♣	1NT	
Vul: N-S	♥ QT	♥ A984	Pass	2 ♠ ¹	Pass	2NT ²
North HCP: 8+1	♦ 8643	♦ QT2	All Pass			
South HCP: 15	♣ KJ842	♣ AQ9	1. 1N-2S Minor Suit Stayman			
Contract: 2NT South			2. artificial			

Board: 91	North:	South:	W	N	E	S
Dealer: West	♠ AJ94	♠ K	1 ♣	1NT	Pass	2 ♠ ¹
Vul: None	♥ QJT3	♥ 842	Pass	2NT ²	All Pass	
North HCP: 15	♦ A8	♦ KQ532	1. 1N-2S Minor Suit Stayman			
South HCP: 8+1	♣ KT4	♣ 7532	2. artificial			
Contract: 2NT North						

Board: 92	North:	South:	W	N	E	S
Dealer: East	♠ Q9	♠ KT4		1 ♠	1NT	
Vul: N-S	♥ K7	♥ 643	Pass	2 ♠ ¹	X	3 ♦ ²
North HCP: 11+1	♦ A8532	♦ KQ97	Pass	3NT	All Pass	
South HCP: 15	♣ QT84	♣ AK2	1. 1N-2S Minor Suit Stayman			
Contract: 3NT North			2. artificial			

Board: 93	North:	South:	W	N	E	S
Dealer: West	♠ KT84	♠ 765	1 ♣	1NT	Pass	2 ♠ ¹
Vul: E-W	♥ KJ4	♥ A	Pass	2NT ²	Pass	3NT
North HCP: 15	♦ K52	♦ QJT64	All Pass			
South HCP: 11+1	♣ KQ3	♣ AT95	1. 1N-2S Minor Suit Stayman			
Contract: 3NT South			2. artificial			

South hands**We_Overcall_NT_then_MSS**

Board: 89	♠ J5	LHO opens the bidding 1♦.
Dealer: West	♥ 72	Partner bids next.
Vul: Both	♦ KT43	
HCP: 10+1	♣ KQJT5	

Board: 90	♠ K75	RHO opens the bidding 1♣.
Dealer: East	♥ A984	You bid next.
Vul: N-S	♦ QT2	
HCP: 15	♣ AQ9	

Board: 91	♠ K	LHO opens the bidding 1♣.
Dealer: West	♥ 842	Partner bids next.
Vul: None	♦ KQ532	
HCP: 8+1	♣ 7532	

Board: 92	♠ KT4	RHO opens the bidding 1♠.
Dealer: East	♥ 643	You bid next.
Vul: N-S	♦ KQ97	East (RHO) Doubles 2♠ if possible.
HCP: 15	♣ AK2	

Board: 93	♠ 765	LHO opens the bidding 1♣.
Dealer: West	♥ A	Partner bids next.
Vul: E-W	♦ QJT64	
HCP: 11+1	♣ AT95	

Both hands (Answers Page)

Board: 89	North:	South:	W	N	E	S
Dealer: West	♠ 742	♠ J5	1 ♦	1NT	Pass	2 ♠ ¹
Vul: Both	♥ AQJ	♥ 72	Pass	3 ♣ ²	All Pass	
North HCP: 15	♦ A75	♦ KT43				
South HCP: 10+1	♣ A976	♣ KQJT5	1. 1N-2S Minor Suit Stayman			
Contract: 3 ♣ North			2. artificial			

Board: 90	North:	South:	W	N	E	S
Dealer: East	♠ Q2	♠ K75		1 ♣	1NT	
Vul: N-S	♥ QT	♥ A984	Pass	2 ♠ ¹	Pass	2NT ²
North HCP: 8+1	♦ 8643	♦ QT2	All Pass			
South HCP: 15	♣ KJ842	♣ AQ9	1. 1N-2S Minor Suit Stayman			
Contract: 2NT South			2. artificial			

Board: 91	North:	South:	W	N	E	S
Dealer: West	♠ AJ94	♠ K	1 ♣	1NT	Pass	2 ♠ ¹
Vul: None	♥ QJT3	♥ 842	Pass	2NT ²	All Pass	
North HCP: 15	♦ A8	♦ KQ532	1. 1N-2S Minor Suit Stayman			
South HCP: 8+1	♣ KT4	♣ 7532	2. artificial			
Contract: 2NT North						

Board: 92	North:	South:	W	N	E	S
Dealer: East	♠ Q9	♠ KT4		1 ♠	1NT	
Vul: N-S	♥ K7	♥ 643	Pass	2 ♠ ¹	X	3 ♦ ²
North HCP: 11+1	♦ A8532	♦ KQ97	Pass	3NT	All Pass	
South HCP: 15	♣ QT84	♣ AK2	1. 1N-2S Minor Suit Stayman			
Contract: 3NT North			2. artificial			

Board: 93	North:	South:	W	N	E	S
Dealer: West	♠ KT84	♠ 765	1 ♣	1NT	Pass	2 ♠ ¹
Vul: E-W	♥ KJ4	♥ A	Pass	2NT ²	Pass	3NT
North HCP: 15	♦ K52	♦ QJT64	All Pass			
South HCP: 11+1	♣ KQ3	♣ AT95	1. 1N-2S Minor Suit Stayman			
Contract: 3NT South			2. artificial			

North hands

We_Overcall_NT_then_MSS

Board: 94	♠ T	LHO opens the bidding 1♥.
Dealer: East	♥ 642	Partner bids next.
Vul: None	♦ AJ65	
HCP: 8+1	♣ KT865	

Board: 95	♠ A74	RHO opens the bidding 1♦.
Dealer: West	♥ AQ95	You bid next.
Vul: None	♦ KJ4	
HCP: 15	♣ JT2	

Board: 96	♠ T5	LHO opens the bidding 1♦.
Dealer: East	♥ T2	Partner bids next.
Vul: E-W	♦ KQT5	
HCP: 8+1	♣ KT984	

Board: 97	♠ 652	RHO opens the bidding 1♣.
Dealer: West	♥ AJ	You bid next.
Vul: Both	♦ AJ97	
HCP: 15	♣ KQ75	

Both hands (Answers Page)

Board: 94	North:	South:	W	N	E	S
Dealer: East	♠ T	♠ QJ98			1 ♥	1NT
Vul: None	♥ 642	♥ AKQ	Pass	2 ♠ ¹	Pass	2NT ²
North HCP: 8+1	♦ AJ65	♦ Q92			All Pass	
South HCP: 15	♣ KT865	♣ J42				
Contract: 2NT South			1.	1N-2S Minor Suit Stayman		
			2.	artificial		

Board: 95	North:	South:	W	N	E	S
Dealer: West	♠ A74	♠ KT9	1 ♦	1NT	Pass	2 ♠ ¹
Vul: None	♥ AQ95	♥ 2	Pass	2NT ²	Pass	3 ♥ ³
North HCP: 15	♦ KJ4	♦ QT83	Pass	3NT	All Pass	
South HCP: 10+1	♣ JT2	♣ KQ843				
Contract: 3NT North			1.	1N-2S Minor Suit Stayman		
			2.	artificial		
			3.	artificial		

Board: 96	North:	South:	W	N	E	S
Dealer: East	♠ T5	♠ AK7			1 ♦	1NT
Vul: E-W	♥ T2	♥ 9874	Pass	2 ♠ ¹	Pass	2NT ²
North HCP: 8+1	♦ KQT5	♦ AJ4			All Pass	
South HCP: 16	♣ KT984	♣ A32				
Contract: 2NT South			1.	1N-2S Minor Suit Stayman		
			2.	artificial		

Board: 97	North:	South:	W	N	E	S
Dealer: West	♠ 652	♠ 73	1 ♣	1NT	Pass	2 ♠ ¹
Vul: Both	♥ AJ	♥ Q8	Pass	3 ♣ ²	All Pass	
North HCP: 15	♦ AJ97	♦ KT653				
South HCP: 9+1	♣ KQ75	♣ A642				
Contract: 3 ♣ North			1.	1N-2S Minor Suit Stayman		
			2.	artificial		

South hands**We_Overcall_NT_then_MSS**

Board: 94	♠ QJ98	RHO opens the bidding 1♥.
Dealer: East	♥ AKQ	You bid next.
Vul: None	♦ Q92	
HCP: 15	♣ J42	

Board: 95	♠ KT9	LHO opens the bidding 1♦.
Dealer: West	♥ 2	Partner bids next.
Vul: None	♦ QT83	
HCP: 10+1	♣ KQ843	

Board: 96	♠ AK7	RHO opens the bidding 1♦.
Dealer: East	♥ 9874	You bid next.
Vul: E-W	♦ AJ4	
HCP: 16	♣ A32	

Board: 97	♠ 73	LHO opens the bidding 1♣.
Dealer: West	♥ Q8	Partner bids next.
Vul: Both	♦ KT653	
HCP: 9+1	♣ A642	

Both hands (Answers Page)

Board: 94	North:	South:	W	N	E	S
Dealer: East	♠ T	♠ QJ98			1 ♥	1NT
Vul: None	♥ 642	♥ AKQ	Pass	2 ♠ ¹	Pass	2NT ²
North HCP: 8+1	♦ AJ65	♦ Q92			All Pass	
South HCP: 15	♣ KT865	♣ J42				
Contract: 2NT South			1.	1N-2S Minor Suit Stayman		
			2.	artificial		

Board: 95	North:	South:	W	N	E	S
Dealer: West	♠ A74	♠ KT9	1 ♦	1NT	Pass	2 ♠ ¹
Vul: None	♥ AQ95	♥ 2	Pass	2NT ²	Pass	3 ♥ ³
North HCP: 15	♦ KJ4	♦ QT83	Pass	3NT	All Pass	
South HCP: 10+1	♣ JT2	♣ KQ843				
Contract: 3NT North			1.	1N-2S Minor Suit Stayman		
			2.	artificial		
			3.	artificial		

Board: 96	North:	South:	W	N	E	S
Dealer: East	♠ T5	♠ AK7			1 ♦	1NT
Vul: E-W	♥ T2	♥ 9874	Pass	2 ♠ ¹	Pass	2NT ²
North HCP: 8+1	♦ KQT5	♦ AJ4			All Pass	
South HCP: 16	♣ KT984	♣ A32				
Contract: 2NT South			1.	1N-2S Minor Suit Stayman		
			2.	artificial		

Board: 97	North:	South:	W	N	E	S
Dealer: West	♠ 652	♠ 73	1 ♣	1NT	Pass	2 ♠ ¹
Vul: Both	♥ AJ	♥ Q8	Pass	3 ♣ ²	All Pass	
North HCP: 15	♦ AJ97	♦ KT653				
South HCP: 9+1	♣ KQ75	♣ A642				
Contract: 3 ♣ North			1.	1N-2S Minor Suit Stayman		
			2.	artificial		

North hands

We_Overcall_NT_then_MSS

Board: 98	♠ KT96	RHO opens the bidding 1♦.
Dealer: West	♥ Q5	You bid next.
Vul: None	♦ K85	
HCP: 15	♣ AK42	

Board: 99	♠ A52	RHO opens the bidding 1♦.
Dealer: West	♥ J8	You bid next.
Vul: Both	♦ AK92	
HCP: 15	♣ QJ92	

Board: 100	♠ J	LHO opens the bidding 1♣.
Dealer: East	♥ QT2	Partner bids next.
Vul: None	♦ KQT72	
HCP: 8+1	♣ 8653	

Board: 101	♠ QT97	RHO opens the bidding 1♥.
Dealer: West	♥ AQ8	You bid next.
Vul: E-W	♦ AQJ6	
HCP: 15	♣ 95	

Both hands (Answers Page)

Board: 98	North:	South:	W	N	E	S
Dealer: West	♠ KT96	♠ 7	1 ♦	1NT	Pass	2 ♠ ¹
Vul: None	♥ Q5	♥ A73	Pass	3 ♣ ²	Pass	3 ♣ ³
North HCP: 15	♦ K85	♦ AJ93	All Pass			
South HCP: 12+1	♣ AK42	♣ QJ653	1. 1N-2S Minor Suit Stayman 2. artificial 3. artificial			
Contract: 3 ♠ South						

Board: 99	North:	South:	W	N	E	S
Dealer: West	♠ A52	♠ 4	1 ♦	1NT	Pass	2 ♠ ¹
Vul: Both	♥ J8	♥ A54	Pass	3 ♣ ²	All Pass	
North HCP: 15	♦ AK92	♦ J854	1. 1N-2S Minor Suit Stayman 2. artificial			
South HCP: 8+1	♣ QJ92	♣ KT854				
Contract: 3 ♣ North						

Board: 100	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ A754			1 ♣	1NT
Vul: None	♥ QT2	♥ 9843	Pass	2 ♠ ¹	Pass	2NT ²
North HCP: 8+1	♦ KQT72	♦ AJ	All Pass			
South HCP: 15	♣ 8653	♣ AQ7	1. 1N-2S Minor Suit Stayman 2. artificial			
Contract: 2NT South						

Board: 101	North:	South:	W	N	E	S
Dealer: West	♠ QT97	♠ 853	1 ♥	1NT	Pass	2 ♠ ¹
Vul: E-W	♥ AQ8	♥ 2	Pass	3 ♦ ²	Pass	3 ♥ ³
North HCP: 15	♦ AQJ6	♦ KT54	Pass	3NT	All Pass	
South HCP: 10+1	♣ 95	♣ AQJ84	1. 1N-2S Minor Suit Stayman 2. artificial 3. artificial			
Contract: 3NT North						

South hands**We_Overcall_NT_then_MSS**

Board: 98	♠ 7	LHO opens the bidding 1♦.
Dealer: West	♥ A73	Partner bids next.
Vul: None	♦ AJ93	
HCP: 12+1	♣ QJ653	

Board: 99	♠ 4	LHO opens the bidding 1♦.
Dealer: West	♥ A54	Partner bids next.
Vul: Both	♦ J854	
HCP: 8+1	♣ KT854	

Board: 100	♠ A754	RHO opens the bidding 1♣.
Dealer: East	♥ 9843	You bid next.
Vul: None	♦ AJ	
HCP: 15	♣ AQ7	

Board: 101	♠ 853	LHO opens the bidding 1♥.
Dealer: West	♥ 2	Partner bids next.
Vul: E-W	♦ KT54	
HCP: 10+1	♣ AQJ84	

Both hands (Answers Page)

Board: 98	North:	South:	W	N	E	S
Dealer: West	♠ KT96	♠ 7	1 ♦	1NT	Pass	2 ♠ ¹
Vul: None	♥ Q5	♥ A73	Pass	3 ♣ ²	Pass	3 ♣ ³
North HCP: 15	♦ K85	♦ AJ93	All Pass			
South HCP: 12+1	♣ AK42	♣ QJ653	1. 1N-2S Minor Suit Stayman 2. artificial 3. artificial			
Contract: 3 ♠ South						

Board: 99	North:	South:	W	N	E	S
Dealer: West	♠ A52	♠ 4	1 ♦	1NT	Pass	2 ♠ ¹
Vul: Both	♥ J8	♥ A54	Pass	3 ♣ ²	All Pass	
North HCP: 15	♦ AK92	♦ J854	1. 1N-2S Minor Suit Stayman 2. artificial			
South HCP: 8+1	♣ QJ92	♣ KT854				
Contract: 3 ♣ North						

Board: 100	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ A754			1 ♣	1NT
Vul: None	♥ QT2	♥ 9843	Pass	2 ♠ ¹	Pass	2NT ²
North HCP: 8+1	♦ KQT72	♦ AJ	All Pass			
South HCP: 15	♣ 8653	♣ AQ7	1. 1N-2S Minor Suit Stayman 2. artificial			
Contract: 2NT South						

Board: 101	North:	South:	W	N	E	S
Dealer: West	♠ QT97	♠ 853	1 ♥	1NT	Pass	2 ♠ ¹
Vul: E-W	♥ AQ8	♥ 2	Pass	3 ♦ ²	Pass	3 ♥ ³
North HCP: 15	♦ AQJ6	♦ KT54	Pass	3NT	All Pass	
South HCP: 10+1	♣ 95	♣ AQJ84	1. 1N-2S Minor Suit Stayman 2. artificial 3. artificial			
Contract: 3NT North						

North hands

We_Overcall_NT_then_MSS

Board: 102	♠ 95	LHO opens the bidding 1♣.
Dealer: East	♥ A8	Partner bids next.
Vul: N-S	♦ KQ432	
HCP: 10+1	♣ J632	

Board: 103	♠ AQ2	RHO opens the bidding 1♥.
Dealer: West	♥ KT2	You bid next.
Vul: E-W	♦ AQT63	West (RHO) Doubles 3♥ if possible.
HCP: 15+1	♣ T2	

Board: 104	♠ 963	LHO opens the bidding 1♠.
Dealer: East	♥ 3	Partner bids next.
Vul: E-W	♦ KJT54	
HCP: 8+1	♣ KJ97	

Board: 105	♠ A76	RHO opens the bidding 1♠.
Dealer: West	♥ QT5	You bid next.
Vul: None	♦ KJ96	West (RHO) Doubles 2♠ if possible.
HCP: 15	♣ KQT	

Both hands (Answers Page)

Board: 102	North:	South:	W	N	E	S
Dealer: East	♠ 95	♠ AQ42			1♣	1NT
Vul: N-S	♥ A8	♥ QJT	Pass	2♠ ¹	Pass	2NT ²
North HCP: 10+1	♦ KQ432	♦ A96	Pass	3NT	All Pass	
South HCP: 16	♣ J632	♣ K94				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 103	North:	South:	W	N	E	S
Dealer: West	♠ AQ2	♠ J	1♥	1NT	Pass	2♠ ¹
Vul: E-W	♥ KT2	♥ 6	Pass	3♦ ²	Pass	3♥ ³
North HCP: 15+1	♦ AQT63	♦ K9742	X	3NT	Pass	4♦
South HCP: 12+3	♣ T2	♣ AKJ653	Pass	4♥	Pass	4♠
Contract: 6♦ South			Pass	5♦	Pass	6♦
			All Pass			
			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 104	North:	South:	W	N	E	S
Dealer: East	♠ 963	♠ AJT8			1♠	1NT
Vul: E-W	♥ 3	♥ KQJ7	Pass	2♠ ¹	Pass	2NT ²
North HCP: 8+1	♦ KJT54	♦ Q6	All Pass			
South HCP: 15	♣ KJ97	♣ Q85				
Contract: 2NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 105	North:	South:	W	N	E	S
Dealer: West	♠ A76	♠ 3	1♠	1NT	Pass	2♠ ¹
Vul: None	♥ QT5	♥ 632	X	3♦ ²	Pass	3♠ ³
North HCP: 15	♦ KJ96	♦ AQ753	Pass	3NT	All Pass	
South HCP: 10+1	♣ KQT	♣ A974				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

South hands**We_Overcall_NT_then_MSS**

Board: 102 ♠ AQ42 RHO opens the bidding 1♣.

Dealer: East ♥ QJT You bid next.

Vul: N-S ♦ A96

HCP: 16 ♣ K94

Board: 103 ♠ J LHO opens the bidding 1♥.

Dealer: West ♥ 6 Partner bids next.

Vul: E-W ♦ K9742 West (LHO) Doubles 3♥ if possible.

HCP: 12+3 ♣ AKJ653

Board: 104 ♠ AJT8 RHO opens the bidding 1♠.

Dealer: East ♥ KQJ7 You bid next.

Vul: E-W ♦ Q6

HCP: 15 ♣ Q85

Board: 105 ♠ 3 LHO opens the bidding 1♠.

Dealer: West ♥ 632 Partner bids next.

Vul: None ♦ AQ753 West (LHO) Doubles 2♠ if possible.

HCP: 10+1 ♣ A974

Both hands (Answers Page)

Board: 102

	North:	South:	W	N	E	S
Dealer: East	♠ 95	♠ AQ42			1♣	1NT
Vul: N-S	♥ A8	♥ QJT	Pass	2♠ ¹	Pass	2NT ²
North HCP: 10+1	♦ KQ432	♦ A96	Pass	3NT	All Pass	
South HCP: 16	♣ J632	♣ K94				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 103

	North:	South:	W	N	E	S
Dealer: West	♠ AQ2	♠ J	1♥	1NT	Pass	2♠ ¹
Vul: E-W	♥ KT2	♥ 6	Pass	3♦ ²	Pass	3♥ ³
North HCP: 15+1	♦ AQT63	♦ K9742	X	3NT	Pass	4♦
South HCP: 12+3	♣ T2	♣ AKJ653	Pass	4♥	Pass	4♠
Contract: 6♦ South			Pass	5♦	Pass	6♦
			All Pass			
			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 104

	North:	South:	W	N	E	S
Dealer: East	♠ 963	♠ AJT8			1♠	1NT
Vul: E-W	♥ 3	♥ KQJ7	Pass	2♠ ¹	Pass	2NT ²
North HCP: 8+1	♦ KJT54	♦ Q6	All Pass			
South HCP: 15	♣ KJ97	♣ Q85				
Contract: 2NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 105

	North:	South:	W	N	E	S
Dealer: West	♠ A76	♠ 3	1♠	1NT	Pass	2♠ ¹
Vul: None	♥ QT5	♥ 632	X	3♦ ²	Pass	3♠ ³
North HCP: 15	♦ KJ96	♦ AQ753	Pass	3NT	All Pass	
South HCP: 10+1	♣ KQT	♣ A974				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

North hands

We_Overcall_NT_then_MSS

Board: 106	♠ J2	LHO opens the bidding 1♥.
Dealer: East	♥ 83	Partner bids next.
Vul: N-S	♦ AQJ32	
HCP: 10+1	♣ QT94	

Board: 107	♠ K6	RHO opens the bidding 1♣.
Dealer: West	♥ QJ2	You bid next.
Vul: Both	♦ AQT3	
HCP: 16	♣ AT95	

Board: 108	♠ J76	LHO opens the bidding 1♥.
Dealer: East	♥ 4	Partner bids next.
Vul: None	♦ 7543	
HCP: 10+1	♣ AKQ83	

Board: 109	♠ AK87	RHO opens the bidding 1♠.
Dealer: West	♥ A82	You bid next.
Vul: N-S	♦ KJT4	
HCP: 15	♣ 76	

Both hands (Answers Page)

Board: 106

	North:	South:	W	N	E	S
Dealer: East	♠ J2	♠ AQ			1 ♥	1NT
Vul: N-S	♥ 83	♥ KT4	Pass	2 ♠ ¹	Pass	3 ♣ ²
North HCP: 10+1	♦ AQJ32	♦ KT9	Pass	3NT	All Pass	
South HCP: 16+1	♣ QT94	♣ KJ653				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 107

	North:	South:	W	N	E	S
Dealer: West	♠ K6	♠ JT	1 ♣	1NT	Pass	2 ♠ ¹
Vul: Both	♥ QJ2	♥ A4	Pass	3 ♣ ²	Pass	3NT
North HCP: 16	♦ AQT3	♦ 76542	All Pass			
South HCP: 10+1	♣ AT95	♣ KQ86				
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 108

	North:	South:	W	N	E	S
Dealer: East	♠ J76	♠ KQ			1 ♥	1NT
Vul: None	♥ 4	♥ KJ62	Pass	2 ♠ ¹	Pass	3 ♦ ²
North HCP: 10+1	♦ 7543	♦ AQT6	Pass	3 ♥ ³	Pass	3NT
South HCP: 15	♣ AKQ83	♣ 742	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 109

	North:	South:	W	N	E	S
Dealer: West	♠ AK87	♠ 3	1 ♠	1NT	Pass	2 ♠ ¹
Vul: N-S	♥ A82	♥ K5	Pass	3 ♦ ²	Pass	3 ♣ ³
North HCP: 15	♦ KJT4	♦ A9872	Pass	3NT	All Pass	
South HCP: 10+2	♣ 76	♣ QJ832				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

South hands**We_Overcall_NT_then_MSS**

Board: 106	♠ AQ	RHO opens the bidding 1♥.
Dealer: East	♥ KT4	You bid next.
Vul: N-S	♦ KT9	
HCP: 16+1	♣ KJ653	

Board: 107	♠ JT	LHO opens the bidding 1♣.
Dealer: West	♥ A4	Partner bids next.
Vul: Both	♦ 76542	
HCP: 10+1	♣ KQ86	

Board: 108	♠ KQ	RHO opens the bidding 1♥.
Dealer: East	♥ KJ62	You bid next.
Vul: None	♦ AQT6	
HCP: 15	♣ 742	

Board: 109	♠ 3	LHO opens the bidding 1♠.
Dealer: West	♥ K5	Partner bids next.
Vul: N-S	♦ A9872	
HCP: 10+2	♣ QJ832	

Both hands (Answers Page)

Board: 106

	North:	South:	W	N	E	S
Dealer: East	♠ J2	♠ AQ			1 ♥	1NT
Vul: N-S	♥ 83	♥ KT4	Pass	2 ♠ ¹	Pass	3 ♣ ²
North HCP: 10+1	♦ AQJ32	♦ KT9	Pass	3NT	All Pass	
South HCP: 16+1	♣ QT94	♣ KJ653				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 107

	North:	South:	W	N	E	S
Dealer: West	♠ K6	♠ JT	1 ♣	1NT	Pass	2 ♠ ¹
Vul: Both	♥ QJ2	♥ A4	Pass	3 ♣ ²	Pass	3NT
North HCP: 16	♦ AQT3	♦ 76542	All Pass			
South HCP: 10+1	♣ AT95	♣ KQ86				
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 108

	North:	South:	W	N	E	S
Dealer: East	♠ J76	♠ KQ			1 ♥	1NT
Vul: None	♥ 4	♥ KJ62	Pass	2 ♠ ¹	Pass	3 ♦ ²
North HCP: 10+1	♦ 7543	♦ AQT6	Pass	3 ♥ ³	Pass	3NT
South HCP: 15	♣ AKQ83	♣ 742	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 109

	North:	South:	W	N	E	S
Dealer: West	♠ AK87	♠ 3	1 ♠	1NT	Pass	2 ♠ ¹
Vul: N-S	♥ A82	♥ K5	Pass	3 ♦ ²	Pass	3 ♣ ³
North HCP: 15	♦ KJT4	♦ A9872	Pass	3NT	All Pass	
South HCP: 10+2	♣ 76	♣ QJ832				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

North hands

We_Overcall_NT_then_MSS

Board: 110	♠ KJ	LHO opens the bidding 1♣.
Dealer: East	♥ J2	Partner bids next.
Vul: E-W	♦ JT43	
HCP: 9+1	♣ QJ432	

Board: 111	♠ QJ85	RHO opens the bidding 1♥.
Dealer: West	♥ QJT	You bid next.
Vul: N-S	♦ K43	
HCP: 15	♣ AQ6	

Board: 112	♠ 62	LHO opens the bidding 1♠.
Dealer: East	♥ 9	Partner bids next.
Vul: E-W	♦ KQ985	
HCP: 10+2	♣ KQ872	

Board: 113	♠ -	LHO opens the bidding 1♠.
Dealer: East	♥ T	Partner bids next.
Vul: E-W	♦ AQJ84	East (LHO) bids 3♠ if possible.
HCP: 8+4	♣ JT87652	

Both hands (Answers Page)

Board: 110	North:	South:	W	N	E	S
Dealer: East	♠ KJ	♠ 9862			1♣	1NT
Vul: E-W	♥ J2	♥ Q84	Pass	2♠ ¹	Pass	2NT ²
North HCP: 9+1	♦ JT43	♦ AQ7		All Pass		
South HCP: 15	♣ QJ432	♣ AKT				1. 1N-2S Minor Suit Stayman
Contract: 2NT South						2. artificial

Board: 111	North:	South:	W	N	E	S
Dealer: West	♠ QJ85	♠ A3	1♥	1NT	Pass	2♠ ¹
Vul: N-S	♥ QJT	♥ 65	Pass	2NT ²	Pass	3NT
North HCP: 15	♦ K43	♦ AJ862		All Pass		
South HCP: 10+1	♣ AQ6	♣ JT92				1. 1N-2S Minor Suit Stayman
Contract: 3NT South						2. artificial

Board: 112	North:	South:	W	N	E	S
Dealer: East	♠ 62	♠ AT3			1♠	1NT
Vul: E-W	♥ 9	♥ AK83	Pass	2♠ ¹	Pass	2NT ²
North HCP: 10+2	♦ KQ985	♦ AT7	Pass	3♥ ³	Pass	3NT
South HCP: 16	♣ KQ872	♣ JT4		All Pass		
Contract: 3NT South						1. 1N-2S Minor Suit Stayman
						2. artificial
						3. artificial

Board: 113	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AT54			1♠	1NT
Vul: E-W	♥ T	♥ AQ96	Pass	2♠ ¹	3♠	Pass
North HCP: 8+4	♦ AQJ84	♦ K5	Pass	6♣	All Pass	
South HCP: 15	♣ JT87652	♣ Q43				1. 1N-2S Minor Suit Stayman
Contract: 6♣ North						

South hands**We_Overcall_NT_then_MSS**

Board: 110	♠ 9862	RHO opens the bidding 1♣.
Dealer: East	♥ Q84	You bid next.
Vul: E-W	♦ AQ7	
HCP: 15	♣ AKT	

Board: 111	♠ A3	LHO opens the bidding 1♥.
Dealer: West	♥ 65	Partner bids next.
Vul: N-S	♦ AJ862	
HCP: 10+1	♣ JT92	

Board: 112	♠ AT3	RHO opens the bidding 1♠.
Dealer: East	♥ AK83	You bid next.
Vul: E-W	♦ AT7	
HCP: 16	♣ JT4	

Board: 113	♠ AT54	RHO opens the bidding 1♠.
Dealer: East	♥ AQ96	You bid next.
Vul: E-W	♦ K5	East (RHO) bids 3♠ if possible.
HCP: 15	♣ Q43	

Both hands (Answers Page)

Board: 110	North:	South:	W	N	E	S
Dealer: East	♠ KJ	♠ 9862			1♣	1NT
Vul: E-W	♥ J2	♥ Q84	Pass	2♠ ¹	Pass	2NT ²
North HCP: 9+1	♦ JT43	♦ AQ7		All Pass		
South HCP: 15	♣ QJ432	♣ AKT				1. 1N-2S Minor Suit Stayman
Contract: 2NT South						2. artificial

Board: 111	North:	South:	W	N	E	S
Dealer: West	♠ QJ85	♠ A3	1♥	1NT	Pass	2♠ ¹
Vul: N-S	♥ QJT	♥ 65	Pass	2NT ²	Pass	3NT
North HCP: 15	♦ K43	♦ AJ862		All Pass		
South HCP: 10+1	♣ AQ6	♣ JT92				1. 1N-2S Minor Suit Stayman
Contract: 3NT South						2. artificial

Board: 112	North:	South:	W	N	E	S
Dealer: East	♠ 62	♠ AT3			1♠	1NT
Vul: E-W	♥ 9	♥ AK83	Pass	2♠ ¹	Pass	2NT ²
North HCP: 10+2	♦ KQ985	♦ AT7	Pass	3♥ ³	Pass	3NT
South HCP: 16	♣ KQ872	♣ JT4		All Pass		
Contract: 3NT South						1. 1N-2S Minor Suit Stayman
						2. artificial
						3. artificial

Board: 113	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AT54			1♠	1NT
Vul: E-W	♥ T	♥ AQ96	Pass	2♠ ¹	3♠	Pass
North HCP: 8+4	♦ AQJ84	♦ K5	Pass	6♣	All Pass	
South HCP: 15	♣ JT87652	♣ Q43				1. 1N-2S Minor Suit Stayman
Contract: 6♣ North						

North hands

We_Overcall_NT_then_MSS

Board: 114	♠ 54	LHO opens the bidding 1♣.
Dealer: East	♥ J8	Partner bids next.
Vul: E-W	♦ KJT65	
HCP: 8+1	♣ K852	

Board: 115	♠ KT32	RHO opens the bidding 1♥.
Dealer: West	♥ A82	You bid next.
Vul: None	♦ A6	
HCP: 15	♣ AT63	

Board: 116	♠ 82	LHO opens the bidding 1♥.
Dealer: East	♥ 4	Partner bids next.
Vul: E-W	♦ QJ972	East (LHO) Doubles 3♥ if possible.
HCP: 11+2	♣ AKJ83	

Board: 117	♠ K432	RHO opens the bidding 1♥.
Dealer: West	♥ A983	You bid next.
Vul: None	♦ A2	
HCP: 15	♣ AT4	

Both hands (Answers Page)

Board: 114	North:	South:	W	N	E	S
Dealer: East	♠ 54	♠ KQJ			1♣	1NT
Vul: E-W	♥ J8	♥ 543	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 8+1	♦ KJT65	♦ Q82		All Pass		
South HCP: 15	♣ K852	♣ AQJ9				
Contract: 3♣ South			1.	1N-2S Minor Suit Stayman		
			2.	artificial		

Board: 115	North:	South:	W	N	E	S
Dealer: West	♠ KT32	♠ 5	1♥	1NT	Pass	2♠ ¹
Vul: None	♥ A82	♥ J4	Pass	3♣ ²	Pass	5♣
North HCP: 15	♦ A6	♦ QT872		All Pass		
South HCP: 9+2	♣ AT63	♣ KQJ82				
Contract: 5♣ South			1.	1N-2S Minor Suit Stayman		
			2.	artificial		

Board: 116	North:	South:	W	N	E	S
Dealer: East	♠ 82	♠ AK9			1♥	1NT
Vul: E-W	♥ 4	♥ K63	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 11+2	♦ QJ972	♦ A4	Pass	3♥ ³	X	3NT
South HCP: 16+1	♣ AKJ83	♣ Q7542	Pass	4♣	Pass	4♥
Contract: 5♣ North			Pass	5♣	All Pass	
			1.	1N-2S Minor Suit Stayman		
			2.	artificial		
			3.	artificial		

Board: 117	North:	South:	W	N	E	S
Dealer: West	♠ K432	♠ 5	1♥	1NT	Pass	2♠ ¹
Vul: None	♥ A983	♥ K76	Pass	2NT ²	All Pass	
North HCP: 15	♦ A2	♦ KT74				
South HCP: 8+1	♣ AT4	♣ Q9852				
Contract: 2NT North			1.	1N-2S Minor Suit Stayman		
			2.	artificial		

South hands**We_Overcall_NT_then_MSS**

Board: 114	♠ KQJ	RHO opens the bidding 1♣.
Dealer: East	♥ 543	You bid next.
Vul: E-W	♦ Q82	
HCP: 15	♣ AQJ9	

Board: 115	♠ 5	LHO opens the bidding 1♥.
Dealer: West	♥ J4	Partner bids next.
Vul: None	♦ QT872	
HCP: 9+2	♣ KQJ82	

Board: 116	♠ AK9	RHO opens the bidding 1♥.
Dealer: East	♥ K63	You bid next.
Vul: E-W	♦ A4	East (RHO) Doubles 3♥ if possible.
HCP: 16+1	♣ Q7542	

Board: 117	♠ 5	LHO opens the bidding 1♥.
Dealer: West	♥ K76	Partner bids next.
Vul: None	♦ KT74	
HCP: 8+1	♣ Q9852	

Both hands (Answers Page)

Board: 114	North:	South:	W	N	E	S
Dealer: East	♠ 54	♠ KQJ			1♣	1NT
Vul: E-W	♥ J8	♥ 543	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 8+1	♦ KJT65	♦ Q82		All Pass		
South HCP: 15	♣ K852	♣ AQJ9				
Contract: 3♣ South			1.	1N-2S Minor Suit Stayman		
			2.	artificial		

Board: 115	North:	South:	W	N	E	S
Dealer: West	♠ KT32	♠ 5	1♥	1NT	Pass	2♠ ¹
Vul: None	♥ A82	♥ J4	Pass	3♣ ²	Pass	5♣
North HCP: 15	♦ A6	♦ QT872		All Pass		
South HCP: 9+2	♣ AT63	♣ KQJ82				
Contract: 5♣ South			1.	1N-2S Minor Suit Stayman		
			2.	artificial		

Board: 116	North:	South:	W	N	E	S
Dealer: East	♠ 82	♠ AK9			1♥	1NT
Vul: E-W	♥ 4	♥ K63	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 11+2	♦ QJ972	♦ A4	Pass	3♥ ³	X	3NT
South HCP: 16+1	♣ AKJ83	♣ Q7542	Pass	4♣	Pass	4♥
Contract: 5♣ North			Pass	5♣	All Pass	
			1.	1N-2S Minor Suit Stayman		
			2.	artificial		
			3.	artificial		

Board: 117	North:	South:	W	N	E	S
Dealer: West	♠ K432	♠ 5	1♥	1NT	Pass	2♠ ¹
Vul: None	♥ A983	♥ K76	Pass	2NT ²	All Pass	
North HCP: 15	♦ A2	♦ KT74				
South HCP: 8+1	♣ AT4	♣ Q9852				
Contract: 2NT North			1.	1N-2S Minor Suit Stayman		
			2.	artificial		

North hands

We_Overcall_NT_then_MSS

Board: 118	♠ Q43	LHO opens the bidding 1♥.
Dealer: East	♥ 7	Partner bids next.
Vul: E-W	♦ QJ32	
HCP: 10+1	♣ AJT95	

Board: 119	♠ KQ82	RHO opens the bidding 1♥.
Dealer: West	♥ K52	You bid next.
Vul: Both	♦ AJ6	
HCP: 17	♣ A32	

Board: 120	♠ Q86	LHO opens the bidding 1♦.
Dealer: East	♥ 6	Partner bids next.
Vul: N-S	♦ AQ83	
HCP: 11+1	♣ K9542	

Board: 121	♠ K976	RHO opens the bidding 1♦.
Dealer: West	♥ JT63	You bid next.
Vul: E-W	♦ AK4	
HCP: 15	♣ A7	

Both hands (Answers Page)

Board: 118

Dealer: East
Vul: E-W
North HCP: 10+1
South HCP: 16
Contract: 3NT South

North:

♠ Q43
♥ 7
♦ QJ32
♣ AJT95

South:

♠ A82
♥ AQT5
♦ AT4
♣ Q84

W N E S

Pass 2♠¹ Pass 2NT²
Pass 3♥³ Pass 3NT
All Pass

1. 1N-2S Minor Suit Stayman
2. artificial
3. artificial

Board: 119

Dealer: West
Vul: Both
North HCP: 17
South HCP: 10+1
Contract: 3NT North

North:

♠ KQ82
♥ K52
♦ AJ6
♣ A32

South:

♠ J7
♥ A4
♦ QT985
♣ QJ85

W N E S

1♥ 1NT Pass 2♠¹
Pass 3NT² All Pass
1. 1N-2S Minor Suit Stayman
2. artificial

Board: 120

Dealer: East
Vul: N-S
North HCP: 11+1
South HCP: 15
Contract: 3NT South

North:

♠ Q86
♥ 6
♦ AQ83
♣ K9542

South:

♠ AJ54
♥ KQ2
♦ K95
♣ Q76

W N E S

1♦ 1NT Pass 2NT²
Pass 3♥³ Pass 3NT
All Pass
1. 1N-2S Minor Suit Stayman
2. artificial
3. artificial

Board: 121

Dealer: West
Vul: E-W
North HCP: 15
South HCP: 8+1
Contract: 2NT North

North:

♠ K976
♥ JT63
♦ AK4
♣ A7

South:

♠ 4
♥ KQ8
♦ J9852
♣ Q853

W N E S

1♦ 1NT Pass 2♠¹
Pass 2NT² All Pass
1. 1N-2S Minor Suit Stayman
2. artificial

South hands**We_Overcall_NT_then_MSS**

Board: 118	♠ A82	RHO opens the bidding 1♥.
Dealer: East	♥ AQT5	You bid next.
Vul: E-W	♦ AT4	
HCP: 16	♣ Q84	

Board: 119	♠ J7	LHO opens the bidding 1♥.
Dealer: West	♥ A4	Partner bids next.
Vul: Both	♦ QT985	
HCP: 10+1	♣ QJ85	

Board: 120	♠ AJ54	RHO opens the bidding 1♦.
Dealer: East	♥ KQ2	You bid next.
Vul: N-S	♦ K95	
HCP: 15	♣ Q76	

Board: 121	♠ 4	LHO opens the bidding 1♦.
Dealer: West	♥ KQ8	Partner bids next.
Vul: E-W	♦ J9852	
HCP: 8+1	♣ Q853	

Both hands (Answers Page)

Board: 118

Dealer: East
Vul: E-W
North HCP: 10+1
South HCP: 16
Contract: 3NT South

North:

♠ Q43
♥ 7
♦ QJ32
♣ AJT95

South:

♠ A82
♥ AQT5
♦ AT4
♣ Q84

W N E S

Pass 2♠¹ Pass 2NT²
Pass 3♥³ Pass 3NT
All Pass

1. 1N-2S Minor Suit Stayman
2. artificial
3. artificial

Board: 119

Dealer: West
Vul: Both
North HCP: 17
South HCP: 10+1
Contract: 3NT North

North:

♠ KQ82
♥ K52
♦ AJ6
♣ A32

South:

♠ J7
♥ A4
♦ QT985
♣ QJ85

W N E S

1♥ 1NT Pass 2♠¹
Pass 3NT² All Pass
1. 1N-2S Minor Suit Stayman
2. artificial

Board: 120

Dealer: East
Vul: N-S
North HCP: 11+1
South HCP: 15
Contract: 3NT South

North:

♠ Q86
♥ 6
♦ AQ83
♣ K9542

South:

♠ AJ54
♥ KQ2
♦ K95
♣ Q76

W N E S

1♦ 1NT Pass 2NT²
Pass 3♥³ Pass 3NT
All Pass
1. 1N-2S Minor Suit Stayman
2. artificial
3. artificial

Board: 121

Dealer: West
Vul: E-W
North HCP: 15
South HCP: 8+1
Contract: 2NT North

North:

♠ K976
♥ JT63
♦ AK4
♣ A7

South:

♠ 4
♥ KQ8
♦ J9852
♣ Q853

W N E S

1♦ 1NT Pass 2♠¹
Pass 2NT² All Pass
1. 1N-2S Minor Suit Stayman
2. artificial

North hands

We_Overcall_NT_then_MSS

Board: 122	♠ 754	LHO opens the bidding 1♦.
Dealer: East	♥ T	Partner bids next.
Vul: None	♦ KJ54	
HCP: 8+1	♣ A9764	

Board: 123	♠ A843	RHO opens the bidding 1♦.
Dealer: West	♥ A9	You bid next.
Vul: None	♦ A92	
HCP: 15	♣ QJ53	

Board: 124	♠ J62	LHO opens the bidding 1♦.
Dealer: East	♥ 3	Partner bids next.
Vul: E-W	♦ QT95	
HCP: 8+1	♣ AJT95	

Board: 125	♠ Q82	RHO opens the bidding 1♥.
Dealer: West	♥ AQ9	You bid next.
Vul: N-S	♦ AT63	
HCP: 16	♣ A94	

Both hands (Answers Page)

Board: 122	North:	South:	W	N	E	S
Dealer: East	♠ 754	♠ AK2			1♦	1NT
Vul: None	♥ T	♥ AJ85	Pass	2♠ ¹	Pass	2NT ²
North HCP: 8+1	♦ KJ54	♦ AT9			All Pass	
South HCP: 16	♣ A9764	♣ 532				
Contract: 2NT South			1.	1N-2S Minor Suit Stayman		
			2.	artificial		

Board: 123	North:	South:	W	N	E	S
Dealer: West	♠ A843	♠ J	1♦	1NT	Pass	2♠ ¹
Vul: None	♥ A9	♥ K54	Pass	3♣ ²	All Pass	
North HCP: 15	♦ A92	♦ T853				
South HCP: 8+1	♣ QJ53	♣ A7642	1.	1N-2S Minor Suit Stayman		
Contract: 3♣ North			2.	artificial		

Board: 124	North:	South:	W	N	E	S
Dealer: East	♠ J62	♠ K984			1♦	1NT
Vul: E-W	♥ 3	♥ A752	Pass	2♠ ¹	Pass	2NT ²
North HCP: 8+1	♦ QT95	♦ AJ4			All Pass	
South HCP: 15	♣ AJT95	♣ K2	1.	1N-2S Minor Suit Stayman		
Contract: 2NT South			2.	artificial		

Board: 125	North:	South:	W	N	E	S
Dealer: West	♠ Q82	♠ 5	1♥	1NT	Pass	2♠ ¹
Vul: N-S	♥ AQ9	♥ K65	Pass	3♦ ²	All Pass	
North HCP: 16	♦ AT63	♦ Q985				
South HCP: 8+1	♣ A94	♣ QJT86	1.	1N-2S Minor Suit Stayman		
Contract: 3♦ North			2.	artificial		

South hands**We_Overcall_NT_then_MSS**

Board: 122	♠ AK2	RHO opens the bidding 1♦.
Dealer: East	♥ AJ85	You bid next.
Vul: None	♦ AT9	
HCP: 16	♣ 532	

Board: 123	♠ J	LHO opens the bidding 1♦.
Dealer: West	♥ K54	Partner bids next.
Vul: None	♦ T853	
HCP: 8+1	♣ A7642	

Board: 124	♠ K984	RHO opens the bidding 1♦.
Dealer: East	♥ A752	You bid next.
Vul: E-W	♦ AJ4	
HCP: 15	♣ K2	

Board: 125	♠ 5	LHO opens the bidding 1♥.
Dealer: West	♥ K65	Partner bids next.
Vul: N-S	♦ Q985	
HCP: 8+1	♣ QJT86	

Both hands (Answers Page)

Board: 122	North:	South:	W	N	E	S
Dealer: East	♠ 754	♠ AK2			1♦	1NT
Vul: None	♥ T	♥ AJ85	Pass	2♠ ¹	Pass	2NT ²
North HCP: 8+1	♦ KJ54	♦ AT9			All Pass	
South HCP: 16	♣ A9764	♣ 532				
Contract: 2NT South			1.	1N-2S Minor Suit Stayman		
			2.	artificial		

Board: 123	North:	South:	W	N	E	S
Dealer: West	♠ A843	♠ J	1♦	1NT	Pass	2♠ ¹
Vul: None	♥ A9	♥ K54	Pass	3♣ ²	All Pass	
North HCP: 15	♦ A92	♦ T853				
South HCP: 8+1	♣ QJ53	♣ A7642	1.	1N-2S Minor Suit Stayman		
Contract: 3♣ North			2.	artificial		

Board: 124	North:	South:	W	N	E	S
Dealer: East	♠ J62	♠ K984			1♦	1NT
Vul: E-W	♥ 3	♥ A752	Pass	2♠ ¹	Pass	2NT ²
North HCP: 8+1	♦ QT95	♦ AJ4			All Pass	
South HCP: 15	♣ AJT95	♣ K2	1.	1N-2S Minor Suit Stayman		
Contract: 2NT South			2.	artificial		

Board: 125	North:	South:	W	N	E	S
Dealer: West	♠ Q82	♠ 5	1♥	1NT	Pass	2♠ ¹
Vul: N-S	♥ AQ9	♥ K65	Pass	3♦ ²	All Pass	
North HCP: 16	♦ AT63	♦ Q985				
South HCP: 8+1	♣ A94	♣ QJT86	1.	1N-2S Minor Suit Stayman		
Contract: 3♦ North			2.	artificial		

North hands

We_Overcall_NT_then_MSS

Board: 126	♠ AT2	LHO opens the bidding 1♣.
Dealer: East	♥ 4	Partner bids next.
Vul: E-W	♦ QJT98	
HCP: 10+1	♣ KT54	

Board: 127	♠ QJ7	RHO opens the bidding 1♥.
Dealer: West	♥ AK43	You bid next.
Vul: Both	♦ KQ94	
HCP: 15	♣ 92	

Board: 128	♠ KT6	LHO opens the bidding 1♣.
Dealer: East	♥ 4	Partner bids next.
Vul: N-S	♦ AQJ63	
HCP: 10+1	♣ T865	

Board: 129	♠ J976	RHO opens the bidding 1♦.
Dealer: West	♥ KJ8	You bid next.
Vul: None	♦ AQT8	
HCP: 16	♣ KQ	

Both hands (Answers Page)

Board: 126	North:	South:	W	N	E	S
Dealer: East	♠ AT2	♠ K973			1♣	1NT
Vul: E-W	♥ 4	♥ A986	Pass	2♠ ¹	Pass	2NT ²
North HCP: 10+1	♦ QJT98	♦ A6	Pass	3♥ ³	Pass	3NT
South HCP: 15	♣ KT54	♣ A73	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 127	North:	South:	W	N	E	S
Dealer: West	♠ QJ7	♠ K64	1♥	1NT	Pass	2♠ ¹
Vul: Both	♥ AK43	♥ Q	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ KQ94	♦ 8753	All Pass			
South HCP: 12+1	♣ 92	♣ AQJ76	1. 1N-2S Minor Suit Stayman			
Contract: 3NT South			2. artificial			

Board: 128	North:	South:	W	N	E	S
Dealer: East	♠ KT6	♠ QJ3			1♣	1NT
Vul: N-S	♥ 4	♥ A86	Pass	2♠ ¹	Pass	3♦ ²
North HCP: 10+1	♦ AQJ63	♦ K952	Pass	3♥ ³	Pass	3NT
South HCP: 15	♣ T865	♣ AJ2	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 129	North:	South:	W	N	E	S
Dealer: West	♠ J976	♠ KT	1♦	1NT	Pass	2♠ ¹
Vul: None	♥ KJ8	♥ 72	Pass	3♦ ²	All Pass	
North HCP: 16	♦ AQT8	♦ KJ76	1. 1N-2S Minor Suit Stayman			
South HCP: 11+1	♣ KQ	♣ AT865	2. artificial			
Contract: 3♦ North						

South hands**We_Overcall_NT_then_MSS**

Board: 126	♠ K973	RHO opens the bidding 1♣.
Dealer: East	♥ A986	You bid next.
Vul: E-W	♦ A6	
HCP: 15	♣ A73	

Board: 127	♠ K64	LHO opens the bidding 1♥.
Dealer: West	♥ Q	Partner bids next.
Vul: Both	♦ 8753	
HCP: 12+1	♣ AQJ76	

Board: 128	♠ QJ3	RHO opens the bidding 1♣.
Dealer: East	♥ A86	You bid next.
Vul: N-S	♦ K952	
HCP: 15	♣ AJ2	

Board: 129	♠ KT	LHO opens the bidding 1♦.
Dealer: West	♥ 72	Partner bids next.
Vul: None	♦ KJ76	
HCP: 11+1	♣ AT865	

Both hands (Answers Page)

Board: 126	North:	South:	W	N	E	S
Dealer: East	♠ AT2	♠ K973			1♣	1NT
Vul: E-W	♥ 4	♥ A986	Pass	2♠ ¹	Pass	2NT ²
North HCP: 10+1	♦ QJT98	♦ A6	Pass	3♥ ³	Pass	3NT
South HCP: 15	♣ KT54	♣ A73	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 127	North:	South:	W	N	E	S
Dealer: West	♠ QJ7	♠ K64	1♥	1NT	Pass	2♠ ¹
Vul: Both	♥ AK43	♥ Q	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ KQ94	♦ 8753	All Pass			
South HCP: 12+1	♣ 92	♣ AQJ76	1. 1N-2S Minor Suit Stayman			
Contract: 3NT South			2. artificial			

Board: 128	North:	South:	W	N	E	S
Dealer: East	♠ KT6	♠ QJ3			1♣	1NT
Vul: N-S	♥ 4	♥ A86	Pass	2♠ ¹	Pass	3♦ ²
North HCP: 10+1	♦ AQJ63	♦ K952	Pass	3♥ ³	Pass	3NT
South HCP: 15	♣ T865	♣ AJ2	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 129	North:	South:	W	N	E	S
Dealer: West	♠ J976	♠ KT	1♦	1NT	Pass	2♠ ¹
Vul: None	♥ KJ8	♥ 72	Pass	3♦ ²	All Pass	
North HCP: 16	♦ AQT8	♦ KJ76	1. 1N-2S Minor Suit Stayman			
South HCP: 11+1	♣ KQ	♣ AT865	2. artificial			
Contract: 3♦ North						

North hands

We_Overcall_NT_then_MSS

Board: 130	♠ Q7	LHO opens the bidding 1♥.
Dealer: East	♥ T	Partner bids next.
Vul: N-S	♦ AQ763	
HCP: 12+2	♣ A8764	

Board: 131	♠ A943	RHO opens the bidding 1♠.
Dealer: West	♥ AQ84	You bid next.
Vul: None	♦ AJ9	
HCP: 15	♣ T6	

Board: 132	♠ Q	LHO opens the bidding 1♣.
Dealer: East	♥ 742	Partner bids next.
Vul: E-W	♦ K962	
HCP: 8+1	♣ QJT97	

Board: 133	♠ J84	RHO opens the bidding 1♥.
Dealer: West	♥ AKT3	You bid next.
Vul: None	♦ KQJ	
HCP: 16	♣ Q87	

Both hands (Answers Page)

Board: 130	North:	South:	W	N	E	S
Dealer: East	♠ Q7	♠ J964			1 ♥	1NT
Vul: N-S	♥ T	♥ AK8	Pass	2 ♠ ¹	Pass	2NT ²
North HCP: 12+2	♦ AQ763	♦ KJ9	Pass	3 ♥ ³	Pass	3NT
South HCP: 15	♣ A8764	♣ QJ2	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 131	North:	South:	W	N	E	S
Dealer: West	♠ A943	♠ T	1 ♠	1NT	Pass	2 ♠ ¹
Vul: None	♥ AQ84	♥ 972	Pass	2NT ²	Pass	3 ♠ ³
North HCP: 15	♦ AJ9	♦ KQ862	Pass	3NT	All Pass	
South HCP: 10+1	♣ T6	♣ KQ84	1. 1N-2S Minor Suit Stayman			
Contract: 3NT North			2. artificial			
			3. artificial			

Board: 132	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ KJ53			1 ♣	1NT
Vul: E-W	♥ 742	♥ J986	Pass	2 ♠ ¹	Pass	2NT ²
North HCP: 8+1	♦ K962	♦ A8	All Pass			
South HCP: 16	♣ QJT97	♣ AK5	1. 1N-2S Minor Suit Stayman			
Contract: 2NT South			2. artificial			

Board: 133	North:	South:	W	N	E	S
Dealer: West	♠ J84	♠ Q75	1 ♥	1NT	Pass	2 ♠ ¹
Vul: None	♥ AKT3	♥ 8	Pass	2NT ²	Pass	3 ♥ ³
North HCP: 16	♦ KQJ	♦ AT654	Pass	3NT	All Pass	
South HCP: 10+1	♣ Q87	♣ A654	1. 1N-2S Minor Suit Stayman			
Contract: 3NT North			2. artificial			
			3. artificial			

South hands**We_Overcall_NT_then_MSS**

Board: 130	♠ J964	RHO opens the bidding 1♥.
Dealer: East	♥ AK8	You bid next.
Vul: N-S	♦ KJ9	
HCP: 15	♣ QJ2	

Board: 131	♠ T	LHO opens the bidding 1♠.
Dealer: West	♥ 972	Partner bids next.
Vul: None	♦ KQ862	
HCP: 10+1	♣ KQ84	

Board: 132	♠ KJ53	RHO opens the bidding 1♣.
Dealer: East	♥ J986	You bid next.
Vul: E-W	♦ A8	
HCP: 16	♣ AK5	

Board: 133	♠ Q75	LHO opens the bidding 1♥.
Dealer: West	♥ 8	Partner bids next.
Vul: None	♦ AT654	
HCP: 10+1	♣ A654	

Both hands (Answers Page)

Board: 130	North:	South:	W	N	E	S
Dealer: East	♠ Q7	♠ J964			1 ♥	1NT
Vul: N-S	♥ T	♥ AK8	Pass	2 ♠ ¹	Pass	2NT ²
North HCP: 12+2	♦ AQ763	♦ KJ9	Pass	3 ♥ ³	Pass	3NT
South HCP: 15	♣ A8764	♣ QJ2	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 131	North:	South:	W	N	E	S
Dealer: West	♠ A943	♠ T	1 ♠	1NT	Pass	2 ♠ ¹
Vul: None	♥ AQ84	♥ 972	Pass	2NT ²	Pass	3 ♠ ³
North HCP: 15	♦ AJ9	♦ KQ862	Pass	3NT	All Pass	
South HCP: 10+1	♣ T6	♣ KQ84	1. 1N-2S Minor Suit Stayman			
Contract: 3NT North			2. artificial			
			3. artificial			

Board: 132	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ KJ53			1 ♣	1NT
Vul: E-W	♥ 742	♥ J986	Pass	2 ♠ ¹	Pass	2NT ²
North HCP: 8+1	♦ K962	♦ A8	All Pass			
South HCP: 16	♣ QJT97	♣ AK5	1. 1N-2S Minor Suit Stayman			
Contract: 2NT South			2. artificial			

Board: 133	North:	South:	W	N	E	S
Dealer: West	♠ J84	♠ Q75	1 ♥	1NT	Pass	2 ♠ ¹
Vul: None	♥ AKT3	♥ 8	Pass	2NT ²	Pass	3 ♥ ³
North HCP: 16	♦ KQJ	♦ AT654	Pass	3NT	All Pass	
South HCP: 10+1	♣ Q87	♣ A654	1. 1N-2S Minor Suit Stayman			
Contract: 3NT North			2. artificial			
			3. artificial			

North hands

We_Overcall_NT_then_MSS

Board: 134 ♠ 6 LHO opens the bidding 1 ♠.

Dealer: East ♥ KQ2 Partner bids next.

Vul: Both ♦ J9543 East (LHO) Doubles 2 ♠ if possible.

HCP: 11+1 ♣ AJ75 East (LHO) Doubles 3 ♠ if possible.

Board: 135 ♠ A973 RHO opens the bidding 1 ♥.

Dealer: West ♥ K72 You bid next.

Vul: E-W ♦ A932 West (RHO) Doubles 3 ♥ if possible.

HCP: 15 ♣ A5

Board: 136 ♠ K64 LHO opens the bidding 1 ♣.

Dealer: East ♥ 5 Partner bids next.

Vul: Both ♦ 97532

HCP: 8+1 ♣ AJ76

Board: 137 ♠ K53 RHO opens the bidding 1 ♦.

Dealer: West ♥ QJ42 You bid next.

Vul: Both ♦ AQJ2

HCP: 16 ♣ K2

Both hands (Answers Page)

Board: 134	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ K842			1 ♠	1NT
Vul: Both	♥ KQ2	♥ AJ6	Pass	2 ♠ ¹	X	2NT ²
North HCP: 11+1	♦ J9543	♦ AK7	Pass	3 ♠ ³	X	3NT
South HCP: 15	♣ AJ75	♣ T63	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 135	North:	South:	W	N	E	S
Dealer: West	♠ A973	♠ KQT	1 ♥	1NT	Pass	2 ♠ ¹
Vul: E-W	♥ K72	♥ 6	Pass	3 ♦ ²	Pass	3 ♥ ³
North HCP: 15	♦ A932	♦ J854	X	3NT	All Pass	
South HCP: 12+1	♣ A5	♣ KQJ96	1. 1N-2S Minor Suit Stayman			
Contract: 3NT North			2. artificial			
			3. artificial			

Board: 136	North:	South:	W	N	E	S
Dealer: East	♠ K64	♠ QJT2			1 ♣	1NT
Vul: Both	♥ 5	♥ A74	Pass	2 ♠ ¹	Pass	2NT ²
North HCP: 8+1	♦ 97532	♦ KT4	All Pass			
South HCP: 15	♣ AJ76	♣ KQ8	1. 1N-2S Minor Suit Stayman			
Contract: 2NT South			2. artificial			

Board: 137	North:	South:	W	N	E	S
Dealer: West	♠ K53	♠ A6	1 ♦	1NT	Pass	2 ♠ ¹
Vul: Both	♥ QJ42	♥ 86	Pass	3 ♦ ²	All Pass	
North HCP: 16	♦ AQJ2	♦ 9874	1. 1N-2S Minor Suit Stayman			
South HCP: 8+1	♣ K2	♣ AT985	2. artificial			
Contract: 3 ♦ North						

South hands**We_Overcall_NT_then_MSS**

Board: 134 ♠ K842 RHO opens the bidding 1 ♠.

Dealer: East ♥ AJ6 You bid next.

Vul: Both ♦ AK7 East (RHO) Doubles 2 ♠ if possible.

HCP: 15 ♣ T63 East (RHO) Doubles 3 ♠ if possible.

Board: 135 ♠ KQT LHO opens the bidding 1 ♥.

Dealer: West ♥ 6 Partner bids next.

Vul: E-W ♦ J854 West (LHO) Doubles 3 ♥ if possible.

HCP: 12+1 ♣ KQJ96

Board: 136 ♠ QJT2 RHO opens the bidding 1 ♣.

Dealer: East ♥ A74 You bid next.

Vul: Both ♦ KT4

HCP: 15 ♣ KQ8

Board: 137 ♠ A6 LHO opens the bidding 1 ♦.

Dealer: West ♥ 86 Partner bids next.

Vul: Both ♦ 9874

HCP: 8+1 ♣ AT985

Both hands (Answers Page)

Board: 134	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ K842			1 ♠	1NT
Vul: Both	♥ KQ2	♥ AJ6	Pass	2 ♠ ¹	X	2NT ²
North HCP: 11+1	♦ J9543	♦ AK7	Pass	3 ♠ ³	X	3NT
South HCP: 15	♣ AJ75	♣ T63	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 135	North:	South:	W	N	E	S
Dealer: West	♠ A973	♠ KQT	1 ♥	1NT	Pass	2 ♠ ¹
Vul: E-W	♥ K72	♥ 6	Pass	3 ♦ ²	Pass	3 ♥ ³
North HCP: 15	♦ A932	♦ J854	X	3NT	All Pass	
South HCP: 12+1	♣ A5	♣ KQJ96	1. 1N-2S Minor Suit Stayman			
Contract: 3NT North			2. artificial			
			3. artificial			

Board: 136	North:	South:	W	N	E	S
Dealer: East	♠ K64	♠ QJT2			1 ♣	1NT
Vul: Both	♥ 5	♥ A74	Pass	2 ♠ ¹	Pass	2NT ²
North HCP: 8+1	♦ 97532	♦ KT4	All Pass			
South HCP: 15	♣ AJ76	♣ KQ8	1. 1N-2S Minor Suit Stayman			
Contract: 2NT South			2. artificial			

Board: 137	North:	South:	W	N	E	S
Dealer: West	♠ K53	♠ A6	1 ♦	1NT	Pass	2 ♠ ¹
Vul: Both	♥ QJ42	♥ 86	Pass	3 ♦ ²	All Pass	
North HCP: 16	♦ AQJ2	♦ 9874	1. 1N-2S Minor Suit Stayman			
South HCP: 8+1	♣ K2	♣ AT985	2. artificial			
Contract: 3 ♦ North						

North hands

We_Overcall_NT_then_MSS

Board: 138 ♠ QJ9 LHO opens the bidding 1♥.

Dealer: East ♥ 2 Partner bids next.

Vul: None ♦ JT76 East (LHO) Doubles 3♥ if possible.

HCP: 10+1 ♣ AQ542

Board: 139 ♠ AQJ5 RHO opens the bidding 1♣.

Dealer: West ♥ KJ9 You bid next.

Vul: None ♦ 87

HCP: 15 ♣ AT42

Board: 140 ♠ 8 LHO opens the bidding 1♣.

Dealer: East ♥ KQ3 Partner bids next.

Vul: E-W ♦ K9863

HCP: 11+1 ♣ QJ43

Board: 141 ♠ A853 RHO opens the bidding 1♣.

Dealer: West ♥ KT75 You bid next.

Vul: Both ♦ A2

HCP: 15 ♣ AT3

Both hands (Answers Page)

Board: 138	North:	South:	W	N	E	S
Dealer: East	♠ QJ9	♠ K542			1 ♥	1NT
Vul: None	♥ 2	♥ AJ3	Pass	2 ♠ ¹	Pass	3 ♦ ²
North HCP: 10+1	♦ JT76	♦ AK53	Pass	3 ♥ ³	X	3NT
South HCP: 15	♣ AQ542	♣ 63	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 139	North:	South:	W	N	E	S
Dealer: West	♠ AQJ5	♠ 93	1 ♣	1NT	Pass	2 ♠ ¹
Vul: None	♥ KJ9	♥ T2	Pass	3 ♣ ²	All Pass	
North HCP: 15	♦ 87	♦ KQJ42	1. 1N-2S Minor Suit Stayman			
South HCP: 8+1	♣ AT42	♣ Q976	2. artificial			
Contract: 3 ♣ North						

Board: 140	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ KQJ2			1 ♣	1NT
Vul: E-W	♥ KQ3	♥ AT6	Pass	2 ♠ ¹	Pass	3 ♣ ²
North HCP: 11+1	♦ K9863	♦ Q7	Pass	3 ♠ ³	Pass	3NT
South HCP: 15	♣ QJ43	♣ K972	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 141	North:	South:	W	N	E	S
Dealer: West	♠ A853	♠ 6	1 ♣	1NT	Pass	2 ♠ ¹
Vul: Both	♥ KT75	♥ AQ8	Pass	2NT ²	All Pass	
North HCP: 15	♦ A2	♦ 97643	1. 1N-2S Minor Suit Stayman			
South HCP: 8+1	♣ AT3	♣ Q976	2. artificial			
Contract: 2NT North						

South hands**We_Overcall_NT_then_MSS**

Board: 138 ♠ K542 RHO opens the bidding 1♥.

Dealer: East ♥ AJ3 You bid next.

Vul: None ♦ AK53 East (RHO) Doubles 3♥ if possible.

HCP: 15 ♣ 63

Board: 139 ♠ 93 LHO opens the bidding 1♣.

Dealer: West ♥ T2 Partner bids next.

Vul: None ♦ KQJ42

HCP: 8+1 ♣ Q976

Board: 140 ♠ KQJ2 RHO opens the bidding 1♣.

Dealer: East ♥ AT6 You bid next.

Vul: E-W ♦ Q7

HCP: 15 ♣ K972

Board: 141 ♠ 6 LHO opens the bidding 1♣.

Dealer: West ♥ AQ8 Partner bids next.

Vul: Both ♦ 97643

HCP: 8+1 ♣ Q976

Both hands (Answers Page)

Board: 138	North:	South:	W	N	E	S
Dealer: East	♠ QJ9	♠ K542			1 ♥	1NT
Vul: None	♥ 2	♥ AJ3	Pass	2 ♠ ¹	Pass	3 ♦ ²
North HCP: 10+1	♦ JT76	♦ AK53	Pass	3 ♥ ³	X	3NT
South HCP: 15	♣ AQ542	♣ 63	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 139	North:	South:	W	N	E	S
Dealer: West	♠ AQJ5	♠ 93	1 ♣	1NT	Pass	2 ♠ ¹
Vul: None	♥ KJ9	♥ T2	Pass	3 ♣ ²	All Pass	
North HCP: 15	♦ 87	♦ KQJ42	1. 1N-2S Minor Suit Stayman			
South HCP: 8+1	♣ AT42	♣ Q976	2. artificial			
Contract: 3 ♣ North						

Board: 140	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ KQJ2			1 ♣	1NT
Vul: E-W	♥ KQ3	♥ AT6	Pass	2 ♠ ¹	Pass	3 ♣ ²
North HCP: 11+1	♦ K9863	♦ Q7	Pass	3 ♠ ³	Pass	3NT
South HCP: 15	♣ QJ43	♣ K972	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 141	North:	South:	W	N	E	S
Dealer: West	♠ A853	♠ 6	1 ♣	1NT	Pass	2 ♠ ¹
Vul: Both	♥ KT75	♥ AQ8	Pass	2NT ²	All Pass	
North HCP: 15	♦ A2	♦ 97643	1. 1N-2S Minor Suit Stayman			
South HCP: 8+1	♣ AT3	♣ Q976	2. artificial			
Contract: 2NT North						

North hands

We_Overcall_NT_then_MSS

Board: 142	♠ T5	LHO opens the bidding 1♠.
Dealer: East	♥ T6	Partner bids next.
Vul: None	♦ Q873	
HCP: 11+1	♣ AKQ63	

Board: 143	♠ A	LHO opens the bidding 1♦.
Dealer: East	♥ 5	Partner bids next.
Vul: N-S	♦ QJ752	
HCP: 10+3	♣ QJ9854	

Board: 144	♠ 85	LHO opens the bidding 1♥.
Dealer: East	♥ KJ	Partner bids next.
Vul: None	♦ AQT97	
HCP: 10+1	♣ T963	

Board: 145	♠ A95	RHO opens the bidding 1♠.
Dealer: West	♥ QT5	You bid next.
Vul: N-S	♦ AQT85	
HCP: 15+1	♣ QJ	

Both hands (Answers Page)

Board: 142	North:	South:	W	N	E	S
Dealer: East	♠ T5	♠ AK42			1 ♠	1NT
Vul: None	♥ T6	♥ AQ8	Pass	2 ♠ ¹	Pass	2NT ²
North HCP: 11+1	♦ Q873	♦ K64	Pass	3NT	All Pass	
South HCP: 16	♣ AKQ63	♣ T85				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 143	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ K76			1 ♦	1NT
Vul: N-S	♥ 5	♥ AK76	Pass	2 ♠ ¹	Pass	3NT ²
North HCP: 10+3	♦ QJ752	♦ K98	Pass	4 ♣	Pass	5 ♣
South HCP: 17	♣ QJ9854	♣ A72	Pass	6 ♣	All Pass	
Contract: 6♣ North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 144	North:	South:	W	N	E	S
Dealer: East	♠ 85	♠ QJT2			1 ♥	1NT
Vul: None	♥ KJ	♥ A98	Pass	2 ♠ ¹	Pass	3 ♣ ²
North HCP: 10+1	♦ AQT97	♦ K8	Pass	3NT	All Pass	
South HCP: 15	♣ T963	♣ AJ74				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 145	North:	South:	W	N	E	S
Dealer: West	♠ A95	♠ 3	1 ♠	1NT	Pass	2 ♠ ¹
Vul: N-S	♥ QT5	♥ A43	Pass	3 ♦ ²	Pass	3 ♣ ³
North HCP: 15+1	♦ AQT85	♦ K7642	Pass	3NT	All Pass	
South HCP: 10+1	♣ QJ	♣ K654				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

South hands**We_Overcall_NT_then_MSS**

Board: 142	♠ AK42	RHO opens the bidding 1♠.
Dealer: East	♥ AQ8	You bid next.
Vul: None	♦ K64	
HCP: 16	♣ T85	

Board: 143	♠ K76	RHO opens the bidding 1♦.
Dealer: East	♥ AK76	You bid next.
Vul: N-S	♦ K98	
HCP: 17	♣ A72	

Board: 144	♠ QJT2	RHO opens the bidding 1♥.
Dealer: East	♥ A98	You bid next.
Vul: None	♦ K8	
HCP: 15	♣ AJ74	

Board: 145	♠ 3	LHO opens the bidding 1♠.
Dealer: West	♥ A43	Partner bids next.
Vul: N-S	♦ K7642	
HCP: 10+1	♣ K654	

Both hands (Answers Page)

Board: 142	North:	South:	W	N	E	S
Dealer: East	♠ T5	♠ AK42			1 ♠	1NT
Vul: None	♥ T6	♥ AQ8	Pass	2 ♠ ¹	Pass	2NT ²
North HCP: 11+1	♦ Q873	♦ K64	Pass	3NT	All Pass	
South HCP: 16	♣ AKQ63	♣ T85				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 143	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ K76			1 ♦	1NT
Vul: N-S	♥ 5	♥ AK76	Pass	2 ♠ ¹	Pass	3NT ²
North HCP: 10+3	♦ QJ752	♦ K98	Pass	4 ♣	Pass	5 ♣
South HCP: 17	♣ QJ9854	♣ A72	Pass	6 ♣	All Pass	
Contract: 6♣ North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 144	North:	South:	W	N	E	S
Dealer: East	♠ 85	♠ QJT2			1 ♥	1NT
Vul: None	♥ KJ	♥ A98	Pass	2 ♠ ¹	Pass	3 ♣ ²
North HCP: 10+1	♦ AQT97	♦ K8	Pass	3NT	All Pass	
South HCP: 15	♣ T963	♣ AJ74				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 145	North:	South:	W	N	E	S
Dealer: West	♠ A95	♠ 3	1 ♠	1NT	Pass	2 ♠ ¹
Vul: N-S	♥ QT5	♥ A43	Pass	3 ♦ ²	Pass	3 ♣ ³
North HCP: 15+1	♦ AQT85	♦ K7642	Pass	3NT	All Pass	
South HCP: 10+1	♣ QJ	♣ K654				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

North hands

We_Overcall_NT_then_MSS

Board: 146	♠ A	LHO opens the bidding 1♣.
Dealer: East	♥ Q52	Partner bids next.
Vul: E-W	♦ AT642	
HCP: 10+1	♣ 9865	

Board: 147	♠ KQJT	RHO opens the bidding 1♠.
Dealer: West	♥ KT32	You bid next.
Vul: Both	♦ J5	
HCP: 15	♣ AJ4	

Board: 148	♠ AJ8	LHO opens the bidding 1♥.
Dealer: East	♥ 6	Partner bids next.
Vul: E-W	♦ KJ732	East (LHO) Doubles 3♥ if possible.
HCP: 13+1	♣ A876	

Board: 149	♠ KJ32	RHO opens the bidding 1♣.
Dealer: West	♥ AJT8	You bid next.
Vul: E-W	♦ Q8	
HCP: 15	♣ AT3	

Both hands (Answers Page)

Board: 146

	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ Q94			1♣	1NT
Vul: E-W	♥ Q52	♥ AT86	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 10+1	♦ AT642	♦ Q5	Pass	3NT	All Pass	
South HCP: 15	♣ 9865	♣ AK42				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 147

	North:	South:	W	N	E	S
Dealer: West	♠ KQJT	♠ -	1♠	1NT	Pass	2♠ ¹
Vul: Both	♥ KT32	♥ J9	Pass	2NT ²	Pass	3♣ ³
North HCP: 15	♦ J5	♦ AKQT64	Pass	3NT	Pass	4♦
South HCP: 12+3	♣ AJ4	♣ Q8753	Pass	5♣	All Pass	
Contract: 5♣ North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 148

	North:	South:	W	N	E	S
Dealer: East	♠ AJ8	♠ T63			1♥	1NT
Vul: E-W	♥ 6	♥ AQ8	Pass	2♠ ¹	Pass	3♦ ²
North HCP: 13+1	♦ KJ732	♦ AQ864	Pass	3♥ ³	X	3NT
South HCP: 15+1	♣ A876	♣ K2	Pass	4♦	Pass	4♥
Contract: 6♦ North			Pass	4♠	Pass	5♦
			Pass	6♦	All Pass	
			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 149

	North:	South:	W	N	E	S
Dealer: West	♠ KJ32	♠ Q	1♣	1NT	Pass	2♠ ¹
Vul: E-W	♥ AJT8	♥ K65	Pass	2NT ²	Pass	3NT
North HCP: 15	♦ Q8	♦ KJ54	All Pass			
South HCP: 12+1	♣ AT3	♣ K8765				
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

South hands**We_Overcall_NT_then_MSS**

Board: 146	♠ Q94	RHO opens the bidding 1♣.
Dealer: East	♥ AT86	You bid next.
Vul: E-W	♦ Q5	
HCP: 15	♣ AK42	

Board: 147	♠ -	LHO opens the bidding 1♠.
Dealer: West	♥ J9	Partner bids next.
Vul: Both	♦ AKQT64	
HCP: 12+3	♣ Q8753	

Board: 148	♠ T63	RHO opens the bidding 1♥.
Dealer: East	♥ AQ8	You bid next.
Vul: E-W	♦ AQ864	East (RHO) Doubles 3♥ if possible.
HCP: 15+1	♣ K2	

Board: 149	♠ Q	LHO opens the bidding 1♣.
Dealer: West	♥ K65	Partner bids next.
Vul: E-W	♦ KJ54	
HCP: 12+1	♣ K8765	

Both hands (Answers Page)

Board: 146	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ Q94			1♣	1NT
Vul: E-W	♥ Q52	♥ AT86	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 10+1	♦ AT642	♦ Q5	Pass	3NT	All Pass	
South HCP: 15	♣ 9865	♣ AK42				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 147	North:	South:	W	N	E	S
Dealer: West	♠ KQJT	♠ -	1♠	1NT	Pass	2♠ ¹
Vul: Both	♥ KT32	♥ J9	Pass	2NT ²	Pass	3♣ ³
North HCP: 15	♦ J5	♦ AKQT64	Pass	3NT	Pass	4♦
South HCP: 12+3	♣ AJ4	♣ Q8753	Pass	5♣	All Pass	
Contract: 5♣ North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 148	North:	South:	W	N	E	S
Dealer: East	♠ AJ8	♠ T63			1♥	1NT
Vul: E-W	♥ 6	♥ AQ8	Pass	2♠ ¹	Pass	3♦ ²
North HCP: 13+1	♦ KJ732	♦ AQ864	Pass	3♥ ³	X	3NT
South HCP: 15+1	♣ A876	♣ K2	Pass	4♦	Pass	4♥
Contract: 6♦ North			Pass	4♠	Pass	5♦
			Pass	6♦	All Pass	
			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 149	North:	South:	W	N	E	S
Dealer: West	♠ KJ32	♠ Q	1♣	1NT	Pass	2♠ ¹
Vul: E-W	♥ AJT8	♥ K65	Pass	2NT ²	Pass	3NT
North HCP: 15	♦ Q8	♦ KJ54	All Pass			
South HCP: 12+1	♣ AT3	♣ K8765				
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

North hands

We_Overcall_NT_then_MSS

Board: 150	♠ 95	LHO opens the bidding 1 ♠.
Dealer: East	♥ J9	Partner bids next.
Vul: E-W	♦ AQ942	
HCP: 10+1	♣ QJ92	

Board: 151	♠ AK64	RHO opens the bidding 1 ♦.
Dealer: West	♥ J86	You bid next.
Vul: E-W	♦ KQ8	
HCP: 16	♣ KT2	

Board: 152	♠ 9	LHO opens the bidding 1 ♠.
Dealer: East	♥ T76	Partner bids next.
Vul: Both	♦ AQJ42	
HCP: 10+1	♣ KT92	

Board: 153	♠ KJ	RHO opens the bidding 1 ♦.
Dealer: West	♥ A75	You bid next.
Vul: N-S	♦ KT65	
HCP: 16	♣ AJ97	

Both hands (Answers Page)

Board: 150	North:	South:	W	N	E	S
Dealer: East	♠ 95	♠ AQ64			1 ♠	1NT
Vul: E-W	♥ J9	♥ QT8	Pass	2 ♠ ¹	Pass	3 ♣ ²
North HCP: 10+1	♦ AQ942	♦ KT	Pass	3NT	All Pass	
South HCP: 15	♣ QJ92	♣ AT63				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 151	North:	South:	W	N	E	S
Dealer: West	♠ AK64	♠ 9	1 ♦	1NT	Pass	2 ♠ ¹
Vul: E-W	♥ J86	♥ K32	Pass	2NT ²	Pass	3 ♣ ³
North HCP: 16	♦ KQ8	♦ J632	Pass	3NT	All Pass	
South HCP: 10+1	♣ KT2	♣ AQ964				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 152	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ AKJT			1 ♠	1NT
Vul: Both	♥ T76	♥ Q8	Pass	2 ♠ ¹	Pass	3 ♣ ²
North HCP: 10+1	♦ AQJ42	♦ T83	Pass	3 ♣ ³	Pass	4 ♠
South HCP: 16	♣ KT92	♣ AQ84	Pass	5 ♣	All Pass	
Contract: 5 ♣ North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 153	North:	South:	W	N	E	S
Dealer: West	♠ KJ	♠ A42	1 ♦	1NT	Pass	2 ♠ ¹
Vul: N-S	♥ A75	♥ 6	Pass	3 ♣ ²	All Pass	
North HCP: 16	♦ KT65	♦ AJ92				
South HCP: 9+1	♣ AJ97	♣ T8532				
Contract: 3 ♣ North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

South hands**We_Overcall_NT_then_MSS**

Board: 150	♠ AQ64	RHO opens the bidding 1 ♠.
Dealer: East	♥ QT8	You bid next.
Vul: E-W	♦ KT	
HCP: 15	♣ AT63	

Board: 151	♠ 9	LHO opens the bidding 1 ♦.
Dealer: West	♥ K32	Partner bids next.
Vul: E-W	♦ J632	
HCP: 10+1	♣ AQ964	

Board: 152	♠ AKJT	RHO opens the bidding 1 ♠.
Dealer: East	♥ Q8	You bid next.
Vul: Both	♦ T83	
HCP: 16	♣ AQ84	

Board: 153	♠ A42	LHO opens the bidding 1 ♦.
Dealer: West	♥ 6	Partner bids next.
Vul: N-S	♦ AJ92	
HCP: 9+1	♣ T8532	

Both hands (Answers Page)

Board: 150	North:	South:	W	N	E	S
Dealer: East	♠ 95	♠ AQ64			1 ♠	1NT
Vul: E-W	♥ J9	♥ QT8	Pass	2 ♠ ¹	Pass	3 ♣ ²
North HCP: 10+1	♦ AQ942	♦ KT	Pass	3NT	All Pass	
South HCP: 15	♣ QJ92	♣ AT63				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 151	North:	South:	W	N	E	S
Dealer: West	♠ AK64	♠ 9	1 ♦	1NT	Pass	2 ♠ ¹
Vul: E-W	♥ J86	♥ K32	Pass	2NT ²	Pass	3 ♣ ³
North HCP: 16	♦ KQ8	♦ J632	Pass	3NT	All Pass	
South HCP: 10+1	♣ KT2	♣ AQ964				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 152	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ AKJT			1 ♠	1NT
Vul: Both	♥ T76	♥ Q8	Pass	2 ♠ ¹	Pass	3 ♣ ²
North HCP: 10+1	♦ AQJ42	♦ T83	Pass	3 ♣ ³	Pass	4 ♠
South HCP: 16	♣ KT92	♣ AQ84	Pass	5 ♣	All Pass	
Contract: 5 ♣ North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 153	North:	South:	W	N	E	S
Dealer: West	♠ KJ	♠ A42	1 ♦	1NT	Pass	2 ♠ ¹
Vul: N-S	♥ A75	♥ 6	Pass	3 ♣ ²	All Pass	
North HCP: 16	♦ KT65	♦ AJ92				
South HCP: 9+1	♣ AJ97	♣ T8532				
Contract: 3 ♣ North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

North hands

We_Overcall_NT_then_MSS

Board: 154	♠ KT3	LHO opens the bidding 1♠.
Dealer: East	♥ Q	Partner bids next.
Vul: N-S	♦ J762	
HCP: 9+1	♣ K9876	

Board: 155	♠ J764	RHO opens the bidding 1♥.
Dealer: West	♥ K97	You bid next.
Vul: Both	♦ A63	
HCP: 15	♣ AQJ	

Both hands (Answers Page)

Board: 154	North:	South:	W	N	E	S
Dealer: East	♠ KT3	♠ A42			1 ♠	1NT
Vul: N-S	♥ Q	♥ J83	Pass	2 ♠ ¹	Pass	3 ♣ ²
North HCP: 9+1	♦ J762	♦ AQ4		All Pass		
South HCP: 15	♣ K9876	♣ AT52				
Contract: 3♣ South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 155	North:	South:	W	N	E	S
Dealer: West	♠ J764	♠ K	1 ♥	1NT	Pass	2 ♠ ¹
Vul: Both	♥ K97	♥ T85	Pass	2NT ²	All Pass	
North HCP: 15	♦ A63	♦ Q972				
South HCP: 8+1	♣ AQJ	♣ K9864	1. 1N-2S Minor Suit Stayman			
Contract: 2NT North			2. artificial			

South hands**We_Overcall_NT_then_MSS**

Board: 154	♠ A42	RHO opens the bidding 1♠.
Dealer: East	♥ J83	You bid next.
Vul: N-S	♦ AQ4	
HCP: 15	♣ AT52	

Board: 155	♠ K	LHO opens the bidding 1♥.
Dealer: West	♥ T85	Partner bids next.
Vul: Both	♦ Q972	
HCP: 8+1	♣ K9864	

Both hands (Answers Page)

Board: 154	North:	South:	W	N	E	S
Dealer: East	♠ KT3	♠ A42			1 ♠	1NT
Vul: N-S	♥ Q	♥ J83	Pass	2 ♠ ¹	Pass	3 ♣ ²
North HCP: 9+1	♦ J762	♦ AQ4		All Pass		
South HCP: 15	♣ K9876	♣ AT52				
Contract: 3♣ South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 155	North:	South:	W	N	E	S
Dealer: West	♠ J764	♠ K	1 ♥	1NT	Pass	2 ♠ ¹
Vul: Both	♥ K97	♥ T85	Pass	2NT ²	All Pass	
North HCP: 15	♦ A63	♦ Q972				
South HCP: 8+1	♣ AQJ	♣ K9864	1. 1N-2S Minor Suit Stayman			
Contract: 2NT North			2. artificial			