

North hands**We_Overcall_NT_then_Smolen**

Board: 1 ♠ 97632 LHO opens the bidding 1♦.

Dealer: East ♥ Q654 Partner bids next.

Vul: Both ♦ 6

HCP: 9+1 ♣ AK3

Board: 2 ♠ AK4 RHO opens the bidding 1♣.

Dealer: West ♥ KQ6 You bid next.

Vul: N-S ♦ T94

HCP: 16 ♣ KJ32

Board: 3 ♠ AJ752 LHO opens the bidding 1♦.

Dealer: East ♥ AJ73 Partner bids next.

Vul: E-W ♦ 7

HCP: 12+1 ♣ Q85

Board: 4 ♠ K76 RHO opens the bidding 1♦.

Dealer: West ♥ AQ You bid next.

Vul: Both ♦ K92

HCP: 15+1 ♣ KT632

Board: 5 ♠ QJ65 LHO opens the bidding 1♦.

Dealer: East ♥ AQ963 Partner bids next.

Vul: Both ♦ 3

HCP: 12+1 ♣ K98

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: East	♠ 97632	♠ KJ5			1♦	1NT
Vul: Both	♥ Q654	♥ KT	Pass	2♣ ¹	Pass	2♦
North HCP: 9+1	♦ 6	♦ AQ53	Pass	3♠	Pass	4♠
South HCP: 15	♣ AK3	♣ Q975	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 2	North:	South:	W	N	E	S
Dealer: West	♠ AK4	♠ 7632	1♣	1NT	Pass	2♣ ¹
Vul: N-S	♥ KQ6	♥ A7432	Pass	2♦	Pass	3♥
North HCP: 16	♦ T94	♦ Q	Pass	4♥	All Pass	
South HCP: 10+1	♣ KJ32	♣ A65	1. Stayman			
Contract: 4♥ North						

Board: 3	North:	South:	W	N	E	S
Dealer: East	♠ AJ752	♠ Q63			1♦	1NT
Vul: E-W	♥ AJ73	♥ KQ	Pass	2♣ ¹	Pass	2♦
North HCP: 12+1	♦ 7	♦ K953	Pass	3♠	Pass	4♠
South HCP: 15	♣ Q85	♣ AJ96	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ K76	♠ AT952	1♦	1NT	Pass	2♣ ¹
Vul: Both	♥ AQ	♥ KJ73	Pass	2♦	Pass	3♠
North HCP: 15+1	♦ K92	♦ QT5	Pass	4♠	All Pass	
South HCP: 10+1	♣ KT632	♣ 4	1. Stayman			
Contract: 4♠ North						

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ QJ65	♠ A94			1♦	1NT
Vul: Both	♥ AQ963	♥ K75	Pass	2♣ ¹	Pass	2♦
North HCP: 12+1	♦ 3	♦ KJ2	Pass	3♥	Pass	4♥
South HCP: 15	♣ K98	♣ A754	All Pass			
Contract: 4♥ South			1. Stayman			

South hands**We_Overcall_NT_then_Smolen**

Board: 1	♠ KJ5	RHO opens the bidding 1♦.
Dealer: East	♥ KT	You bid next.
Vul: Both	♦ AQ53	
HCP: 15	♣ Q975	

Board: 2	♠ 7632	LHO opens the bidding 1♣.
Dealer: West	♥ A7432	Partner bids next.
Vul: N-S	♦ Q	
HCP: 10+1	♣ A65	

Board: 3	♠ Q63	RHO opens the bidding 1♦.
Dealer: East	♥ KQ	You bid next.
Vul: E-W	♦ K953	
HCP: 15	♣ AJ96	

Board: 4	♠ AT952	LHO opens the bidding 1♦.
Dealer: West	♥ KJ73	Partner bids next.
Vul: Both	♦ QT5	
HCP: 10+1	♣ 4	

Board: 5	♠ A94	RHO opens the bidding 1♦.
Dealer: East	♥ K75	You bid next.
Vul: Both	♦ KJ2	
HCP: 15	♣ A754	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: East	♠ 97632	♠ KJ5			1♦	1NT
Vul: Both	♥ Q654	♥ KT	Pass	2♣ ¹	Pass	2♦
North HCP: 9+1	♦ 6	♦ AQ53	Pass	3♠	Pass	4♠
South HCP: 15	♣ AK3	♣ Q975	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 2	North:	South:	W	N	E	S
Dealer: West	♠ AK4	♠ 7632	1♣	1NT	Pass	2♣ ¹
Vul: N-S	♥ KQ6	♥ A7432	Pass	2♦	Pass	3♥
North HCP: 16	♦ T94	♦ Q	Pass	4♥	All Pass	
South HCP: 10+1	♣ KJ32	♣ A65	1. Stayman			
Contract: 4♥ North						

Board: 3	North:	South:	W	N	E	S
Dealer: East	♠ AJ752	♠ Q63			1♦	1NT
Vul: E-W	♥ AJ73	♥ KQ	Pass	2♣ ¹	Pass	2♦
North HCP: 12+1	♦ 7	♦ K953	Pass	3♠	Pass	4♠
South HCP: 15	♣ Q85	♣ AJ96	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ K76	♠ AT952	1♦	1NT	Pass	2♣ ¹
Vul: Both	♥ AQ	♥ KJ73	Pass	2♦	Pass	3♠
North HCP: 15+1	♦ K92	♦ QT5	Pass	4♠	All Pass	
South HCP: 10+1	♣ KT632	♣ 4	1. Stayman			
Contract: 4♠ North						

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ QJ65	♠ A94			1♦	1NT
Vul: Both	♥ AQ963	♥ K75	Pass	2♣ ¹	Pass	2♦
North HCP: 12+1	♦ 3	♦ KJ2	Pass	3♥	Pass	4♥
South HCP: 15	♣ K98	♣ A754	All Pass			
Contract: 4♥ South			1. Stayman			

North hands**We_Overcall_NT_then_Smolen**

Board: 6	♠ Q7	RHO opens the bidding 1♣.
Dealer: West	♥ QT7	You bid next.
Vul: None	♦ AQ96	
HCP: 15	♣ AJT8	

Board: 7	♠ QJ8	RHO opens the bidding 1♦.
Dealer: West	♥ JT	You bid next.
Vul: N-S	♦ K974	
HCP: 16	♣ AKQ8	

Board: 8	♠ QT3	RHO opens the bidding 1♦.
Dealer: West	♥ KT4	You bid next.
Vul: E-W	♦ KQ5	
HCP: 15	♣ KQ32	

Board: 9	♠ AQ962	LHO opens the bidding 1♣.
Dealer: East	♥ K654	Partner bids next.
Vul: E-W	♦ T76	
HCP: 10+1	♣ J	

Board: 10	♠ AT94	LHO opens the bidding 1♦.
Dealer: East	♥ QJ976	Partner bids next.
Vul: Both	♦ -	
HCP: 10+1	♣ KT65	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: West	♠ Q7	♠ J865	1 ♣	1NT	Pass	2 ♣ ¹
Vul: None	♥ QT7	♥ AK984	Pass	2 ♦	Pass	3 ♥
North HCP: 15	♦ AQ96	♦ J	Pass	4 ♥	All Pass	
South HCP: 11+1	♣ AJT8	♣ Q76				
Contract: 4 ♥ North			1. Stayman			

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ QJ8	♠ KT52	1 ♦	1NT	Pass	2 ♣ ¹
Vul: N-S	♥ JT	♥ K9643	Pass	2 ♦	Pass	3 ♥
North HCP: 16	♦ K974	♦ A	Pass	3NT	All Pass	
South HCP: 10+1	♣ AKQ8	♣ T63				
Contract: 3NT North			1. Stayman			

Board: 8	North:	South:	W	N	E	S
Dealer: West	♠ QT3	♠ KJ65	1 ♦	1NT	Pass	2 ♣ ¹
Vul: E-W	♥ KT4	♥ AJ952	Pass	2 ♦	Pass	3 ♥
North HCP: 15	♦ KQ5	♦ JT43	Pass	4 ♥	All Pass	
South HCP: 10+1	♣ KQ32	♣ -				
Contract: 4 ♥ North			1. Stayman			

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ AQ962	♠ KJ4			1 ♣	1NT
Vul: E-W	♥ K654	♥ Q3	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10+1	♦ T76	♦ AQ985	Pass	3 ♠	Pass	4 ♠
South HCP: 16+1	♣ J	♣ AT6	All Pass			
Contract: 4 ♠ South			1. Stayman			

Board: 10	North:	South:	W	N	E	S
Dealer: East	♠ AT94	♠ Q75			1 ♦	1NT
Vul: Both	♥ QJ976	♥ T8	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10+1	♦ -	♦ AKT2	Pass	3 ♥	Pass	3NT
South HCP: 15	♣ KT65	♣ AQ94	All Pass			
Contract: 3NT South			1. Stayman			

South hands**We_Overcall_NT_then_Smolen**

Board: 6	♠ J865	LHO opens the bidding 1♣.
Dealer: West	♥ AK984	Partner bids next.
Vul: None	♦ J	
HCP: 11+1	♣ Q76	

Board: 7	♠ KT52	LHO opens the bidding 1♦.
Dealer: West	♥ K9643	Partner bids next.
Vul: N-S	♦ A	
HCP: 10+1	♣ T63	

Board: 8	♠ KJ65	LHO opens the bidding 1♦.
Dealer: West	♥ AJ952	Partner bids next.
Vul: E-W	♦ JT43	
HCP: 10+1	♣ -	

Board: 9	♠ KJ4	RHO opens the bidding 1♣.
Dealer: East	♥ Q3	You bid next.
Vul: E-W	♦ AQ985	
HCP: 16+1	♣ AT6	

Board: 10	♠ Q75	RHO opens the bidding 1♦.
Dealer: East	♥ T8	You bid next.
Vul: Both	♦ AKT2	
HCP: 15	♣ AQ94	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: West	♠ Q7	♠ J865	1 ♣	1NT	Pass	2 ♣ ¹
Vul: None	♥ QT7	♥ AK984	Pass	2 ♦	Pass	3 ♥
North HCP: 15	♦ AQ96	♦ J	Pass	4 ♥	All Pass	
South HCP: 11+1	♣ AJT8	♣ Q76				
Contract: 4 ♥ North			1. Stayman			

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ QJ8	♠ KT52	1 ♦	1NT	Pass	2 ♣ ¹
Vul: N-S	♥ JT	♥ K9643	Pass	2 ♦	Pass	3 ♥
North HCP: 16	♦ K974	♦ A	Pass	3NT	All Pass	
South HCP: 10+1	♣ AKQ8	♣ T63				
Contract: 3NT North			1. Stayman			

Board: 8	North:	South:	W	N	E	S
Dealer: West	♠ QT3	♠ KJ65	1 ♦	1NT	Pass	2 ♣ ¹
Vul: E-W	♥ KT4	♥ AJ952	Pass	2 ♦	Pass	3 ♥
North HCP: 15	♦ KQ5	♦ JT43	Pass	4 ♥	All Pass	
South HCP: 10+1	♣ KQ32	♣ -				
Contract: 4 ♥ North			1. Stayman			

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ AQ962	♠ KJ4			1 ♣	1NT
Vul: E-W	♥ K654	♥ Q3	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10+1	♦ T76	♦ AQ985	Pass	3 ♠	Pass	4 ♠
South HCP: 16+1	♣ J	♣ AT6	All Pass			
Contract: 4 ♠ South			1. Stayman			

Board: 10	North:	South:	W	N	E	S
Dealer: East	♠ AT94	♠ Q75			1 ♦	1NT
Vul: Both	♥ QJ976	♥ T8	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10+1	♦ -	♦ AKT2	Pass	3 ♥	Pass	3NT
South HCP: 15	♣ KT65	♣ AQ94	All Pass			
Contract: 3NT South			1. Stayman			

North hands

We_Overcall_NT_then_Smolen

Board: 11	♠ Q5	RHO opens the bidding 1♦.
Dealer: West	♥ K75	You bid next.
Vul: N-S	♦ AJ93	
HCP: 15	♣ KQ98	

Board: 12	♠ T7543	LHO opens the bidding 1♦.
Dealer: East	♥ KQ32	Partner bids next.
Vul: N-S	♦ 3	
HCP: 9+1	♣ A93	

Board: 13	♠ 97	RHO opens the bidding 1♦.
Dealer: West	♥ KQT	You bid next.
Vul: None	♦ QJ53	
HCP: 15	♣ AK73	

Board: 14	♠ KQ632	LHO opens the bidding 1♣.
Dealer: East	♥ A876	Partner bids next.
Vul: N-S	♦ 2	
HCP: 9+1	♣ 732	

Board: 15	♠ K87	RHO opens the bidding 1♦.
Dealer: West	♥ Q9	You bid next.
Vul: N-S	♦ AQJ3	
HCP: 15	♣ K732	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ Q5	♠ AK972	1♦	1NT	Pass	2♣ ¹
Vul: N-S	♥ K75	♥ J963	Pass	2♦	Pass	3♠
North HCP: 15	♦ AJ93	♦ T76	Pass	3NT	All Pass	
South HCP: 9+1	♣ KQ98	♣ J				
Contract: 3NT North			1. Stayman			

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ T7543	♠ A8			1♦	1NT
Vul: N-S	♥ KQ32	♥ AJT	Pass	2♣ ¹	Pass	2♦
North HCP: 9+1	♦ 3	♦ KQJ8	Pass	3♠	Pass	3NT
South HCP: 15	♣ A93	♣ T754		All Pass		
Contract: 3NT South			1. Stayman			

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ 97	♠ QJ842	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ KQT	♥ A986	Pass	2♦	Pass	3♠
North HCP: 15	♦ QJ53	♦ K	Pass	3NT	All Pass	
South HCP: 10+1	♣ AK73	♣ 842				
Contract: 3NT North			1. Stayman			

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ KQ632	♠ 94			1♣	1NT
Vul: N-S	♥ A876	♥ K95	Pass	2♣ ¹	Pass	2♦
North HCP: 9+1	♦ 2	♦ KQT87	Pass	3♠	Pass	3NT
South HCP: 15+1	♣ 732	♣ AK9		All Pass		
Contract: 3NT South			1. Stayman			

Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ K87	♠ AQT9	1♦	1NT	Pass	2♣ ¹
Vul: N-S	♥ Q9	♥ A6543	Pass	2♦	Pass	3♥
North HCP: 15	♦ AQJ3	♦ 965	Pass	3NT	All Pass	
South HCP: 12+1	♣ K732	♣ Q				
Contract: 3NT North			1. Stayman			

South hands**We_Overcall_NT_then_Smolen**

Board: 11 ♠ AK972 LHO opens the bidding 1♦.

Dealer: West ♥ J963 Partner bids next.

Vul: N-S ♦ T76

HCP: 9+1 ♣ J

Board: 12 ♠ A8 RHO opens the bidding 1♦.

Dealer: East ♥ AJT You bid next.

Vul: N-S ♦ KQJ8

HCP: 15 ♣ T754

Board: 13 ♠ QJ842 LHO opens the bidding 1♦.

Dealer: West ♥ A986 Partner bids next.

Vul: None ♦ K

HCP: 10+1 ♣ 842

Board: 14 ♠ 94 RHO opens the bidding 1♣.

Dealer: East ♥ K95 You bid next.

Vul: N-S ♦ KQT87

HCP: 15+1 ♣ AK9

Board: 15 ♠ AQT9 LHO opens the bidding 1♦.

Dealer: West ♥ A6543 Partner bids next.

Vul: N-S ♦ 965

HCP: 12+1 ♣ Q

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ Q5	♠ AK972	1♦	1NT	Pass	2♣ ¹
Vul: N-S	♥ K75	♥ J963	Pass	2♦	Pass	3♠
North HCP: 15	♦ AJ93	♦ T76	Pass	3NT	All Pass	
South HCP: 9+1	♣ KQ98	♣ J				
Contract: 3NT North			1. Stayman			

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ T7543	♠ A8			1♦	1NT
Vul: N-S	♥ KQ32	♥ AJT	Pass	2♣ ¹	Pass	2♦
North HCP: 9+1	♦ 3	♦ KQJ8	Pass	3♠	Pass	3NT
South HCP: 15	♣ A93	♣ T754		All Pass		
Contract: 3NT South			1. Stayman			

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ 97	♠ QJ842	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ KQT	♥ A986	Pass	2♦	Pass	3♠
North HCP: 15	♦ QJ53	♦ K	Pass	3NT	All Pass	
South HCP: 10+1	♣ AK73	♣ 842				
Contract: 3NT North			1. Stayman			

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ KQ632	♠ 94			1♣	1NT
Vul: N-S	♥ A876	♥ K95	Pass	2♣ ¹	Pass	2♦
North HCP: 9+1	♦ 2	♦ KQT87	Pass	3♠	Pass	3NT
South HCP: 15+1	♣ 732	♣ AK9		All Pass		
Contract: 3NT South			1. Stayman			

Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ K87	♠ AQT9	1♦	1NT	Pass	2♣ ¹
Vul: N-S	♥ Q9	♥ A6543	Pass	2♦	Pass	3♥
North HCP: 15	♦ AQJ3	♦ 965	Pass	3NT	All Pass	
South HCP: 12+1	♣ K732	♣ Q				
Contract: 3NT North			1. Stayman			

North hands

We_Overcall_NT_then_Smolen

Board: 16 ♠ AK8 RHO opens the bidding 1♦.

Dealer: West ♥ 54 You bid next.

Vul: E-W ♦ KJ73

HCP: 15 ♣ AT93

Board: 17 ♠ KJ642 LHO opens the bidding 1♦.

Dealer: East ♥ AT63 Partner bids next.

Vul: Both ♦ -

HCP: 11+1 ♣ K863

Board: 18 ♠ A63 RHO opens the bidding 1♦.

Dealer: West ♥ J84 You bid next.

Vul: None ♦ KT5

HCP: 15 ♣ AK83

Board: 19 ♠ AK865 LHO opens the bidding 1♦.

Dealer: East ♥ J543 Partner bids next.

Vul: None ♦ 7

HCP: 10+1 ♣ Q54

Board: 20 ♠ 953 RHO opens the bidding 1♣.

Dealer: West ♥ KQ3 You bid next.

Vul: Both ♦ K74

HCP: 16 ♣ AKJ6

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ AK8	♠ 75432	1 ♦	1NT	Pass	2 ♣ ¹
Vul: E-W	♥ 54	♥ AT98	Pass	2 ♦	Pass	3 ♠
North HCP: 15	♦ KJ73	♦ -	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ AT93	♣ KQ64				
Contract: 4 ♠ North			1. Stayman			

Board: 17	North:	South:	W	N	E	S
Dealer: East	♠ KJ642	♠ A87			1 ♦	1NT
Vul: Both	♥ AT63	♥ J4	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 11+1	♦ -	♦ A863	Pass	3 ♠	Pass	4 ♠
South HCP: 15	♣ K863	♣ AQ42	All Pass			
Contract: 4 ♠ South			1. Stayman			

Board: 18	North:	South:	W	N	E	S
Dealer: West	♠ A63	♠ KQJ52	1 ♦	1NT	Pass	2 ♣ ¹
Vul: None	♥ J84	♥ QT76	Pass	2 ♦	Pass	3 ♠
North HCP: 15	♦ KT5	♦ -	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ AK83	♣ JT72				
Contract: 4 ♠ North			1. Stayman			

Board: 19	North:	South:	W	N	E	S
Dealer: East	♠ AK865	♠ J94			1 ♦	1NT
Vul: None	♥ J543	♥ Q82	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10+1	♦ 7	♦ KQ6	Pass	3 ♠	Pass	4 ♠
South HCP: 15	♣ Q54	♣ AKT9	All Pass			
Contract: 4 ♠ South			1. Stayman			

Board: 20	North:	South:	W	N	E	S
Dealer: West	♠ 953	♠ KQT76	1 ♣	1NT	Pass	2 ♣ ¹
Vul: Both	♥ KQ3	♥ 9754	Pass	2 ♦	Pass	3 ♠
North HCP: 16	♦ K74	♦ A92	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ AKJ6	♣ 5				
Contract: 4 ♠ North			1. Stayman			

South hands**We_Overcall_NT_then_Smolen**

Board: 16 ♠ 75432 LHO opens the bidding 1♦.

Dealer: West ♥ AT98 Partner bids next.

Vul: E-W ♦ -

HCP: 9+1 ♣ KQ64

Board: 17 ♠ A87 RHO opens the bidding 1♦.

Dealer: East ♥ J4 You bid next.

Vul: Both ♦ A863

HCP: 15 ♣ AQ42

Board: 18 ♠ KQJ52 LHO opens the bidding 1♦.

Dealer: West ♥ QT76 Partner bids next.

Vul: None ♦ -

HCP: 9+1 ♣ JT72

Board: 19 ♠ J94 RHO opens the bidding 1♦.

Dealer: East ♥ Q82 You bid next.

Vul: None ♦ KQ6

HCP: 15 ♣ AKT9

Board: 20 ♠ KQT76 LHO opens the bidding 1♣.

Dealer: West ♥ 9754 Partner bids next.

Vul: Both ♦ A92

HCP: 9+1 ♣ 5

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ AK8	♠ 75432	1 ♦	1NT	Pass	2 ♣ ¹
Vul: E-W	♥ 54	♥ AT98	Pass	2 ♦	Pass	3 ♠
North HCP: 15	♦ KJ73	♦ -	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ AT93	♣ KQ64				
Contract: 4 ♠ North			1. Stayman			

Board: 17	North:	South:	W	N	E	S
Dealer: East	♠ KJ642	♠ A87			1 ♦	1NT
Vul: Both	♥ AT63	♥ J4	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 11+1	♦ -	♦ A863	Pass	3 ♠	Pass	4 ♠
South HCP: 15	♣ K863	♣ AQ42	All Pass			
Contract: 4 ♠ South			1. Stayman			

Board: 18	North:	South:	W	N	E	S
Dealer: West	♠ A63	♠ KQJ52	1 ♦	1NT	Pass	2 ♣ ¹
Vul: None	♥ J84	♥ QT76	Pass	2 ♦	Pass	3 ♠
North HCP: 15	♦ KT5	♦ -	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ AK83	♣ JT72				
Contract: 4 ♠ North			1. Stayman			

Board: 19	North:	South:	W	N	E	S
Dealer: East	♠ AK865	♠ J94			1 ♦	1NT
Vul: None	♥ J543	♥ Q82	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10+1	♦ 7	♦ KQ6	Pass	3 ♠	Pass	4 ♠
South HCP: 15	♣ Q54	♣ AKT9	All Pass			
Contract: 4 ♠ South			1. Stayman			

Board: 20	North:	South:	W	N	E	S
Dealer: West	♠ 953	♠ KQT76	1 ♣	1NT	Pass	2 ♣ ¹
Vul: Both	♥ KQ3	♥ 9754	Pass	2 ♦	Pass	3 ♠
North HCP: 16	♦ K74	♦ A92	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ AKJ6	♣ 5				
Contract: 4 ♠ North			1. Stayman			

North hands**We_Overcall_NT_then_Smolen**

Board: 21	♠ T9862	LHO opens the bidding 1♦.
Dealer: East	♥ AKQ7	Partner bids next.
Vul: None	♦ 4	
HCP: 9+1	♣ 832	

Board: 22	♠ AJT	RHO opens the bidding 1♦.
Dealer: West	♥ AQ8	You bid next.
Vul: E-W	♦ KJ8	
HCP: 15	♣ T853	

Board: 23	♠ K9652	LHO opens the bidding 1♣.
Dealer: East	♥ AQ95	Partner bids next.
Vul: None	♦ 8	
HCP: 9+1	♣ T74	

Board: 24	♠ AKQ	RHO opens the bidding 1♦.
Dealer: West	♥ KT	You bid next.
Vul: Both	♦ A654	
HCP: 16	♣ 7632	

Board: 25	♠ J73	RHO opens the bidding 1♦.
Dealer: West	♥ A7	You bid next.
Vul: None	♦ AT97	
HCP: 15	♣ KQJ2	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ T9862	♠ AQ5			1♦	1NT
Vul: None	♥ AKQ7	♥ 952	Pass	2♣ ¹	Pass	2♦
North HCP: 9+1	♦ 4	♦ K92	Pass	3♠	Pass	4♠
South HCP: 16	♣ 832	♣ AK54	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 22	North:	South:	W	N	E	S
Dealer: West	♠ AJT	♠ KQ863	1♦	1NT	Pass	2♣ ¹
Vul: E-W	♥ AQ8	♥ J653	Pass	2♦	Pass	3♠
North HCP: 15	♦ KJ8	♦ 4	Pass	4♠	All Pass	
South HCP: 9+1	♣ T853	♣ QJ7	1. Stayman			
Contract: 4♠ North						

Board: 23	North:	South:	W	N	E	S
Dealer: East	♠ K9652	♠ AJ4			1♣	1NT
Vul: None	♥ AQ95	♥ J76	Pass	2♣ ¹	Pass	2♦
North HCP: 9+1	♦ 8	♦ QJ92	Pass	3♠	Pass	4♠
South HCP: 16	♣ T74	♣ AK6	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 24	North:	South:	W	N	E	S
Dealer: West	♠ AKQ	♠ T9874	1♦	1NT	Pass	2♣ ¹
Vul: Both	♥ KT	♥ AQ52	Pass	2♦	Pass	3♠
North HCP: 16	♦ A654	♦ 9	Pass	4♠	All Pass	
South HCP: 9+1	♣ 7632	♣ K85	1. Stayman			
Contract: 4♠ North						

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ J73	♠ AK62	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ A7	♥ JT852	Pass	2♦	Pass	3♥
North HCP: 15	♦ AT97	♦ J	Pass	3NT	All Pass	
South HCP: 13+1	♣ KQJ2	♣ AT6	1. Stayman			
Contract: 3NT North						

South hands**We_Overcall_NT_then_Smolen**

Board: 21	♠ AQ5	RHO opens the bidding 1♦.
Dealer: East	♥ 952	You bid next.
Vul: None	♦ K92	
HCP: 16	♣ AK54	

Board: 22	♠ KQ863	LHO opens the bidding 1♦.
Dealer: West	♥ J653	Partner bids next.
Vul: E-W	♦ 4	
HCP: 9+1	♣ QJ7	

Board: 23	♠ AJ4	RHO opens the bidding 1♣.
Dealer: East	♥ J76	You bid next.
Vul: None	♦ QJ92	
HCP: 16	♣ AK6	

Board: 24	♠ T9874	LHO opens the bidding 1♦.
Dealer: West	♥ AQ52	Partner bids next.
Vul: Both	♦ 9	
HCP: 9+1	♣ K85	

Board: 25	♠ AK62	LHO opens the bidding 1♦.
Dealer: West	♥ JT852	Partner bids next.
Vul: None	♦ J	
HCP: 13+1	♣ AT6	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ T9862	♠ AQ5			1♦	1NT
Vul: None	♥ AKQ7	♥ 952	Pass	2♣ ¹	Pass	2♦
North HCP: 9+1	♦ 4	♦ K92	Pass	3♠	Pass	4♠
South HCP: 16	♣ 832	♣ AK54	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 22	North:	South:	W	N	E	S
Dealer: West	♠ AJT	♠ KQ863	1♦	1NT	Pass	2♣ ¹
Vul: E-W	♥ AQ8	♥ J653	Pass	2♦	Pass	3♠
North HCP: 15	♦ KJ8	♦ 4	Pass	4♠	All Pass	
South HCP: 9+1	♣ T853	♣ QJ7	1. Stayman			
Contract: 4♠ North						

Board: 23	North:	South:	W	N	E	S
Dealer: East	♠ K9652	♠ AJ4			1♣	1NT
Vul: None	♥ AQ95	♥ J76	Pass	2♣ ¹	Pass	2♦
North HCP: 9+1	♦ 8	♦ QJ92	Pass	3♠	Pass	4♠
South HCP: 16	♣ T74	♣ AK6	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 24	North:	South:	W	N	E	S
Dealer: West	♠ AKQ	♠ T9874	1♦	1NT	Pass	2♣ ¹
Vul: Both	♥ KT	♥ AQ52	Pass	2♦	Pass	3♠
North HCP: 16	♦ A654	♦ 9	Pass	4♠	All Pass	
South HCP: 9+1	♣ 7632	♣ K85	1. Stayman			
Contract: 4♠ North						

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ J73	♠ AK62	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ A7	♥ JT852	Pass	2♦	Pass	3♥
North HCP: 15	♦ AT97	♦ J	Pass	3NT	All Pass	
South HCP: 13+1	♣ KQJ2	♣ AT6	1. Stayman			
Contract: 3NT North						

North hands**We_Overcall_NT_then_Smolen**

Board: 26	♠ Q9	RHO opens the bidding 1♣.
Dealer: West	♥ A87	You bid next.
Vul: E-W	♦ K9864	
HCP: 15+1	♣ AQ6	

Board: 27	♠ K5	RHO opens the bidding 1♦.
Dealer: West	♥ K73	You bid next.
Vul: None	♦ QJ43	
HCP: 16	♣ AK96	

Board: 28	♠ AQ652	LHO opens the bidding 1♦.
Dealer: East	♥ T943	Partner bids next.
Vul: N-S	♦ K94	
HCP: 9+1	♣ T	

Board: 29	♠ AQ64	LHO opens the bidding 1♦.
Dealer: East	♥ AT543	Partner bids next.
Vul: E-W	♦ 7	
HCP: 11+1	♣ J73	

Board: 30	♠ Q83	RHO opens the bidding 1♣.
Dealer: West	♥ AQ7	You bid next.
Vul: E-W	♦ K876	
HCP: 15	♣ A42	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: West	♠ Q9	♠ KT72	1 ♣	1NT	Pass	2 ♣ ¹
Vul: E-W	♥ A87	♥ KQJ92	Pass	2 ♦	Pass	3 ♥
North HCP: 15+1	♦ K9864	♦ J32	Pass	4 ♥	All Pass	
South HCP: 10+1	♣ AQ6	♣ 4				
Contract: 4 ♥ North			1. Stayman			

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ K5	♠ AJ973	1 ♦	1NT	Pass	2 ♣ ¹
Vul: None	♥ K73	♥ T942	Pass	2 ♦	Pass	3 ♠
North HCP: 16	♦ QJ43	♦ K	Pass	3NT	All Pass	
South HCP: 10+1	♣ AK96	♣ Q54				
Contract: 3NT North			1. Stayman			

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ AQ652	♠ J4			1 ♦	1NT
Vul: N-S	♥ T943	♥ AJ8	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 9+1	♦ K94	♦ QJ7	Pass	3 ♠	Pass	3NT
South HCP: 17+1	♣ T	♣ AKJ85	All Pass			
Contract: 3NT South			1. Stayman			

Board: 29	North:	South:	W	N	E	S
Dealer: East	♠ AQ64	♠ K7			1 ♦	1NT
Vul: E-W	♥ AT543	♥ Q62	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 11+1	♦ 7	♦ AJT9	Pass	3 ♥	Pass	4 ♥
South HCP: 15	♣ J73	♣ KQ98	All Pass			
Contract: 4 ♥ South			1. Stayman			

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ Q83	♠ AT95	1 ♣	1NT	Pass	2 ♣ ¹
Vul: E-W	♥ AQ7	♥ KJ843	Pass	2 ♦	Pass	3 ♥
North HCP: 15	♦ K876	♦ 9	Pass	4 ♥	All Pass	
South HCP: 10+1	♣ A42	♣ Q86				
Contract: 4 ♥ North			1. Stayman			

South hands**We_Overcall_NT_then_Smolen**

Board: 26 ♠ KT72 LHO opens the bidding 1♣.

Dealer: West ♥ KQJ92 Partner bids next.

Vul: E-W ♦ J32

HCP: 10+1 ♣ 4

Board: 27 ♠ AJ973 LHO opens the bidding 1♦.

Dealer: West ♥ T942 Partner bids next.

Vul: None ♦ K

HCP: 10+1 ♣ Q54

Board: 28 ♠ J4 RHO opens the bidding 1♦.

Dealer: East ♥ AJ8 You bid next.

Vul: N-S ♦ QJ7

HCP: 17+1 ♣ AKJ85

Board: 29 ♠ K7 RHO opens the bidding 1♦.

Dealer: East ♥ Q62 You bid next.

Vul: E-W ♦ AJT9

HCP: 15 ♣ KQ98

Board: 30 ♠ AT95 LHO opens the bidding 1♣.

Dealer: West ♥ KJ843 Partner bids next.

Vul: E-W ♦ 9

HCP: 10+1 ♣ Q86

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: West	♠ Q9	♠ KT72	1 ♣	1NT	Pass	2 ♣ ¹
Vul: E-W	♥ A87	♥ KQJ92	Pass	2 ♦	Pass	3 ♥
North HCP: 15+1	♦ K9864	♦ J32	Pass	4 ♥	All Pass	
South HCP: 10+1	♣ AQ6	♣ 4				
Contract: 4 ♥ North			1. Stayman			

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ K5	♠ AJ973	1 ♦	1NT	Pass	2 ♣ ¹
Vul: None	♥ K73	♥ T942	Pass	2 ♦	Pass	3 ♠
North HCP: 16	♦ QJ43	♦ K	Pass	3NT	All Pass	
South HCP: 10+1	♣ AK96	♣ Q54				
Contract: 3NT North			1. Stayman			

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ AQ652	♠ J4			1 ♦	1NT
Vul: N-S	♥ T943	♥ AJ8	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 9+1	♦ K94	♦ QJ7	Pass	3 ♠	Pass	3NT
South HCP: 17+1	♣ T	♣ AKJ85	All Pass			
Contract: 3NT South			1. Stayman			

Board: 29	North:	South:	W	N	E	S
Dealer: East	♠ AQ64	♠ K7			1 ♦	1NT
Vul: E-W	♥ AT543	♥ Q62	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 11+1	♦ 7	♦ AJT9	Pass	3 ♥	Pass	4 ♥
South HCP: 15	♣ J73	♣ KQ98	All Pass			
Contract: 4 ♥ South			1. Stayman			

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ Q83	♠ AT95	1 ♣	1NT	Pass	2 ♣ ¹
Vul: E-W	♥ AQ7	♥ KJ843	Pass	2 ♦	Pass	3 ♥
North HCP: 15	♦ K876	♦ 9	Pass	4 ♥	All Pass	
South HCP: 10+1	♣ A42	♣ Q86				
Contract: 4 ♥ North			1. Stayman			

North hands**We_Overcall_NT_then_Smolen**

Board: 31	♠ 9752	LHO opens the bidding 1♣.
Dealer: East	♥ QJ752	Partner bids next.
Vul: N-S	♦ AQ9	
HCP: 10+1	♣ J	

Board: 32	♠ KT2	RHO opens the bidding 1♦.
Dealer: West	♥ AQ3	You bid next.
Vul: N-S	♦ AQ95	
HCP: 16	♣ J53	

Board: 33	♠ 62	RHO opens the bidding 1♦.
Dealer: West	♥ KQ3	You bid next.
Vul: Both	♦ AKT2	
HCP: 15	♣ K964	

Board: 34	♠ K62	RHO opens the bidding 1♣.
Dealer: West	♥ 973	You bid next.
Vul: None	♦ AKQT	
HCP: 16	♣ KJ9	

Board: 35	♠ A5	RHO opens the bidding 1♣.
Dealer: West	♥ QJ4	You bid next.
Vul: E-W	♦ J762	
HCP: 15	♣ AKT7	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: East	♠ 9752	♠ QJ8			1♣	1NT
Vul: N-S	♥ QJ752	♥ K96	Pass	2♣ ¹	Pass	2♦
North HCP: 10+1	♦ AQ9	♦ KJ5	Pass	3♥	Pass	4♥
South HCP: 15	♣ J	♣ KQ97	All Pass			
Contract: 4♥ South			1. Stayman			

Board: 32	North:	South:	W	N	E	S
Dealer: West	♠ KT2	♠ AJ865	1♦	1NT	Pass	2♣ ¹
Vul: N-S	♥ AQ3	♥ T642	Pass	2♦	Pass	3♠
North HCP: 16	♦ AQ95	♦ 2	Pass	4♠	All Pass	
South HCP: 9+1	♣ J53	♣ AT6	1. Stayman			
Contract: 4♠ North						

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ 62	♠ QJ954	1♦	1NT	Pass	2♣ ¹
Vul: Both	♥ KQ3	♥ AT54	Pass	2♦	Pass	3♠
North HCP: 15	♦ AKT2	♦ 4	Pass	3NT	All Pass	
South HCP: 10+1	♣ K964	♣ QJ7	1. Stayman			
Contract: 3NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ K62	♠ AQT97	1♣	1NT	Pass	2♣ ¹
Vul: None	♥ 973	♥ A852	Pass	2♦	Pass	3♠
North HCP: 16	♦ AKQT	♦ 8	Pass	4♠	All Pass	
South HCP: 10+1	♣ KJ9	♣ 654	1. Stayman			
Contract: 4♠ North						

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ A5	♠ KQT82	1♣	1NT	Pass	2♣ ¹
Vul: E-W	♥ QJ4	♥ K652	Pass	2♦	Pass	3♠
North HCP: 15	♦ J762	♦ Q85	Pass	3NT	All Pass	
South HCP: 10+1	♣ AKT7	♣ 9	1. Stayman			
Contract: 3NT North						

South hands**We_Overcall_NT_then_Smolen**

Board: 31	♠ QJ8	RHO opens the bidding 1♣.
Dealer: East	♥ K96	You bid next.
Vul: N-S	♦ KJ5	
HCP: 15	♣ KQ97	

Board: 32	♠ AJ865	LHO opens the bidding 1♦.
Dealer: West	♥ T642	Partner bids next.
Vul: N-S	♦ 2	
HCP: 9+1	♣ AT6	

Board: 33	♠ QJ954	LHO opens the bidding 1♦.
Dealer: West	♥ AT54	Partner bids next.
Vul: Both	♦ 4	
HCP: 10+1	♣ QJ7	

Board: 34	♠ AQT97	LHO opens the bidding 1♣.
Dealer: West	♥ A852	Partner bids next.
Vul: None	♦ 8	
HCP: 10+1	♣ 654	

Board: 35	♠ KQT82	LHO opens the bidding 1♣.
Dealer: West	♥ K652	Partner bids next.
Vul: E-W	♦ Q85	
HCP: 10+1	♣ 9	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: East	♠ 9752	♠ QJ8			1♣	1NT
Vul: N-S	♥ QJ752	♥ K96	Pass	2♣ ¹	Pass	2♦
North HCP: 10+1	♦ AQ9	♦ KJ5	Pass	3♥	Pass	4♥
South HCP: 15	♣ J	♣ KQ97	All Pass			
Contract: 4♥ South			1. Stayman			

Board: 32	North:	South:	W	N	E	S
Dealer: West	♠ KT2	♠ AJ865	1♦	1NT	Pass	2♣ ¹
Vul: N-S	♥ AQ3	♥ T642	Pass	2♦	Pass	3♠
North HCP: 16	♦ AQ95	♦ 2	Pass	4♠	All Pass	
South HCP: 9+1	♣ J53	♣ AT6	1. Stayman			
Contract: 4♠ North						

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ 62	♠ QJ954	1♦	1NT	Pass	2♣ ¹
Vul: Both	♥ KQ3	♥ AT54	Pass	2♦	Pass	3♠
North HCP: 15	♦ AKT2	♦ 4	Pass	3NT	All Pass	
South HCP: 10+1	♣ K964	♣ QJ7	1. Stayman			
Contract: 3NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ K62	♠ AQT97	1♣	1NT	Pass	2♣ ¹
Vul: None	♥ 973	♥ A852	Pass	2♦	Pass	3♠
North HCP: 16	♦ AKQT	♦ 8	Pass	4♠	All Pass	
South HCP: 10+1	♣ KJ9	♣ 654	1. Stayman			
Contract: 4♠ North						

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ A5	♠ KQT82	1♣	1NT	Pass	2♣ ¹
Vul: E-W	♥ QJ4	♥ K652	Pass	2♦	Pass	3♠
North HCP: 15	♦ J762	♦ Q85	Pass	3NT	All Pass	
South HCP: 10+1	♣ AKT7	♣ 9	1. Stayman			
Contract: 3NT North						

North hands

We_Overcall_NT_then_Smolen

Board: 36	♠ 973	RHO opens the bidding 1♦.
Dealer: West	♥ K32	You bid next.
Vul: None	♦ A52	
HCP: 15	♣ AKJ6	

Board: 37	♠ JT82	LHO opens the bidding 1♦.
Dealer: East	♥ AK986	Partner bids next.
Vul: E-W	♦ 7	
HCP: 10+1	♣ Q54	

Board: 38	♠ A976	LHO opens the bidding 1♣.
Dealer: East	♥ AJ754	Partner bids next.
Vul: Both	♦ T	
HCP: 10+1	♣ J42	

Board: 39	♠ A9432	LHO opens the bidding 1♦.
Dealer: East	♥ KJ72	Partner bids next.
Vul: None	♦ JT32	
HCP: 9+1	♣ -	

Board: 40	♠ K75	RHO opens the bidding 1♣.
Dealer: West	♥ K9	You bid next.
Vul: E-W	♦ K5432	
HCP: 15+1	♣ AQ4	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: West	♠ 973	♠ AKJ42	1♦	1NT	Pass	2♣ ¹
Vul: None	♥ K32	♥ J875	Pass	2♦	Pass	3♠
North HCP: 15	♦ A52	♦ 7	Pass	4♠	All Pass	
South HCP: 9+1	♣ AKJ6	♣ 852				
Contract: 4♠ North			1. Stayman			

Board: 37	North:	South:	W	N	E	S
Dealer: East	♠ JT82	♠ AK5			1♦	1NT
Vul: E-W	♥ AK986	♥ 732	Pass	2♣ ¹	Pass	2♦
North HCP: 10+1	♦ 7	♦ KQ65	Pass	3♥	Pass	4♥
South HCP: 16	♣ Q54	♣ A32	All Pass			
Contract: 4♥ South			1. Stayman			

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ A976	♠ KJ4			1♣	1NT
Vul: Both	♥ AJ754	♥ 92	Pass	2♣ ¹	Pass	2♦
North HCP: 10+1	♦ T	♦ AQ82	Pass	3♥	Pass	3NT
South HCP: 15	♣ J42	♣ KQ75	All Pass			
Contract: 3NT South			1. Stayman			

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ A9432	♠ KQ5			1♦	1NT
Vul: None	♥ KJ72	♥ A5	Pass	2♣ ¹	Pass	2♦
North HCP: 9+1	♦ JT32	♦ K86	Pass	3♠	Pass	4♠
South HCP: 15+1	♣ -	♣ QJ653	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 40	North:	South:	W	N	E	S
Dealer: West	♠ K75	♠ T9843	1♣	1NT	Pass	2♣ ¹
Vul: E-W	♥ K9	♥ AJ87	Pass	2♦	Pass	3♠
North HCP: 15+1	♦ K5432	♦ AT9	Pass	4♠	All Pass	
South HCP: 9+1	♣ AQ4	♣ 9				
Contract: 4♠ North			1. Stayman			

South hands**We_Overcall_NT_then_Smolen**

Board: 36 ♠ AKJ42 LHO opens the bidding 1♦.

Dealer: West ♥ J875 Partner bids next.

Vul: None ♦ 7

HCP: 9+1 ♣ 852

Board: 37 ♠ AK5 RHO opens the bidding 1♦.

Dealer: East ♥ 732 You bid next.

Vul: E-W ♦ KQ65

HCP: 16 ♣ A32

Board: 38 ♠ KJ4 RHO opens the bidding 1♣.

Dealer: East ♥ 92 You bid next.

Vul: Both ♦ AQ82

HCP: 15 ♣ KQ75

Board: 39 ♠ KQ5 RHO opens the bidding 1♦.

Dealer: East ♥ A5 You bid next.

Vul: None ♦ K86

HCP: 15+1 ♣ QJ653

Board: 40 ♠ T9843 LHO opens the bidding 1♣.

Dealer: West ♥ AJ87 Partner bids next.

Vul: E-W ♦ AT9

HCP: 9+1 ♣ 9

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: West	♠ 973	♠ AKJ42	1 ♦	1NT	Pass	2 ♣ ¹
Vul: None	♥ K32	♥ J875	Pass	2 ♦	Pass	3 ♠
North HCP: 15	♦ A52	♦ 7	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ AKJ6	♣ 852				
Contract: 4 ♠ North			1. Stayman			

Board: 37	North:	South:	W	N	E	S
Dealer: East	♠ JT82	♠ AK5			1 ♦	1NT
Vul: E-W	♥ AK986	♥ 732	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10+1	♦ 7	♦ KQ65	Pass	3 ♥	Pass	4 ♥
South HCP: 16	♣ Q54	♣ A32	All Pass			
Contract: 4 ♥ South			1. Stayman			

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ A976	♠ KJ4			1 ♣	1NT
Vul: Both	♥ AJ754	♥ 92	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10+1	♦ T	♦ AQ82	Pass	3 ♥	Pass	3NT
South HCP: 15	♣ J42	♣ KQ75	All Pass			
Contract: 3NT South			1. Stayman			

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ A9432	♠ KQ5			1 ♦	1NT
Vul: None	♥ KJ72	♥ A5	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 9+1	♦ JT32	♦ K86	Pass	3 ♠	Pass	4 ♠
South HCP: 15+1	♣ -	♣ QJ653	All Pass			
Contract: 4 ♠ South			1. Stayman			

Board: 40	North:	South:	W	N	E	S
Dealer: West	♠ K75	♠ T9843	1 ♣	1NT	Pass	2 ♣ ¹
Vul: E-W	♥ K9	♥ AJ87	Pass	2 ♦	Pass	3 ♠
North HCP: 15+1	♦ K5432	♦ AT9	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ AQ4	♣ 9				
Contract: 4 ♠ North			1. Stayman			

North hands**We_Overcall_NT_then_Smolen**

Board: 41 ♠ J9732 LHO opens the bidding 1♦.

Dealer: East ♥ KQ75 Partner bids next.

Vul: N-S ♦ 3

HCP: 9+1 ♣ KT2

Board: 42 ♠ QT9 RHO opens the bidding 1♣.

Dealer: West ♥ K5 You bid next.

Vul: E-W ♦ AQT5

HCP: 15 ♣ A852

Board: 43 ♠ AJT5 LHO opens the bidding 1♦.

Dealer: East ♥ AQT87 Partner bids next.

Vul: N-S ♦ 3

HCP: 11+1 ♣ 862

Board: 44 ♠ A2 RHO opens the bidding 1♣.

Dealer: West ♥ K53 You bid next.

Vul: None ♦ J6543

HCP: 15+1 ♣ AK9

Board: 45 ♠ T972 LHO opens the bidding 1♣.

Dealer: East ♥ AJ865 Partner bids next.

Vul: Both ♦ KQ5

HCP: 10+1 ♣ 3

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ J9732	♠ A64			1♦	1NT
Vul: N-S	♥ KQ75	♥ A2	Pass	2♣ ¹	Pass	2♦
North HCP: 9+1	♦ 3	♦ A97	Pass	3♠	Pass	4♠
South HCP: 17+1	♣ KT2	♣ AJ965	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ QT9	♠ A6543	1♣	1NT	Pass	2♣ ¹
Vul: E-W	♥ K5	♥ JT83	Pass	2♦	Pass	3♠
North HCP: 15	♦ AQT5	♦ KJ6	Pass	4♠	All Pass	
South HCP: 9+1	♣ A852	♣ 7	1. Stayman			
Contract: 4♠ North						

Board: 43	North:	South:	W	N	E	S
Dealer: East	♠ AJT5	♠ K64			1♦	1NT
Vul: N-S	♥ AQT87	♥ KJ9	Pass	2♣ ¹	Pass	2♦
North HCP: 11+1	♦ 3	♦ AQ92	Pass	3♥	Pass	4♥
South HCP: 17	♣ 862	♣ A93	All Pass			
Contract: 4♥ South			1. Stayman			

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ A2	♠ Q984	1♣	1NT	Pass	2♣ ¹
Vul: None	♥ K53	♥ QJ642	Pass	2♦	Pass	3♥
North HCP: 15+1	♦ J6543	♦ AQ7	Pass	4♥	All Pass	
South HCP: 12+1	♣ AK9	♣ J	1. Stayman			
Contract: 4♥ North						

Board: 45	North:	South:	W	N	E	S
Dealer: East	♠ T972	♠ AK4			1♣	1NT
Vul: Both	♥ AJ865	♥ KT2	Pass	2♣ ¹	Pass	2♦
North HCP: 10+1	♦ KQ5	♦ J93	Pass	3♥	Pass	4♥
South HCP: 16	♣ 3	♣ KQ94	All Pass			
Contract: 4♥ South			1. Stayman			

South hands**We_Overcall_NT_then_Smolen**

Board: 41 ♠ A64 RHO opens the bidding 1♦.

Dealer: East ♥ A2 You bid next.

Vul: N-S ♦ A97

HCP: 17+1 ♣ AJ965

Board: 42 ♠ A6543 LHO opens the bidding 1♣.

Dealer: West ♥ JT83 Partner bids next.

Vul: E-W ♦ KJ6

HCP: 9+1 ♣ 7

Board: 43 ♠ K64 RHO opens the bidding 1♦.

Dealer: East ♥ KJ9 You bid next.

Vul: N-S ♦ AQ92

HCP: 17 ♣ A93

Board: 44 ♠ Q984 LHO opens the bidding 1♣.

Dealer: West ♥ QJ642 Partner bids next.

Vul: None ♦ AQ7

HCP: 12+1 ♣ J

Board: 45 ♠ AK4 RHO opens the bidding 1♣.

Dealer: East ♥ KT2 You bid next.

Vul: Both ♦ J93

HCP: 16 ♣ KQ94

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ J9732	♠ A64			1♦	1NT
Vul: N-S	♥ KQ75	♥ A2	Pass	2♣ ¹	Pass	2♦
North HCP: 9+1	♦ 3	♦ A97	Pass	3♠	Pass	4♠
South HCP: 17+1	♣ KT2	♣ AJ965	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ QT9	♠ A6543	1♣	1NT	Pass	2♣ ¹
Vul: E-W	♥ K5	♥ JT83	Pass	2♦	Pass	3♠
North HCP: 15	♦ AQT5	♦ KJ6	Pass	4♠	All Pass	
South HCP: 9+1	♣ A852	♣ 7	1. Stayman			
Contract: 4♠ North						

Board: 43	North:	South:	W	N	E	S
Dealer: East	♠ AJT5	♠ K64			1♦	1NT
Vul: N-S	♥ AQT87	♥ KJ9	Pass	2♣ ¹	Pass	2♦
North HCP: 11+1	♦ 3	♦ AQ92	Pass	3♥	Pass	4♥
South HCP: 17	♣ 862	♣ A93	All Pass			
Contract: 4♥ South			1. Stayman			

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ A2	♠ Q984	1♣	1NT	Pass	2♣ ¹
Vul: None	♥ K53	♥ QJ642	Pass	2♦	Pass	3♥
North HCP: 15+1	♦ J6543	♦ AQ7	Pass	4♥	All Pass	
South HCP: 12+1	♣ AK9	♣ J	1. Stayman			
Contract: 4♥ North						

Board: 45	North:	South:	W	N	E	S
Dealer: East	♠ T972	♠ AK4			1♣	1NT
Vul: Both	♥ AJ865	♥ KT2	Pass	2♣ ¹	Pass	2♦
North HCP: 10+1	♦ KQ5	♦ J93	Pass	3♥	Pass	4♥
South HCP: 16	♣ 3	♣ KQ94	All Pass			
Contract: 4♥ South			1. Stayman			

North hands**We_Overcall_NT_then_Smolen**

Board: 46	♠ A87	RHO opens the bidding 1♣.
Dealer: West	♥ T73	You bid next.
Vul: Both	♦ AJT5	
HCP: 15	♣ AQ8	

Board: 47	♠ A8	RHO opens the bidding 1♦.
Dealer: West	♥ KT8	You bid next.
Vul: E-W	♦ KT42	
HCP: 16	♣ AQ65	

Board: 48	♠ K43	RHO opens the bidding 1♦.
Dealer: West	♥ K64	You bid next.
Vul: Both	♦ AQT	
HCP: 15	♣ K652	

Board: 49	♠ JT53	LHO opens the bidding 1♦.
Dealer: East	♥ AKT98	Partner bids next.
Vul: Both	♦ 975	
HCP: 10+1	♣ Q	

Board: 50	♠ AQJ82	LHO opens the bidding 1♦.
Dealer: East	♥ QT53	Partner bids next.
Vul: E-W	♦ 2	
HCP: 9+1	♣ 872	

Both hands (Answers Page)

Board: 46

Dealer: West
Vul: Both
North HCP: 15
South HCP: 9+1
Contract: 4♠ North

North:

♠ A87
♥ T73
♦ AJT5
♣ AQ8

South:

♠ KQ952
♥ A965
♦ 3
♣ 976

W N E S

1♣ 1NT Pass 2♣¹
Pass 2♦ Pass 3♠
Pass 4♠ All Pass
1. Stayman

Board: 47

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

North:

♠ A8
♥ KT8
♦ KT42
♣ AQ65

South:

♠ QT653
♥ AJ75
♦ 9
♣ K43

W N E S

1♦ 1NT Pass 2♣¹
Pass 2♦ Pass 3♠
Pass 3NT All Pass
1. Stayman

Board: 48

Dealer: West
Vul: Both
North HCP: 15
South HCP: 10+1
Contract: 4♥ North

North:

♠ K43
♥ K64
♦ AQT
♣ K652

South:

♠ AJ52
♥ QJT95
♦ 8
♣ QT3

W N E S

1♦ 1NT Pass 2♣¹
Pass 2♦ Pass 3♥
Pass 4♥ All Pass
1. Stayman

Board: 49

Dealer: East
Vul: Both
North HCP: 10+1
South HCP: 15
Contract: 4♥ South

North:

♠ JT53
♥ AKT98
♦ 975
♣ Q

South:

♠ A42
♥ Q32
♦ KQT
♣ AT82

W N E S

1♦ 1NT
Pass 2♣¹ Pass 2♦
Pass 3♥ Pass 4♥
All Pass
1. Stayman

Board: 50

Dealer: East
Vul: E-W
North HCP: 9+1
South HCP: 17
Contract: 3NT South

North:

♠ AQJ82
♥ QT53
♦ 2
♣ 872

South:

♠ 54
♥ A87
♦ AT93
♣ AKQ9

W N E S

1♦ 1NT
Pass 2♣¹ Pass 2♦
Pass 3♠ Pass 3NT
All Pass
1. Stayman

South hands**We_Overcall_NT_then_Smolen**

Board: 46 ♠ KQ952 LHO opens the bidding 1♣.

Dealer: West ♥ A965 Partner bids next.

Vul: Both ♦ 3

HCP: 9+1 ♣ 976

Board: 47 ♠ QT653 LHO opens the bidding 1♦.

Dealer: West ♥ AJ75 Partner bids next.

Vul: E-W ♦ 9

HCP: 10+1 ♣ K43

Board: 48 ♠ AJ52 LHO opens the bidding 1♦.

Dealer: West ♥ QJT95 Partner bids next.

Vul: Both ♦ 8

HCP: 10+1 ♣ QT3

Board: 49 ♠ A42 RHO opens the bidding 1♦.

Dealer: East ♥ Q32 You bid next.

Vul: Both ♦ KQT

HCP: 15 ♣ AT82

Board: 50 ♠ 54 RHO opens the bidding 1♦.

Dealer: East ♥ A87 You bid next.

Vul: E-W ♦ AT93

HCP: 17 ♣ AKQ9

Both hands (Answers Page)

Board: 46

Dealer: West
Vul: Both
North HCP: 15
South HCP: 9+1
Contract: 4♠ North

North:

♠ A87
♥ T73
♦ AJT5
♣ AQ8

South:

♠ KQ952
♥ A965
♦ 3
♣ 976

W N E S

1♣ 1NT Pass 2♣¹
Pass 2♦ Pass 3♠
Pass 4♠ All Pass
1. Stayman

Board: 47

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

North:

♠ A8
♥ KT8
♦ KT42
♣ AQ65

South:

♠ QT653
♥ AJ75
♦ 9
♣ K43

W N E S

1♦ 1NT Pass 2♣¹
Pass 2♦ Pass 3♠
Pass 3NT All Pass
1. Stayman

Board: 48

Dealer: West
Vul: Both
North HCP: 15
South HCP: 10+1
Contract: 4♥ North

North:

♠ K43
♥ K64
♦ AQT
♣ K652

South:

♠ AJ52
♥ QJT95
♦ 8
♣ QT3

W N E S

1♦ 1NT Pass 2♣¹
Pass 2♦ Pass 3♥
Pass 4♥ All Pass
1. Stayman

Board: 49

Dealer: East
Vul: Both
North HCP: 10+1
South HCP: 15
Contract: 4♥ South

North:

♠ JT53
♥ AKT98
♦ 975
♣ Q

South:

♠ A42
♥ Q32
♦ KQT
♣ AT82

W N E S

1♦ 1NT
Pass 2♣¹ Pass 2♦
Pass 3♥ Pass 4♥
All Pass
1. Stayman

Board: 50

Dealer: East
Vul: E-W
North HCP: 9+1
South HCP: 17
Contract: 3NT South

North:

♠ AQJ82
♥ QT53
♦ 2
♣ 872

South:

♠ 54
♥ A87
♦ AT93
♣ AKQ9

W N E S

1♦ 1NT
Pass 2♣¹ Pass 2♦
Pass 3♠ Pass 3NT
All Pass
1. Stayman