

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 1	♠ 1087642	East Bids 3♥ if possible.
Dealer: S	♥ 5	West Bids 4♥ if possible.
Vul: EW	♦ K109	
HCP: 6	♣ K82	Partner bids first.

Board: 2	♠ A103	West Bids 3♦ if possible.
Dealer: N	♥ A1094	
Vul: Both	♦ 62	You bid first.
HCP: 15	♣ AK93	

Board: 3	♠ 84	East Bids 2♠ if possible.
Dealer: S	♥ QJ8543	
Vul: Both	♦ J74	Partner bids first.
HCP: 4	♣ 108	

Board: 4	♠ KQ642	West Bids 3♦ if possible.
Dealer: N	♥ AJ8	
Vul: None	♦ J72	You bid first.
HCP: 15	♣ A7	

Board: 5	♠ 103	East Bids 3♠ if possible.
Dealer: S	♥ QJ1083	
Vul: Both	♦ K97	Partner bids first.
HCP: 10	♣ KJ5	

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

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 1087642	♠ AJ5				1NT
Vul: EW	♥ 5	♥ J8	Pass	2♥	3♥	Pass
North HCP: 6	♦ K109	♦ A65	4♥	4♠	AP	
South HCP: 15	♣ K82	♣ AJ654				
Contract: 4♠ N						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ J9864		1NT	Pass	2♥
Vul: Both	♥ A1094	♥ 75	3♦	AP		
North HCP: 15	♦ 62	♦ 4				
South HCP: 4	♣ AK93	♣ QJ1087				
Contract: 3♦ W						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ Q103				1NT
Vul: Both	♥ QJ8543	♥ AK6	Pass	2♦	2♠	Pass
North HCP: 4	♦ J74	♦ 832	Pass	3♥	AP	
South HCP: 15	♣ 108	♣ AQ76				
Contract: 3♥ N						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ KQ642	♠ A853		1NT	Pass	2♦
Vul: None	♥ AJ8	♥ K9742	3♦	Pass	Pass	3♠
North HCP: 15	♦ J72	♦ 106	Pass	4♠	AP	
South HCP: 9	♣ A7	♣ Q2				
Contract: 4♠ S						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ K5				1NT
Vul: Both	♥ QJ1083	♥ K96	Pass	2♦	3♠	Pass
North HCP: 10	♦ K97	♦ AQ64	Pass	X	AP	
South HCP: 16	♣ KJ5	♣ A942				
Contract: 3♠ X E						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 1	♠ AJ5	East Bids 3♥ if possible.
Dealer: S	♥ J8	West Bids 4♥ if possible.
Vul: EW	♦ A65	
HCP: 15	♣ AJ654	You bid first.
Board: 2	♠ J9864	West Bids 3♦ if possible.
Dealer: N	♥ 75	
Vul: Both	♦ 4	Partner bids first.
HCP: 4	♣ QJ1087	
Board: 3	♠ Q103	East Bids 2♠ if possible.
Dealer: S	♥ AK6	
Vul: Both	♦ 832	You bid first.
HCP: 15	♣ AQ76	
Board: 4	♠ A853	West Bids 3♦ if possible.
Dealer: N	♥ K9742	
Vul: None	♦ 106	Partner bids first.
HCP: 9	♣ Q2	
Board: 5	♠ K5	East Bids 3♠ if possible.
Dealer: S	♥ K96	
Vul: Both	♦ AQ64	You bid first.
HCP: 16	♣ A942	

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

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 1087642	♠ AJ5				1NT
Vul: EW	♥ 5	♥ J8	Pass	2♥	3♥	Pass
North HCP: 6	♦ K109	♦ A65	4♥	4♠	AP	
South HCP: 15	♣ K82	♣ AJ654				
Contract: 4♠ N						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ J9864		1NT	Pass	2♥
Vul: Both	♥ A1094	♥ 75	3♦	AP		
North HCP: 15	♦ 62	♦ 4				
South HCP: 4	♣ AK93	♣ QJ1087				
Contract: 3♦ W						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ Q103				1NT
Vul: Both	♥ QJ8543	♥ AK6	Pass	2♦	2♠	Pass
North HCP: 4	♦ J74	♦ 832	Pass	3♥	AP	
South HCP: 15	♣ 108	♣ AQ76				
Contract: 3♥ N						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ KQ642	♠ A853		1NT	Pass	2♦
Vul: None	♥ AJ8	♥ K9742	3♦	Pass	Pass	3♠
North HCP: 15	♦ J72	♦ 106	Pass	4♠	AP	
South HCP: 9	♣ A7	♣ Q2				
Contract: 4♠ S						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ K5				1NT
Vul: Both	♥ QJ1083	♥ K96	Pass	2♦	3♠	Pass
North HCP: 10	♦ K97	♦ AQ64	Pass	X	AP	
South HCP: 16	♣ KJ5	♣ A942				
Contract: 3♠ X E						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 6	♠ AK9	West Bids 3♣ if possible.
Dealer: N	♥ A95	
Vul: None	♦ Q832	You bid first.
HCP: 15	♣ Q108	

Board: 7	♠ J8652	East Bids 2♠ if possible.
Dealer: S	♥ 92	West Bids 3♥ if possible.
Vul: NS	♦ 82	
HCP: 3	♣ Q873	Partner bids first.

Board: 8	♠ A84	West Bids 2♠ if possible.
Dealer: N	♥ AK84	West Bids 3♠ if possible.
Vul: Both	♦ A1063	
HCP: 17	♣ Q10	You bid first.

Board: 9	♠ —	East Bids 3♠ if possible.
Dealer: S	♥ AJ965	
Vul: None	♦ K76543	Partner bids first.
HCP: 9	♣ J3	

Board: 10	♠ AK5	West Bids 3♦ if possible.
Dealer: N	♥ A85	
Vul: EW	♦ 764	You bid first.
HCP: 17	♣ AQ43	

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

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ Q87654		1NT	Pass	2♥
Vul: None	♥ A95	♥ Q64	3♣	Pass	Pass	4♠
North HCP: 15	♦ Q832	♦ KJ9	AP			
South HCP: 8	♣ Q108	♣ 6				
Contract: 4♠ S						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ J8652	♠ K109				1NT
Vul: NS	♥ 92	♥ AK8	Pass	2♥	2♠ ¹	X
North HCP: 3	♦ 82	♦ A9	3♥	AP		
South HCP: 15	♣ Q873	♣ J10952	1. Michaels Cuebid			
Contract: 3♥ W						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ 2		1NT	Pass	2♦
Vul: Both	♥ AK84	♥ 107532	2♠	3♥	Pass	Pass
North HCP: 17	♦ A1063	♦ J72	3♠	AP		
South HCP: 5	♣ Q10	♣ KJ95				
Contract: 3♠ W						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ Q85				1NT
Vul: None	♥ AJ965	♥ K82	Pass	2♦	3♠	Pass
North HCP: 9	♦ K76543	♦ AJ2	Pass	5♦	AP	
South HCP: 17	♣ J3	♣ AK108				
Contract: 5♦ N						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ Q8763		1NT	Pass	2♥
Vul: EW	♥ A85	♥ 43	3♦	AP		
North HCP: 17	♦ 764	♦ K2				
South HCP: 5	♣ AQ43	♣ 10862				
Contract: 3♦ W						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 6	♠ Q87654	West Bids 3♣ if possible.
Dealer: N	♥ Q64	
Vul: None	♦ KJ9	Partner bids first.
HCP: 8	♣ 6	

Board: 7	♠ K109	East Bids 2♠ if possible.
Dealer: S	♥ AK8	West Bids 3♥ if possible.
Vul: NS	♦ A9	
HCP: 15	♣ J10952	You bid first.

Board: 8	♠ 2	West Bids 2♠ if possible.
Dealer: N	♥ 107532	West Bids 3♠ if possible.
Vul: Both	♦ J72	
HCP: 5	♣ KJ95	Partner bids first.

Board: 9	♠ Q85	East Bids 3♠ if possible.
Dealer: S	♥ K82	
Vul: None	♦ AJ2	You bid first.
HCP: 17	♣ AK108	

Board: 10	♠ Q8763	West Bids 3♦ if possible.
Dealer: N	♥ 43	
Vul: EW	♦ K2	Partner bids first.
HCP: 5	♣ 10862	

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

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ Q87654		1NT	Pass	2♥
Vul: None	♥ A95	♥ Q64	3♣	Pass	Pass	4♠
North HCP: 15	♦ Q832	♦ KJ9	AP			
South HCP: 8	♣ Q108	♣ 6				
Contract: 4♠ S						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ J8652	♠ K109				1NT
Vul: NS	♥ 92	♥ AK8	Pass	2♥	2♠ ¹	X
North HCP: 3	♦ 82	♦ A9	3♥	AP		
South HCP: 15	♣ Q873	♣ J10952	1. Michaels Cuebid			
Contract: 3♥ W						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ 2		1NT	Pass	2♦
Vul: Both	♥ AK84	♥ 107532	2♠	3♥	Pass	Pass
North HCP: 17	♦ A1063	♦ J72	3♠	AP		
South HCP: 5	♣ Q10	♣ KJ95				
Contract: 3♠ W						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ Q85				1NT
Vul: None	♥ AJ965	♥ K82	Pass	2♦	3♠	Pass
North HCP: 9	♦ K76543	♦ AJ2	Pass	5♦	AP	
South HCP: 17	♣ J3	♣ AK108				
Contract: 5♦ N						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ Q8763		1NT	Pass	2♥
Vul: EW	♥ A85	♥ 43	3♦	AP		
North HCP: 17	♦ 764	♦ K2				
South HCP: 5	♣ AQ43	♣ 10862				
Contract: 3♦ W						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 11	♠ J109743	East Bids 3♣ if possible.
Dealer: S	♥ A973	
Vul: EW	♦ 432	Partner bids first.
HCP: 5	♣ —	

Board: 12	♠ AJ2	West Bids 3♣ if possible.
Dealer: N	♥ KJ	
Vul: Both	♦ AQ73	You bid first.
HCP: 16	♣ J762	

Board: 13	♠ 43	East Bids 3♦ if possible.
Dealer: S	♥ AK986	
Vul: None	♦ 104	Partner bids first.
HCP: 7	♣ 9843	

Board: 14	♠ Q42	West Bids 2♠ if possible.
Dealer: N	♥ KJ10	
Vul: Both	♦ K6	You bid first.
HCP: 17	♣ AKJ72	

Board: 15	♠ —	East Bids 2♠ if possible.
Dealer: S	♥ K10974	
Vul: None	♦ A10964	Partner bids first.
HCP: 7	♣ 1075	

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

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ J109743	♠ Q865				1NT
Vul: EW	♥ A973	♥ KQ8	Pass	2♥	3♣	3♠
North HCP: 5	♦ 432	♦ KQ97	AP			
South HCP: 16	♣ —	♣ A7				
Contract: 3♠ S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ Q965				
Vul: Both	♥ KJ	♥ 95432		1NT	Pass	2♦
North HCP: 16	♦ AQ73	♦ 1084	3♣	AP		
South HCP: 2	♣ J762	♣ 8				
Contract: 3♣ W						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ KJ7				1NT
Vul: None	♥ AK986	♥ QJ754	Pass	2♦	3♦	3♥
North HCP: 7	♦ 104	♦ K65	AP			
South HCP: 15	♣ 9843	♣ AJ				
Contract: 3♥ S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ Q42	♠ 7				
Vul: Both	♥ KJ10	♥ A6543	2♠	1NT	Pass	2♦
North HCP: 17	♦ K6	♦ AJ1097		Pass	Pass	4♦
South HCP: 9	♣ AKJ72	♣ 93	Pass	4♥	AP	
Contract: 4♥ N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ A10863				1NT
Vul: None	♥ K10974	♥ AQ5	Pass	2♦	2♠	Pass
North HCP: 7	♦ A10964	♦ Q3	Pass	3♦	Pass	3♥
South HCP: 17	♣ 1075	♣ AJ6	AP			
Contract: 3♥ S						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 11	♠ Q865	East Bids 3♣ if possible.
Dealer: S	♥ KQ8	
Vul: EW	♦ KQ97	You bid first.
HCP: 16	♣ A7	

Board: 12	♠ Q965	West Bids 3♣ if possible.
Dealer: N	♥ 95432	
Vul: Both	♦ 1084	Partner bids first.
HCP: 2	♣ 8	

Board: 13	♠ KJ7	East Bids 3♦ if possible.
Dealer: S	♥ QJ754	
Vul: None	♦ K65	You bid first.
HCP: 15	♣ AJ	

Board: 14	♠ 7	West Bids 2♠ if possible.
Dealer: N	♥ A6543	
Vul: Both	♦ AJ1097	Partner bids first.
HCP: 9	♣ 93	

Board: 15	♠ A10863	East Bids 2♠ if possible.
Dealer: S	♥ AQ5	
Vul: None	♦ Q3	You bid first.
HCP: 17	♣ AJ6	

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

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ J109743	♠ Q865				1NT
Vul: EW	♥ A973	♥ KQ8	Pass	2♥	3♣	3♠
North HCP: 5	♦ 432	♦ KQ97	AP			
South HCP: 16	♣ —	♣ A7				
Contract: 3♠ S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ Q965				
Vul: Both	♥ KJ	♥ 95432		1NT	Pass	2♦
North HCP: 16	♦ AQ73	♦ 1084	3♣	AP		
South HCP: 2	♣ J762	♣ 8				
Contract: 3♣ W						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ KJ7				1NT
Vul: None	♥ AK986	♥ QJ754	Pass	2♦	3♦	3♥
North HCP: 7	♦ 104	♦ K65	AP			
South HCP: 15	♣ 9843	♣ AJ				
Contract: 3♥ S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ Q42	♠ 7				
Vul: Both	♥ KJ10	♥ A6543	2♠	1NT	Pass	2♦
North HCP: 17	♦ K6	♦ AJ1097		Pass	Pass	4♦
South HCP: 9	♣ AKJ72	♣ 93	Pass	4♥	AP	
Contract: 4♥ N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ A10863				1NT
Vul: None	♥ K10974	♥ AQ5	Pass	2♦	2♠	Pass
North HCP: 7	♦ A10964	♦ Q3	Pass	3♦	Pass	3♥
South HCP: 17	♣ 1075	♣ AJ6	AP			
Contract: 3♥ S						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 16 ♠ AK10 West Bids 3♦ if possible.
Dealer: N ♥ AJ42
Vul: Both ♦ 83 You bid first.
HCP: 15 ♣ K975

Board: 17 ♠ K105 East Bids 2♠ if possible.
Dealer: S ♥ A9863
Vul: EW ♦ 975 Partner bids first.
HCP: 7 ♣ 97

Board: 18 ♠ A9432 West Bids 3♦ if possible.
Dealer: N ♥ KQ2
Vul: Both ♦ K8 You bid first.
HCP: 17 ♣ KQ9

Board: 19 ♠ J107653 East Bids 3♣ if possible.
Dealer: S ♥ Q2
Vul: NS ♦ J54 Partner bids first.
HCP: 4 ♣ 64

Board: 20 ♠ Q72 West Bids 2♥ if possible.
Dealer: N ♥ K1053 East Bids 3♥ if possible.
Vul: Both ♦ AQ9 West Bids 3♠ if possible.
HCP: 16 ♣ AJ8 East Bids 3NT if possible.
You bid first.

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

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 9643		1NT	Pass	2♦
Vul: Both	♥ AJ42	♥ K10963	3♦	Pass	Pass	X
North HCP: 15	♦ 83	♦ K	Pass	3♥	Pass	4♥
South HCP: 9	♣ K975	♣ QJ3	AP			
Contract: 4♥ N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ 43				1NT
Vul: EW	♥ A9863	♥ KQ4	Pass	2♦	2♠	AP
North HCP: 7	♦ 975	♦ KJ4				
South HCP: 15	♣ 97	♣ AQ832				
Contract: 2♠ E						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ A9432	♠ 105		1NT	Pass	2♦
Vul: Both	♥ KQ2	♥ 106543	3♦	AP		
North HCP: 17	♦ K8	♦ 754				
South HCP: 0	♣ KQ9	♣ 872				
Contract: 3♦ W						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ J107653	♠ Q2				1NT
Vul: NS	♥ Q2	♥ A10763	Pass	2♥	3♣	Pass
North HCP: 4	♦ J54	♦ AQ7				
South HCP: 15	♣ 64	♣ K85	Pass	3♠	AP	
Contract: 3♠ N						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ Q72	♠ 865		1NT	Pass	2♦
Vul: Both	♥ K1053	♥ J8764	2♥ ¹	X	3♥ ²	Pass
North HCP: 16	♦ AQ9	♦ 75	3♠	Pass	3NT	AP
South HCP: 1	♣ AJ8	♣ 632				
Contract: 3N E						

1. Michaels Cuebid
2. strength cue bid

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 16 ♠ 9643 West Bids 3♦ if possible.
Dealer: N ♥ K10963
Vul: Both ♦ K Partner bids first.
HCP: 9 ♣ QJ3

Board: 17 ♠ 43 East Bids 2♠ if possible.
Dealer: S ♥ KQ4
Vul: EW ♦ KJ4 You bid first.
HCP: 15 ♣ AQ832

Board: 18 ♠ 105 West Bids 3♦ if possible.
Dealer: N ♥ 106543
Vul: Both ♦ 754 Partner bids first.
HCP: 0 ♣ 872

Board: 19 ♠ Q2 East Bids 3♣ if possible.
Dealer: S ♥ A10763
Vul: NS ♦ AQ7 You bid first.
HCP: 15 ♣ K85

Board: 20 ♠ 865 West Bids 2♥ if possible.
Dealer: N ♥ J8764 East Bids 3♥ if possible.
Vul: Both ♦ 75 West Bids 3♠ if possible.
HCP: 1 ♣ 632 East Bids 3NT if possible.
Partner bids first.

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

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 9643		1NT	Pass	2♦
Vul: Both	♥ AJ42	♥ K10963	3♦	Pass	Pass	X
North HCP: 15	♦ 83	♦ K	Pass	3♥	Pass	4♥
South HCP: 9	♣ K975	♣ QJ3	AP			
Contract: 4♥ N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ 43				1NT
Vul: EW	♥ A9863	♥ KQ4	Pass	2♦	2♠	AP
North HCP: 7	♦ 975	♦ KJ4				
South HCP: 15	♣ 97	♣ AQ832				
Contract: 2♠ E						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ A9432	♠ 105		1NT	Pass	2♦
Vul: Both	♥ KQ2	♥ 106543	3♦	AP		
North HCP: 17	♦ K8	♦ 754				
South HCP: 0	♣ KQ9	♣ 872				
Contract: 3♦ W						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ J107653	♠ Q2				1NT
Vul: NS	♥ Q2	♥ A10763	Pass	2♥	3♣	Pass
North HCP: 4	♦ J54	♦ AQ7				
South HCP: 15	♣ 64	♣ K85	Pass	3♠	AP	
Contract: 3♠ N						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ Q72	♠ 865		1NT	Pass	2♦
Vul: Both	♥ K1053	♥ J8764	2♥ ¹	X	3♥ ²	Pass
North HCP: 16	♦ AQ9	♦ 75	3♠	Pass	3NT	AP
South HCP: 1	♣ AJ8	♣ 632				
Contract: 3N E						

1. Michaels Cuebid
2. strength cue bid

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 21	♠ QJ765	East Bids 3♣ if possible.
Dealer: S	♥ Q1094	
Vul: None	♦ 1073	Partner bids first.
HCP: 5	♣ 5	
Board: 22	♠ A4	West Bids 3♠ if possible.
Dealer: N	♥ AKJ8	
Vul: NS	♦ K103	You bid first.
HCP: 15	♣ 8765	
Board: 23	♠ K75432	East Bids 3♦ if possible.
Dealer: S	♥ 764	West Bids 4♦ if possible.
Vul: None	♦ —	East Bids 5♦ if possible.
HCP: 3	♣ 10842	Partner bids first.
Board: 24	♠ KQJ9	West Bids 3♦ if possible.
Dealer: N	♥ KQ82	
Vul: EW	♦ J3	You bid first.
HCP: 16	♣ A104	
Board: 25	♠ Q10987	East Bids 3♣ if possible.
Dealer: S	♥ AJ8	East Doubles 4♠ if possible.
Vul: None	♦ 8543	
HCP: 7	♣ 5	Partner bids first.

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

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ QJ765	♠ AK9				1NT
Vul: None	♥ Q1094	♥ J52				
North HCP: 5	♦ 1073	♦ AQ86	Pass	2♥	3♣	AP
South HCP: 16	♣ 5	♣ Q102				
Contract: 3♣ E						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 6		1NT	Pass	2♦
Vul: NS	♥ AKJ8	♥ Q10754				
North HCP: 15	♦ K103	♦ J942	3♠	AP		
South HCP: 12	♣ 8765	♣ AKQ				
Contract: 3♠ W						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ K75432	♠ QJ96				1NT
Vul: None	♥ 764	♥ AQ98				
North HCP: 3	♦ —	♦ 64	Pass	2♥	3♦	3♠
South HCP: 15	♣ 10842	♣ KQJ	4♦	4♠	5♦	AP
Contract: 5♦ E						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ KQJ9	♠ A10874		1NT	Pass	2♥
Vul: EW	♥ KQ82	♥ J5				
North HCP: 16	♦ J3	♦ 862	3♦	3♠	AP	
South HCP: 8	♣ A104	♣ K83				
Contract: 3♠ N						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ Q10987	♠ A642				1NT
Vul: None	♥ AJ8	♥ KQ5	Pass	2♥	3♣	Pass
North HCP: 7	♦ 8543	♦ KQ	Pass	3♦	Pass	4♣ ¹
South HCP: 15	♣ 5	♣ J986	Pass	4♠	X	AP
Contract: 4♠X N						

1. limit raise or better in ♠

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 21	♠ AK9	East Bids 3♣ if possible.
Dealer: S	♥ J52	
Vul: None	♦ AQ86	You bid first.
HCP: 16	♣ Q102	
Board: 22	♠ 6	West Bids 3♠ if possible.
Dealer: N	♥ Q10754	
Vul: NS	♦ J942	Partner bids first.
HCP: 12	♣ AKQ	
Board: 23	♠ QJ96	East Bids 3♦ if possible.
Dealer: S	♥ AQ98	West Bids 4♦ if possible.
Vul: None	♦ 64	East Bids 5♦ if possible.
HCP: 15	♣ KQJ	You bid first.
Board: 24	♠ A10874	West Bids 3♦ if possible.
Dealer: N	♥ J5	
Vul: EW	♦ 862	Partner bids first.
HCP: 8	♣ K83	
Board: 25	♠ A642	East Bids 3♣ if possible.
Dealer: S	♥ KQ5	East Doubles 4♠ if possible.
Vul: None	♦ KQ	
HCP: 15	♣ J986	You bid first.

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

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ QJ765	♠ AK9				1NT
Vul: None	♥ Q1094	♥ J52				
North HCP: 5	♦ 1073	♦ AQ86	Pass	2♥	3♣	AP
South HCP: 16	♣ 5	♣ Q102				
Contract: 3♣ E						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 6		1NT	Pass	2♦
Vul: NS	♥ AKJ8	♥ Q10754				
North HCP: 15	♦ K103	♦ J942	3♠	AP		
South HCP: 12	♣ 8765	♣ AKQ				
Contract: 3♠ W						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ K75432	♠ QJ96				1NT
Vul: None	♥ 764	♥ AQ98				
North HCP: 3	♦ —	♦ 64	Pass	2♥	3♦	3♠
South HCP: 15	♣ 10842	♣ KQJ	4♦	4♠	5♦	AP
Contract: 5♦ E						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ KQJ9	♠ A10874		1NT	Pass	2♥
Vul: EW	♥ KQ82	♥ J5				
North HCP: 16	♦ J3	♦ 862	3♦	3♠	AP	
South HCP: 8	♣ A104	♣ K83				
Contract: 3♠ N						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ Q10987	♠ A642				1NT
Vul: None	♥ AJ8	♥ KQ5	Pass	2♥	3♣	Pass
North HCP: 7	♦ 8543	♦ KQ	Pass	3♦	Pass	4♣ ¹
South HCP: 15	♣ 5	♣ J986	Pass	4♠	X	AP
Contract: 4♠X N						

1. limit raise or better in ♠

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 26	♠ AK9	West Bids 3♦ if possible.
Dealer: N	♥ A86	
Vul: Both	♦ J1085	You bid first.
HCP: 15	♣ QJ9	

Board: 27	♠ 987432	East Bids 3♣ if possible.
Dealer: S	♥ A2	
Vul: NS	♦ J85	Partner bids first.
HCP: 8	♣ K5	

Board: 28	♠ 43	West Bids 3♦ if possible.
Dealer: N	♥ AKJ	East Bids 3NT if possible.
Vul: Both	♦ A642	
HCP: 15	♣ K873	You bid first.

Board: 29	♠ 7653	East Bids 3♦ if possible.
Dealer: S	♥ QJ862	
Vul: None	♦ —	Partner bids first.
HCP: 9	♣ AQ94	

Board: 30	♠ KJ9	West Bids 3♦ if possible.
Dealer: N	♥ K942	
Vul: Both	♦ A65	You bid first.
HCP: 17	♣ AQ10	

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

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J1076		1NT	Pass	2♦
Vul: Both	♥ A86	♥ QJ732				
North HCP: 15	♦ J1085	♦ 3	3♦	AP		
South HCP: 4	♣ QJ9	♣ 864				
Contract: 3♦ W						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ 987432	♠ AQ				1NT
Vul: NS	♥ A2	♥ K109	Pass	2♥	3♣	Pass
North HCP: 8	♦ J85	♦ AQ43	Pass	4♣	AP	
South HCP: 15	♣ K5	♣ 10743				
Contract: 4♠ N						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ 43	♠ J9752		1NT	Pass	2♥
Vul: Both	♥ AKJ	♥ 1032				
North HCP: 15	♦ A642	♦ 3	3♦	Pass	3NT	AP
South HCP: 1	♣ K873	♣ 10954				
Contract: 3N E						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ 7653	♠ AKQ2				1NT
Vul: None	♥ QJ862	♥ 54	Pass	2♦	3♦	Pass
North HCP: 9	♦ —	♦ A87	Pass	3♣	Pass	4♣
South HCP: 16	♣ AQ94	♣ K873	AP			
Contract: 4♠ N						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ A8654		1NT	Pass	2♥
Vul: Both	♥ K942	♥ Q75				
North HCP: 17	♦ A65	♦ 872	3♦	Pass	Pass	X
South HCP: 6	♣ AQ10	♣ 82	Pass	3♣	AP	
Contract: 3♠ N						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 26	♠ J1076	West Bids 3♦ if possible.
Dealer: N	♥ QJ732	
Vul: Both	♦ 3	Partner bids first.
HCP: 4	♣ 864	

Board: 27	♠ AQ	East Bids 3♣ if possible.
Dealer: S	♥ K109	
Vul: NS	♦ AQ43	You bid first.
HCP: 15	♣ 10743	

Board: 28	♠ J9752	West Bids 3♦ if possible.
Dealer: N	♥ 1032	East Bids 3NT if possible.
Vul: Both	♦ 3	
HCP: 1	♣ 10954	Partner bids first.

Board: 29	♠ AKQ2	East Bids 3♦ if possible.
Dealer: S	♥ 54	
Vul: None	♦ A87	You bid first.
HCP: 16	♣ K873	

Board: 30	♠ A8654	West Bids 3♦ if possible.
Dealer: N	♥ Q75	
Vul: Both	♦ 872	Partner bids first.
HCP: 6	♣ 82	

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

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J1076		1NT	Pass	2♦
Vul: Both	♥ A86	♥ QJ732				
North HCP: 15	♦ J1085	♦ 3	3♦	AP		
South HCP: 4	♣ QJ9	♣ 864				
Contract: 3♦ W						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ 987432	♠ AQ				1NT
Vul: NS	♥ A2	♥ K109	Pass	2♥	3♣	Pass
North HCP: 8	♦ J85	♦ AQ43	Pass	4♣	AP	
South HCP: 15	♣ K5	♣ 10743				
Contract: 4♠ N						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ 43	♠ J9752		1NT	Pass	2♥
Vul: Both	♥ AKJ	♥ 1032				
North HCP: 15	♦ A642	♦ 3	3♦	Pass	3NT	AP
South HCP: 1	♣ K873	♣ 10954				
Contract: 3N E						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ 7653	♠ AKQ2				1NT
Vul: None	♥ QJ862	♥ 54	Pass	2♦	3♦	Pass
North HCP: 9	♦ —	♦ A87	Pass	3♣	Pass	4♣
South HCP: 16	♣ AQ94	♣ K873	AP			
Contract: 4♠ N						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ A8654		1NT	Pass	2♥
Vul: Both	♥ K942	♥ Q75				
North HCP: 17	♦ A65	♦ 872	3♦	Pass	Pass	X
South HCP: 6	♣ AQ10	♣ 82	Pass	3♣	AP	
Contract: 3♠ N						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 31	♠ 106543	East Bids 3♥ if possible.
Dealer: S	♥ 87	
Vul: None	♦ J5	Partner bids first.
HCP: 5	♣ KJ103	

Board: 32	♠ AKJ75	West Bids 3♦ if possible.
Dealer: N	♥ AQJ	
Vul: Both	♦ J2	You bid first.
HCP: 16	♣ 974	

Board: 33	♠ 763	East Bids 3♣ if possible.
Dealer: S	♥ KJ873	
Vul: NS	♦ K6	Partner bids first.
HCP: 7	♣ 762	

Board: 34	♠ AKQ	West Bids 3♣ if possible.
Dealer: N	♥ A76	
Vul: EW	♦ K854	You bid first.
HCP: 16	♣ 852	

Board: 35	♠ KJ8432	East Bids 3♣ if possible.
Dealer: S	♥ Q95	
Vul: NS	♦ 532	Partner bids first.
HCP: 6	♣ 7	

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

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 106543	♠ AQJ				1NT
Vul: None	♥ 87	♥ J106				
North HCP: 5	♦ J5	♦ A109	Pass	2♥	3♥	AP
South HCP: 16	♣ KJ103	♣ A654				
Contract: 3♥ E						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AKJ75	♠ 96		1NT	Pass	2♦
Vul: Both	♥ AQJ	♥ K108532	3♦	Pass	Pass	3♥
North HCP: 16	♦ J2	♦ 109	AP			
South HCP: 3	♣ 974	♣ 865				
Contract: 3♥ S						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 763	♠ Q9				1NT
Vul: NS	♥ KJ873	♥ A62	Pass	2♦	3♣	Pass
North HCP: 7	♦ K6	♦ AQ72	Pass	X	AP	
South HCP: 16	♣ 762	♣ A853				
Contract: 3♣ X E						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 1097		1NT	Pass	2♦
Vul: EW	♥ A76	♥ Q10432	3♣	AP		
North HCP: 16	♦ K854	♦ QJ97				
South HCP: 5	♣ 852	♣ 3				
Contract: 3♣ W						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ KJ8432	♠ AQ95				1NT
Vul: NS	♥ Q95	♥ 1062	Pass	2♥	3♣	3♠
North HCP: 6	♦ 532	♦ AK4	Pass	4♠	AP	
South HCP: 17	♣ 7	♣ A63				
Contract: 4♠ S						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 31	♠ AQJ	East Bids 3♥ if possible.
Dealer: S	♥ J106	
Vul: None	♦ A109	You bid first.
HCP: 16	♣ A654	

Board: 32	♠ 96	West Bids 3♦ if possible.
Dealer: N	♥ K108532	
Vul: Both	♦ 109	Partner bids first.
HCP: 3	♣ 865	

Board: 33	♠ Q9	East Bids 3♣ if possible.
Dealer: S	♥ A62	
Vul: NS	♦ AQ72	You bid first.
HCP: 16	♣ A853	

Board: 34	♠ 1097	West Bids 3♣ if possible.
Dealer: N	♥ Q10432	
Vul: EW	♦ QJ97	Partner bids first.
HCP: 5	♣ 3	

Board: 35	♠ AQ95	East Bids 3♣ if possible.
Dealer: S	♥ 1062	
Vul: NS	♦ AK4	You bid first.
HCP: 17	♣ A63	

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

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 106543	♠ AQJ				1NT
Vul: None	♥ 87	♥ J106				
North HCP: 5	♦ J5	♦ A109	Pass	2♥	3♥	AP
South HCP: 16	♣ KJ103	♣ A654				
Contract: 3♥ E						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AKJ75	♠ 96		1NT	Pass	2♦
Vul: Both	♥ AQJ	♥ K108532	3♦	Pass	Pass	3♥
North HCP: 16	♦ J2	♦ 109	AP			
South HCP: 3	♣ 974	♣ 865				
Contract: 3♥ S						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 763	♠ Q9				1NT
Vul: NS	♥ KJ873	♥ A62	Pass	2♦	3♣	Pass
North HCP: 7	♦ K6	♦ AQ72	Pass	X	AP	
South HCP: 16	♣ 762	♣ A853				
Contract: 3♣ X E						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 1097		1NT	Pass	2♦
Vul: EW	♥ A76	♥ Q10432	3♣	AP		
North HCP: 16	♦ K854	♦ QJ97				
South HCP: 5	♣ 852	♣ 3				
Contract: 3♣ W						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ KJ8432	♠ AQ95				1NT
Vul: NS	♥ Q95	♥ 1062	Pass	2♥	3♣	3♠
North HCP: 6	♦ 532	♦ AK4	Pass	4♠	AP	
South HCP: 17	♣ 7	♣ A63				
Contract: 4♠ S						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 36	♠ Q96	West Bids 3♣ if possible.
Dealer: N	♥ Q7532	
Vul: EW	♦ AK4	You bid first.
HCP: 15	♣ A3	

Board: 37	♠ AJ9862	East Bids 3♦ if possible.
Dealer: S	♥ J1053	
Vul: None	♦ 3	Partner bids first.
HCP: 6	♣ 108	

Board: 38	♠ AQ8	West Bids 2♠ if possible.
Dealer: N	♥ J876	East Bids 2NT if possible.
Vul: NS	♦ A74	
HCP: 15	♣ KJ7	You bid first.

Board: 39	♠ A987	East Bids 3♦ if possible.
Dealer: S	♥ 986543	East Bids 4♦ if possible.
Vul: Both	♦ 4	
HCP: 4	♣ 75	Partner bids first.

Board: 40	♠ AK5	West Bids 3♦ if possible.
Dealer: N	♥ K43	
Vul: None	♦ K1087	You bid first.
HCP: 17	♣ A43	

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

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ Q96	♠ KJ752		1NT	Pass	2♥
Vul: EW	♥ Q7532	♥ K104				
North HCP: 15	♦ AK4	♦ 1063	3♣	Pass	Pass	X
South HCP: 7	♣ A3	♣ 97	AP			
Contract: 3♣X W						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ AJ9862	♠ 105				1NT
Vul: None	♥ J1053	♥ KQ64				
North HCP: 6	♦ 3	♦ Q862	Pass	2♥	3♦	Pass
South HCP: 16	♣ 108	♣ AKQ	Pass	4♠	AP	
Contract: 4♠ N						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ KJ954		1NT	Pass	2♥
Vul: NS	♥ J876	♥ 105	2♠ ¹	X	2NT ²	4♠
North HCP: 15	♦ A74	♦ K10632	AP			
South HCP: 7	♣ KJ7	♣ 9				
Contract: 4♠ S						

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

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ A987	♠ QJ64				1NT
Vul: Both	♥ 986543	♥ AQ7	Pass	2♦	3♦	Pass
North HCP: 4	♦ 4	♦ J10	Pass	3♥	4♦	Pass
South HCP: 17	♣ 75	♣ AQJ10	Pass	X	AP	
Contract: 4♦X E						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ QJ10		1NT	Pass	2♦
Vul: None	♥ K43	♥ J109872				
North HCP: 17	♦ K1087	♦ 5	3♦	Pass	Pass	3♥
South HCP: 5	♣ A43	♣ J62	AP			
Contract: 3♥ S						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 36	♠ KJ752	West Bids 3♣ if possible.
Dealer: N	♥ K104	
Vul: EW	♦ 1063	Partner bids first.
HCP: 7	♣ 97	

Board: 37	♠ 105	East Bids 3♦ if possible.
Dealer: S	♥ KQ64	
Vul: None	♦ Q862	You bid first.
HCP: 16	♣ AKQ	

Board: 38	♠ KJ954	West Bids 2♠ if possible.
Dealer: N	♥ 105	East Bids 2NT if possible.
Vul: NS	♦ K10632	
HCP: 7	♣ 9	Partner bids first.

Board: 39	♠ QJ64	East Bids 3♦ if possible.
Dealer: S	♥ AQ7	East Bids 4♦ if possible.
Vul: Both	♦ J10	
HCP: 17	♣ AQJ10	You bid first.

Board: 40	♠ QJ10	West Bids 3♦ if possible.
Dealer: N	♥ J109872	
Vul: None	♦ 5	Partner bids first.
HCP: 5	♣ J62	

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

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ Q96	♠ KJ752		1NT	Pass	2♥
Vul: EW	♥ Q7532	♥ K104				
North HCP: 15	♦ AK4	♦ 1063	3♣	Pass	Pass	X
South HCP: 7	♣ A3	♣ 97	AP			
Contract: 3♣X W						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ AJ9862	♠ 105				1NT
Vul: None	♥ J1053	♥ KQ64				
North HCP: 6	♦ 3	♦ Q862	Pass	2♥	3♦	Pass
South HCP: 16	♣ 108	♣ AKQ	Pass	4♠	AP	
Contract: 4♠ N						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ KJ954		1NT	Pass	2♥
Vul: NS	♥ J876	♥ 105	2♠ ¹	X	2NT ²	4♠
North HCP: 15	♦ A74	♦ K10632	AP			
South HCP: 7	♣ KJ7	♣ 9				
Contract: 4♠ S						

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

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ A987	♠ QJ64				1NT
Vul: Both	♥ 986543	♥ AQ7	Pass	2♦	3♦	Pass
North HCP: 4	♦ 4	♦ J10	Pass	3♥	4♦	Pass
South HCP: 17	♣ 75	♣ AQJ10	Pass	X	AP	
Contract: 4♦X E						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ QJ10		1NT	Pass	2♦
Vul: None	♥ K43	♥ J109872				
North HCP: 17	♦ K1087	♦ 5	3♦	Pass	Pass	3♥
South HCP: 5	♣ A43	♣ J62	AP			
Contract: 3♥ S						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 41	♠ 932	East Bids 3♦ if possible.
Dealer: S	♥ A8732	
Vul: EW	♦ 752	Partner bids first.
HCP: 4	♣ 92	
Board: 42	♠ AKQ5	West Bids 3♦ if possible.
Dealer: N	♥ Q104	
Vul: None	♦ A875	You bid first.
HCP: 15	♣ 104	
Board: 43	♠ A10542	East Bids 3♣ if possible.
Dealer: S	♥ J97	
Vul: NS	♦ J6532	Partner bids first.
HCP: 6	♣ —	
Board: 44	♠ AK9	West Bids 3♥ if possible.
Dealer: N	♥ J65	
Vul: EW	♦ AQ3	You bid first.
HCP: 17	♣ K953	
Board: 45	♠ Q9	East Bids 3♣ if possible.
Dealer: S	♥ K109732	West Doubles Pass if possible.
Vul: None	♦ 986	
HCP: 5	♣ 104	Partner bids first.

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

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ A106				1NT
Vul: EW	♥ A8732	♥ Q10	Pass	2♦	3♦	AP
North HCP: 4	♦ 752	♦ A1096				
South HCP: 17	♣ 92	♣ AK74				
Contract: 3♦ E						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AKQ5	♠ 942		1NT	Pass	2♦
Vul: None	♥ Q104	♥ K9732	3♦	AP		
North HCP: 15	♦ A875	♦ 4				
South HCP: 4	♣ 104	♣ J985				
Contract: 3♦ W						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ A10542	♠ KQ87				1NT
Vul: NS	♥ J97	♥ Q42	Pass	2♥	3♣	AP
North HCP: 6	♦ J6532	♦ AK8				
South HCP: 15	♣ —	♣ J84				
Contract: 3♣ E						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J108542		1NT	Pass	2♥
Vul: EW	♥ J65	♥ 4	3♥	Pass	Pass	3♠
North HCP: 17	♦ AQ3	♦ 82	AP			
South HCP: 4	♣ K953	♣ QJ87				
Contract: 3♠ S						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AK108				1NT
Vul: None	♥ K109732	♥ A8	Pass	2♦	3♣	Pass
North HCP: 5	♦ 986	♦ A104	Pass	3♥	Pass	Pass
South HCP: 15	♣ 104	♣ 9532	X	AP		
Contract: 3♥ X N						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 41	♠ A106	East Bids 3♦ if possible.
Dealer: S	♥ Q10	
Vul: EW	♦ A1096	You bid first.
HCP: 17	♣ AK74	
Board: 42	♠ 942	West Bids 3♦ if possible.
Dealer: N	♥ K9732	
Vul: None	♦ 4	Partner bids first.
HCP: 4	♣ J985	
Board: 43	♠ KQ87	East Bids 3♣ if possible.
Dealer: S	♥ Q42	
Vul: NS	♦ AK8	You bid first.
HCP: 15	♣ J84	
Board: 44	♠ J108542	West Bids 3♥ if possible.
Dealer: N	♥ 4	
Vul: EW	♦ 82	Partner bids first.
HCP: 4	♣ QJ87	
Board: 45	♠ AK108	East Bids 3♣ if possible.
Dealer: S	♥ A8	West Doubles Pass if possible.
Vul: None	♦ A104	
HCP: 15	♣ 9532	You bid first.

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

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ A106				1NT
Vul: EW	♥ A8732	♥ Q10	Pass	2♦	3♦	AP
North HCP: 4	♦ 752	♦ A1096				
South HCP: 17	♣ 92	♣ AK74				
Contract: 3♦ E						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AKQ5	♠ 942		1NT	Pass	2♦
Vul: None	♥ Q104	♥ K9732	3♦	AP		
North HCP: 15	♦ A875	♦ 4				
South HCP: 4	♣ 104	♣ J985				
Contract: 3♦ W						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ A10542	♠ KQ87				1NT
Vul: NS	♥ J97	♥ Q42	Pass	2♥	3♣	AP
North HCP: 6	♦ J6532	♦ AK8				
South HCP: 15	♣ —	♣ J84				
Contract: 3♣ E						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J108542		1NT	Pass	2♥
Vul: EW	♥ J65	♥ 4	3♥	Pass	Pass	3♠
North HCP: 17	♦ AQ3	♦ 82	AP			
South HCP: 4	♣ K953	♣ QJ87				
Contract: 3♠ S						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AK108				1NT
Vul: None	♥ K109732	♥ A8	Pass	2♦	3♣	Pass
North HCP: 5	♦ 986	♦ A104	Pass	3♥	Pass	Pass
South HCP: 15	♣ 104	♣ 9532	X	AP		
Contract: 3♥ X N						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 46	♠ AKQ	West Bids 3♣ if possible.
Dealer: N	♥ Q1095	West Bids 4♣ if possible.
Vul: NS	♦ KJ42	
HCP: 15	♣ 72	You bid first.
Board: 47	♠ J10975	East Bids 3♣ if possible.
Dealer: S	♥ KQ872	
Vul: NS	♦ 105	Partner bids first.
HCP: 6	♣ 4	
Board: 48	♠ K62	West Bids 3♦ if possible.
Dealer: N	♥ Q74	East Bids 3♠ if possible.
Vul: Both	♦ A2	West Bids 4♦ if possible.
HCP: 16	♣ AK852	You bid first.
Board: 49	♠ K9632	East Bids 3♥ if possible.
Dealer: S	♥ 76	
Vul: None	♦ K97	Partner bids first.
HCP: 7	♣ J42	
Board: 50	♠ 82	West Bids 2♠ if possible.
Dealer: N	♥ AK52	
Vul: Both	♦ KJ109	You bid first.
HCP: 15	♣ A74	

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

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J107542		1NT	Pass	2♥
Vul: NS	♥ Q1095	♥ K43	3♣	Pass	Pass	3♠
North HCP: 15	♦ KJ42	♦ 86	4♣	AP		
South HCP: 6	♣ 72	♣ Q6				
Contract: 4♣ W						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ J10975	♠ AK2				1NT
Vul: NS	♥ KQ872	♥ A104	Pass	2♥	3♣	AP
North HCP: 6	♦ 105	♦ KJ2				
South HCP: 15	♣ 4	♣ 10987				
Contract: 3♣ E						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ J108754		1NT	Pass	2♥
Vul: Both	♥ Q74	♥ 93	3♦	Pass	3♠ ¹	Pass
North HCP: 16	♦ A2	♦ 54	4♦	AP		
South HCP: 2	♣ AK852	♣ J106				
Contract: 4♦ W						

1. limit raise or better in ♦

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ K9632	♠ QJ4				1NT
Vul: None	♥ 76	♥ 95	Pass	2♥	3♥	Pass
North HCP: 7	♦ K97	♦ QJ83	Pass	X	AP	
South HCP: 15	♣ J42	♣ AKQ10				
Contract: 3♥ X E						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ 93		1NT	Pass	2♦
Vul: Both	♥ AK52	♥ Q10873	2♠	AP		
North HCP: 15	♦ KJ109	♦ 876				
South HCP: 6	♣ A74	♣ KJ6				
Contract: 2♠ W						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 46	♠ J107542	West Bids 3♣ if possible.
Dealer: N	♥ K43	West Bids 4♣ if possible.
Vul: NS	♦ 86	
HCP: 6	♣ Q6	Partner bids first.

Board: 47	♠ AK2	East Bids 3♣ if possible.
Dealer: S	♥ A104	
Vul: NS	♦ KJ2	You bid first.
HCP: 15	♣ 10987	

Board: 48	♠ J108754	West Bids 3♦ if possible.
Dealer: N	♥ 93	East Bids 3♠ if possible.
Vul: Both	♦ 54	West Bids 4♦ if possible.
HCP: 2	♣ J106	Partner bids first.

Board: 49	♠ QJ4	East Bids 3♥ if possible.
Dealer: S	♥ 95	
Vul: None	♦ QJ83	You bid first.
HCP: 15	♣ AKQ10	

Board: 50	♠ 93	West Bids 2♠ if possible.
Dealer: N	♥ Q10873	
Vul: Both	♦ 876	Partner bids first.
HCP: 6	♣ KJ6	

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

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J107542		1NT	Pass	2♥
Vul: NS	♥ Q1095	♥ K43	3♣	Pass	Pass	3♠
North HCP: 15	♦ KJ42	♦ 86	4♣	AP		
South HCP: 6	♣ 72	♣ Q6				
Contract: 4♣ W						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ J10975	♠ AK2				1NT
Vul: NS	♥ KQ872	♥ A104	Pass	2♥	3♣	AP
North HCP: 6	♦ 105	♦ KJ2				
South HCP: 15	♣ 4	♣ 10987				
Contract: 3♣ E						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ J108754		1NT	Pass	2♥
Vul: Both	♥ Q74	♥ 93	3♦	Pass	3♠ ¹	Pass
North HCP: 16	♦ A2	♦ 54	4♦	AP		
South HCP: 2	♣ AK852	♣ J106				
Contract: 4♦ W						

1. limit raise or better in ♦

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ K9632	♠ QJ4				1NT
Vul: None	♥ 76	♥ 95	Pass	2♥	3♥	Pass
North HCP: 7	♦ K97	♦ QJ83	Pass	X	AP	
South HCP: 15	♣ J42	♣ AKQ10				
Contract: 3♥ X E						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ 93		1NT	Pass	2♦
Vul: Both	♥ AK52	♥ Q10873	2♠	AP		
North HCP: 15	♦ KJ109	♦ 876				
South HCP: 6	♣ A74	♣ KJ6				
Contract: 2♠ W						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 51 ♠ J10863
Dealer: S ♥ Q7
Vul: None ♦ 93
HCP: 3 ♣ 10943

East Bids 3♥ if possible.
East Bids 4♥ if possible.
East Doubles Pass if possible.

Partner bids first.

Board: 52 ♠ A32
Dealer: N ♥ K863
Vul: NS ♦ Q5
HCP: 16 ♣ AQJ5

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

You bid first.

Board: 53 ♠ A8632
Dealer: S ♥ 108
Vul: None ♦ 972
HCP: 5 ♣ J92

East Bids 3♥ if possible.

Partner bids first.

Board: 54 ♠ K53
Dealer: N ♥ QJ63
Vul: EW ♦ AK3
HCP: 17 ♣ KJ9

West Bids 2♠ if possible.

You bid first.

Board: 55 ♠ K10864
Dealer: S ♥ J2
Vul: Both ♦ 1093
HCP: 5 ♣ J52

East Bids 3♦ if possible.

Partner bids first.

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

Board: 51
Dealer: S
Vul: None
North HCP: 3
South HCP: 17
Contract: 4♠X S

North:
♠ J10863
♥ Q7
♦ 93
♣ 10943

South:
♠ AK974
♥ 843
♦ AK
♣ K82

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

Board: 52
Dealer: N
Vul: NS
North HCP: 16
South HCP: 3
Contract: 3♦ W

North:
♠ A32
♥ K863
♦ Q5
♣ AQJ5

South:
♠ 98764
♥ 10
♦ K104
♣ 9432

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

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

Board: 53
Dealer: S
Vul: None
North HCP: 5
South HCP: 15
Contract: 3♥ E

North:
♠ A8632
♥ 108
♦ 972
♣ J92

South:
♠ Q94
♥ 32
♦ AQJ10
♣ AQ74

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

Board: 54
Dealer: N
Vul: EW
North HCP: 17
South HCP: 10
Contract: 4♥ N

North:
♠ K53
♥ QJ63
♦ AK3
♣ KJ9

South:
♠ 10
♥ K10742
♦ J96
♣ AQ83

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

Board: 55
Dealer: S
Vul: Both
North HCP: 5
South HCP: 16
Contract: 3♦ E

North:
♠ K10864
♥ J2
♦ 1093
♣ J52

South:
♠ Q95
♥ AQ63
♦ J52
♣ AK4

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

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 51 ♠ AK974
Dealer: S ♥ 843
Vul: None ♦ AK
HCP: 17 ♣ K82

East Bids 3♥ if possible.
East Bids 4♥ if possible.
East Doubles Pass if possible.

You bid first.

Board: 52 ♠ 98764
Dealer: N ♥ 10
Vul: NS ♦ K104
HCP: 3 ♣ 9432

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

Partner bids first.

Board: 53 ♠ Q94
Dealer: S ♥ 32
Vul: None ♦ AQJ10
HCP: 15 ♣ AQ74

East Bids 3♥ if possible.

You bid first.

Board: 54 ♠ 10
Dealer: N ♥ K10742
Vul: EW ♦ J96
HCP: 10 ♣ AQ83

West Bids 2♠ if possible.

Partner bids first.

Board: 55 ♠ Q95
Dealer: S ♥ AQ63
Vul: Both ♦ J52
HCP: 16 ♣ AK4

East Bids 3♦ if possible.

You bid first.

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

Board: 51
Dealer: S
Vul: None
North HCP: 3
South HCP: 17
Contract: 4♠X S

North:
♠ J10863
♥ Q7
♦ 93
♣ 10943

South:
♠ AK974
♥ 843
♦ AK
♣ K82

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

Board: 52
Dealer: N
Vul: NS
North HCP: 16
South HCP: 3
Contract: 3♦ W

North:
♠ A32
♥ K863
♦ Q5
♣ AQJ5

South:
♠ 98764
♥ 10
♦ K104
♣ 9432

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

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

Board: 53
Dealer: S
Vul: None
North HCP: 5
South HCP: 15
Contract: 3♥ E

North:
♠ A8632
♥ 108
♦ 972
♣ J92

South:
♠ Q94
♥ 32
♦ AQJ10
♣ AQ74

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

Board: 54
Dealer: N
Vul: EW
North HCP: 17
South HCP: 10
Contract: 4♥ N

North:
♠ K53
♥ QJ63
♦ AK3
♣ KJ9

South:
♠ 10
♥ K10742
♦ J96
♣ AQ83

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

Board: 55
Dealer: S
Vul: Both
North HCP: 5
South HCP: 16
Contract: 3♦ E

North:
♠ K10864
♥ J2
♦ 1093
♣ J52

South:
♠ Q95
♥ AQ63
♦ J52
♣ AK4

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

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 56	♠ K2	West Bids 2♥ if possible.
Dealer: N	♥ AQJ74	
Vul: None	♦ AJ4	You bid first.
HCP: 17	♣ Q106	

Board: 57	♠ 542	East Bids 3♣ if possible.
Dealer: S	♥ 108752	
Vul: None	♦ KJ72	Partner bids first.
HCP: 5	♣ J	

Board: 58	♠ AQ743	West Bids 3♥ if possible.
Dealer: N	♥ 853	
Vul: NS	♦ AK8	You bid first.
HCP: 15	♣ Q9	

Board: 59	♠ J109764	East Bids 3♣ if possible.
Dealer: S	♥ 74	East Bids 4♣ if possible.
Vul: Both	♦ A63	
HCP: 5	♣ 93	Partner bids first.

Board: 60	♠ AK96	West Bids 3♣ if possible.
Dealer: N	♥ A4	
Vul: NS	♦ KQJ3	You bid first.
HCP: 17	♣ 1043	

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

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ 943		1NT	Pass	2♦
Vul: None	♥ AQJ74	♥ K109852				
North HCP: 17	♦ AJ4	♦ 1053	2♥ ¹	3♥	AP	
South HCP: 3	♣ Q106	♣ 9	1. Michaels Cuebid			
Contract: 3♥ N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ K1086				1NT
Vul: None	♥ 108752	♥ AKQJ				
North HCP: 5	♦ KJ72	♦ A95	Pass	2♦	3♣	3♥
South HCP: 17	♣ J	♣ 103	AP			
Contract: 3♥ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ AQ743	♠ KJ1082				
Vul: NS	♥ 853	♥ 4		1NT	Pass	2♥
North HCP: 15	♦ AK8	♦ J97	3♥	AP		
South HCP: 6	♣ Q9	♣ J632				
Contract: 3♥ W						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ J109764	♠ A853				1NT
Vul: Both	♥ 74	♥ AJ3				
North HCP: 5	♦ A63	♦ KQ82	Pass	2♥	3♣	3♠
South HCP: 17	♣ 93	♣ K4	Pass	Pass	4♣	AP
Contract: 4♣ E						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ AK96	♠ 852				
Vul: NS	♥ A4	♥ K10965		1NT	Pass	2♦
North HCP: 17	♦ KQJ3	♦ 10987	3♣	AP		
South HCP: 6	♣ 1043	♣ K				
Contract: 3♣ W						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 56	♠ 943	West Bids 2♥ if possible.
Dealer: N	♥ K109852	
Vul: None	♦ 1053	Partner bids first.
HCP: 3	♣ 9	

Board: 57	♠ K1086	East Bids 3♣ if possible.
Dealer: S	♥ AKQJ	
Vul: None	♦ A95	You bid first.
HCP: 17	♣ 103	

Board: 58	♠ KJ1082	West Bids 3♥ if possible.
Dealer: N	♥ 4	
Vul: NS	♦ J97	Partner bids first.
HCP: 6	♣ J632	

Board: 59	♠ A853	East Bids 3♣ if possible.
Dealer: S	♥ AJ3	East Bids 4♣ if possible.
Vul: Both	♦ KQ82	
HCP: 17	♣ K4	You bid first.

Board: 60	♠ 852	West Bids 3♣ if possible.
Dealer: N	♥ K10965	
Vul: NS	♦ 10987	Partner bids first.
HCP: 6	♣ K	

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

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ 943		1NT	Pass	2♦
Vul: None	♥ AQJ74	♥ K109852				
North HCP: 17	♦ AJ4	♦ 1053	2♥ ¹	3♥	AP	
South HCP: 3	♣ Q106	♣ 9	1. Michaels Cuebid			
Contract: 3♥ N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ K1086				1NT
Vul: None	♥ 108752	♥ AKQJ	Pass	2♦	3♣	3♥
North HCP: 5	♦ KJ72	♦ A95	AP			
South HCP: 17	♣ J	♣ 103				
Contract: 3♥ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ AQ743	♠ KJ1082		1NT	Pass	2♥
Vul: NS	♥ 853	♥ 4				
North HCP: 15	♦ AK8	♦ J97	3♥	AP		
South HCP: 6	♣ Q9	♣ J632				
Contract: 3♥ W						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ J109764	♠ A853				1NT
Vul: Both	♥ 74	♥ AJ3	Pass	2♥	3♣	3♠
North HCP: 5	♦ A63	♦ KQ82	Pass	Pass	4♣	AP
South HCP: 17	♣ 93	♣ K4				
Contract: 4♣ E						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ AK96	♠ 852		1NT	Pass	2♦
Vul: NS	♥ A4	♥ K10965				
North HCP: 17	♦ KQJ3	♦ 10987	3♣	AP		
South HCP: 6	♣ 1043	♣ K				
Contract: 3♣ W						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 61	♠ 1083	East Bids 2♥ if possible.
Dealer: S	♥ K97543	West Bids 2NT if possible.
Vul: Both	♦ 3	
HCP: 5	♣ Q93	Partner bids first.
Board: 62	♠ K864	West Bids 3♣ if possible.
Dealer: N	♥ A732	
Vul: None	♦ KJ	You bid first.
HCP: 15	♣ A86	
Board: 63	♠ 5	East Bids 2♠ if possible.
Dealer: S	♥ Q109865	East Bids 3♠ if possible.
Vul: EW	♦ 6	East Bids 4♠ if possible.
HCP: 5	♣ QJ965	Partner bids first.
Board: 64	♠ 972	West Bids 3♦ if possible.
Dealer: N	♥ AKQ3	
Vul: Both	♦ J3	You bid first.
HCP: 16	♣ AQ53	
Board: 65	♠ QJ743	East Bids 3♦ if possible.
Dealer: S	♥ K52	
Vul: NS	♦ 4	Partner bids first.
HCP: 6	♣ 10964	

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

Board: 61
Dealer: S
Vul: Both
North HCP: 5
South HCP: 17
Contract: 3♥ N

North:
♠ 1083
♥ K97543
♦ 3
♣ Q93

South:
♠ A96
♥ AQ
♦ K96
♣ A10642

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

Board: 62
Dealer: N
Vul: None
North HCP: 15
South HCP: 8
Contract: 4♥ N

North:
♠ K864
♥ A732
♦ KJ
♣ A86

South:
♠ AJ72
♥ QJ1086
♦ 93
♣ 104

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

Board: 63
Dealer: S
Vul: EW
North HCP: 5
South HCP: 16
Contract: 4♠ E

North:
♠ 5
♥ Q109865
♦ 6
♣ QJ965

South:
♠ Q87
♥ AK42
♦ K2
♣ A1073

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

Board: 64
Dealer: N
Vul: Both
North HCP: 16
South HCP: 7
Contract: 3♥ N

North:
♠ 972
♥ AKQ3
♦ J3
♣ AQ53

South:
♠ QJ6
♥ J10765
♦ 1064
♣ K4

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

Board: 65
Dealer: S
Vul: NS
North HCP: 6
South HCP: 17
Contract: 3♦ E

North:
♠ QJ743
♥ K52
♦ 4
♣ 10964

South:
♠ A105
♥ AJ93
♦ K7
♣ KQ32

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

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 61	♠ A96	East Bids 2♥ if possible.
Dealer: S	♥ AQ	West Bids 2NT if possible.
Vul: Both	♦ K96	
HCP: 17	♣ A10642	You bid first.
Board: 62	♠ AJ72	West Bids 3♣ if possible.
Dealer: N	♥ QJ1086	
Vul: None	♦ 93	Partner bids first.
HCP: 8	♣ 104	
Board: 63	♠ Q87	East Bids 2♠ if possible.
Dealer: S	♥ AK42	East Bids 3♠ if possible.
Vul: EW	♦ K2	East Bids 4♠ if possible.
HCP: 16	♣ A1073	You bid first.
Board: 64	♠ QJ6	West Bids 3♦ if possible.
Dealer: N	♥ J10765	
Vul: Both	♦ 1064	Partner bids first.
HCP: 7	♣ K4	
Board: 65	♠ A105	East Bids 3♦ if possible.
Dealer: S	♥ AJ93	
Vul: NS	♦ K7	You bid first.
HCP: 17	♣ KQ32	

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

Board: 61
Dealer: S
Vul: Both
North HCP: 5
South HCP: 17
Contract: 3♥ N

North:
♠ 1083
♥ K97543
♦ 3
♣ Q93

South:
♠ A96
♥ AQ
♦ K96
♣ A10642

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

Board: 62
Dealer: N
Vul: None
North HCP: 15
South HCP: 8
Contract: 4♥ N

North:
♠ K864
♥ A732
♦ KJ
♣ A86

South:
♠ AJ72
♥ QJ1086
♦ 93
♣ 104

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

Board: 63
Dealer: S
Vul: EW
North HCP: 5
South HCP: 16
Contract: 4♠ E

North:
♠ 5
♥ Q109865
♦ 6
♣ QJ965

South:
♠ Q87
♥ AK42
♦ K2
♣ A1073

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

Board: 64
Dealer: N
Vul: Both
North HCP: 16
South HCP: 7
Contract: 3♥ N

North:
♠ 972
♥ AKQ3
♦ J3
♣ AQ53

South:
♠ QJ6
♥ J10765
♦ 1064
♣ K4

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

Board: 65
Dealer: S
Vul: NS
North HCP: 6
South HCP: 17
Contract: 3♦ E

North:
♠ QJ743
♥ K52
♦ 4
♣ 10964

South:
♠ A105
♥ AJ93
♦ K7
♣ KQ32

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

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 66	♠ AJ	West Bids 3♦ if possible.
Dealer: N	♥ Q65	
Vul: EW	♦ J752	You bid first.
HCP: 16	♣ AKJ6	
Board: 67	♠ 7	East Bids 2♠ if possible.
Dealer: S	♥ A10953	
Vul: EW	♦ A9	Partner bids first.
HCP: 11	♣ QJ873	
Board: 68	♠ 74	West Bids 2♠ if possible.
Dealer: N	♥ K1082	East Doubles 3♥ if possible.
Vul: EW	♦ KQ4	
HCP: 15	♣ AK43	You bid first.
Board: 69	♠ J108743	East Bids 3♥ if possible.
Dealer: S	♥ —	
Vul: Both	♦ 9743	Partner bids first.
HCP: 4	♣ K52	
Board: 70	♠ AQJ	West Bids 3♦ if possible.
Dealer: N	♥ KJ9	East Bids 3NT if possible.
Vul: None	♦ 73	
HCP: 16	♣ KQ1065	You bid first.

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

Board: 66
Dealer: N
Vul: EW
North HCP: 16
South HCP: 4
Contract: 3♦ W

North:
♠ AJ
♥ Q65
♦ J752
♣ AKJ6

South:
♠ 108543
♥ A9432
♦ 93
♣ 10

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

Board: 67
Dealer: S
Vul: EW
North HCP: 11
South HCP: 15
Contract: 4♥ S

North:
♠ 7
♥ A10953
♦ A9
♣ QJ873

South:
♠ A6
♥ QJ7
♦ J863
♣ AK94

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

Board: 68
Dealer: N
Vul: EW
North HCP: 15
South HCP: 1
Contract: 3♥X N

North:
♠ 74
♥ K1082
♦ KQ4
♣ AK43

South:
♠ J1095
♥ 76543
♦ 108
♣ 95

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

Board: 69
Dealer: S
Vul: Both
North HCP: 4
South HCP: 16
Contract: 3♠ N

North:
♠ J108743
♥ —
♦ 9743
♣ K52

South:
♠ KQ2
♥ 8642
♦ AK
♣ A1063

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

Board: 70
Dealer: N
Vul: None
North HCP: 16
South HCP: 2
Contract: 3N E

North:
♠ AQJ
♥ KJ9
♦ 73
♣ KQ1065

South:
♠ 108754
♥ Q87543
♦ 96
♣ —

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

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 66	♠ 108543	West Bids 3♦ if possible.
Dealer: N	♥ A9432	
Vul: EW	♦ 93	Partner bids first.
HCP: 4	♣ 10	
Board: 67	♠ A6	East Bids 2♠ if possible.
Dealer: S	♥ QJ7	
Vul: EW	♦ J863	You bid first.
HCP: 15	♣ AK94	
Board: 68	♠ J1095	West Bids 2♠ if possible.
Dealer: N	♥ 76543	East Doubles 3♥ if possible.
Vul: EW	♦ 108	
HCP: 1	♣ 95	Partner bids first.
Board: 69	♠ KQ2	East Bids 3♥ if possible.
Dealer: S	♥ 8642	
Vul: Both	♦ AK	You bid first.
HCP: 16	♣ A1063	
Board: 70	♠ 108754	West Bids 3♦ if possible.
Dealer: N	♥ Q87543	East Bids 3NT if possible.
Vul: None	♦ 96	
HCP: 2	♣ —	Partner bids first.

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

Board: 66
Dealer: N
Vul: EW
North HCP: 16
South HCP: 4
Contract: 3♦ W

North:
♠ AJ
♥ Q65
♦ J752
♣ AKJ6

South:
♠ 108543
♥ A9432
♦ 93
♣ 10

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

Board: 67
Dealer: S
Vul: EW
North HCP: 11
South HCP: 15
Contract: 4♥ S

North:
♠ 7
♥ A10953
♦ A9
♣ QJ873

South:
♠ A6
♥ QJ7
♦ J863
♣ AK94

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

Board: 68
Dealer: N
Vul: EW
North HCP: 15
South HCP: 1
Contract: 3♥X N

North:
♠ 74
♥ K1082
♦ KQ4
♣ AK43

South:
♠ J1095
♥ 76543
♦ 108
♣ 95

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

Board: 69
Dealer: S
Vul: Both
North HCP: 4
South HCP: 16
Contract: 3♠ N

North:
♠ J108743
♥ —
♦ 9743
♣ K52

South:
♠ KQ2
♥ 8642
♦ AK
♣ A1063

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

Board: 70
Dealer: N
Vul: None
North HCP: 16
South HCP: 2
Contract: 3N E

North:
♠ AQJ
♥ KJ9
♦ 73
♣ KQ1065

South:
♠ 108754
♥ Q87543
♦ 96
♣ —

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

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 71	♠ AQJ96	East Bids 2♠ if possible.
Dealer: S	♥ 103	West Bids 2NT if possible.
Vul: NS	♦ J98	East Doubles 3♥ if possible.
HCP: 10	♣ Q64	East Bids 5♣ if possible.
		Partner bids first.
Board: 72	♠ K76	West Bids 3♣ if possible.
Dealer: N	♥ A1095	You bid first.
Vul: EW	♦ AQJ10	
HCP: 15	♣ J6	
Board: 73	♠ 63	East Bids 2♠ if possible.
Dealer: S	♥ 98542	East Bids 3♠ if possible.
Vul: EW	♦ Q84	West Bids 4♠ if possible.
HCP: 4	♣ Q52	Partner bids first.
Board: 74	♠ A54	West Bids 3♣ if possible.
Dealer: N	♥ 987	You bid first.
Vul: Both	♦ AKJ72	
HCP: 16	♣ A7	
Board: 75	♠ 82	East Bids 3♦ if possible.
Dealer: S	♥ J98643	Partner bids first.
Vul: NS	♦ A84	
HCP: 9	♣ A2	

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

Board: 71			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ AQJ96	♠ K432	Pass	2♥	2♠ ¹	X
North HCP: 10	♥ 103	♥ AQ2	2NT ²	3♥ ³	X	3♠
South HCP: 16	♦ J98	♦ AK102	Pass	4♠	5♣	Pass
Contract: 5♣X E	♣ Q64	♣ 95	Pass	X	AP	
			1. Michaels Cuebid			
			2. to the partner's longer			
			3. artificial			

Board: 72			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ K76	♠ QJ10432		1NT	Pass	2♥
North HCP: 15	♥ A1095	♥ 63	3♣	Pass	Pass	4♠
South HCP: 6	♦ AQJ10	♦ K4	AP			
Contract: 4♠ S	♣ J6	♣ 954				

Board: 73			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ 63	♠ 104	Pass	2♦	2♠	3♥
North HCP: 4	♥ 98542	♥ AKJ10	Pass	Pass	3♠	Pass
South HCP: 17	♦ Q84	♦ A106	Pass	4♥	Pass	Pass
Contract: 4♠ E	♣ Q52	♣ AJ63	4♠	AP		

Board: 74			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ A54	♠ J10762		1NT	Pass	2♥
North HCP: 16	♥ 987	♥ K5	3♣	AP		
South HCP: 4	♦ AKJ72	♦ 109654				
Contract: 3♣ W	♣ A7	♣ 10				

Board: 75			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ 82	♠ A105	Pass	2♦	3♦	Pass
North HCP: 9	♥ J98643	♥ AQ2	Pass	4♥	AP	
South HCP: 16	♦ A84	♦ 102				
Contract: 4♥ N	♣ A2	♣ KQJ86				

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 71	♠ K432	East Bids 2♠ if possible.
Dealer: S	♥ AQ2	West Bids 2NT if possible.
Vul: NS	♦ AK102	East Doubles 3♥ if possible.
HCP: 16	♣ 95	East Bids 5♣ if possible.
		You bid first.
Board: 72	♠ QJ10432	West Bids 3♣ if possible.
Dealer: N	♥ 63	Partner bids first.
Vul: EW	♦ K4	
HCP: 6	♣ 954	
Board: 73	♠ 104	East Bids 2♠ if possible.
Dealer: S	♥ AKJ10	East Bids 3♠ if possible.
Vul: EW	♦ A106	West Bids 4♠ if possible.
HCP: 17	♣ AJ63	You bid first.
Board: 74	♠ J10762	West Bids 3♣ if possible.
Dealer: N	♥ K5	Partner bids first.
Vul: Both	♦ 109654	
HCP: 4	♣ 10	
Board: 75	♠ A105	East Bids 3♦ if possible.
Dealer: S	♥ AQ2	You bid first.
Vul: NS	♦ 102	
HCP: 16	♣ KQJ86	

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

Board: 71			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ AQJ96	♠ K432	Pass	2♥	2♠ ¹	X
North HCP: 10	♥ 103	♥ AQ2	2NT ²	3♥ ³	X	3♠
South HCP: 16	♦ J98	♦ AK102	Pass	4♠	5♣	Pass
Contract: 5♣X E	♣ Q64	♣ 95	Pass	X	AP	
			1. Michaels Cuebid			
			2. to the partner's longer			
			3. artificial			

Board: 72			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ K76	♠ QJ10432		1NT	Pass	2♥
North HCP: 15	♥ A1095	♥ 63	3♣	Pass	Pass	4♠
South HCP: 6	♦ AQJ10	♦ K4	AP			
Contract: 4♠ S	♣ J6	♣ 954				

Board: 73			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ 63	♠ 104	Pass	2♦	2♠	3♥
North HCP: 4	♥ 98542	♥ AKJ10	Pass	Pass	3♠	Pass
South HCP: 17	♦ Q84	♦ A106	Pass	4♥	Pass	Pass
Contract: 4♠ E	♣ Q52	♣ AJ63	4♠	AP		

Board: 74			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ A54	♠ J10762		1NT	Pass	2♥
North HCP: 16	♥ 987	♥ K5	3♣	AP		
South HCP: 4	♦ AKJ72	♦ 109654				
Contract: 3♣ W	♣ A7	♣ 10				

Board: 75			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ 82	♠ A105	Pass	2♦	3♦	Pass
North HCP: 9	♥ J98643	♥ AQ2	Pass	4♥	AP	
South HCP: 16	♦ A84	♦ 102				
Contract: 4♥ N	♣ A2	♣ KQJ86				

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 76	♠ A743	West Bids 3♣ if possible.
Dealer: N	♥ KJ10	
Vul: EW	♦ A75	You bid first.
HCP: 15	♣ K98	

Board: 77	♠ 94	East Bids 3♦ if possible.
Dealer: S	♥ Q10842	
Vul: Both	♦ J94	Partner bids first.
HCP: 3	♣ 1072	

Board: 78	♠ AJ102	West Bids 2♠ if possible.
Dealer: N	♥ K9	East Bids 2NT if possible.
Vul: None	♦ Q952	West Bids 3♣ if possible.
HCP: 15	♣ KQ3	You bid first.

Board: 79	♠ 6	East Bids 2♠ if possible.
Dealer: S	♥ AJ974	East Bids 4♠ if possible.
Vul: Both	♦ J974	Partner bids first.
HCP: 7	♣ J83	

Board: 80	♠ Q92	West Bids 3♦ if possible.
Dealer: N	♥ A852	
Vul: None	♦ Q2	You bid first.
HCP: 15	♣ AK105	

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

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ A743	♠ K10652		1NT	Pass	2♥
Vul: EW	♥ KJ10	♥ AQ3	3♣	3♠	Pass	4♠
North HCP: 15	♦ A75	♦ 9832	AP			
South HCP: 9	♣ K98	♣ 2				
Contract: 4♠ N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ A103				1NT
Vul: Both	♥ Q10842	♥ AJ6	Pass	2♦	3♦	AP
North HCP: 3	♦ J94	♦ 1083				
South HCP: 15	♣ 1072	♣ AQ84				
Contract: 3♦ E						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ AJ102	♠ 98765		1NT	Pass	2♥
Vul: None	♥ K9	♥ 1073	2♠ ¹	X	2NT ²	Pass
North HCP: 15	♦ Q952	♦ 106	3♣	3♠	AP	
South HCP: 4	♣ KQ3	♣ A54				
Contract: 3♠ N						

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

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ A9				1NT
Vul: Both	♥ AJ974	♥ KQ53	Pass	2♦	2♠	3♥
North HCP: 7	♦ J974	♦ A83	Pass	4♥	4♠	Pass
South HCP: 17	♣ J83	♣ A1065	Pass	X	AP	
Contract: 4♠X E						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ Q92	♠ 10864		1NT	Pass	2♦
Vul: None	♥ A852	♥ Q10743	3♦	AP		
North HCP: 15	♦ Q2	♦ 7				
South HCP: 3	♣ AK105	♣ J32				
Contract: 3♦ W						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 76	♠ K10652	West Bids 3♣ if possible.
Dealer: N	♥ AQ3	
Vul: EW	♦ 9832	Partner bids first.
HCP: 9	♣ 2	

Board: 77	♠ A103	East Bids 3♦ if possible.
Dealer: S	♥ AJ6	
Vul: Both	♦ 1083	You bid first.
HCP: 15	♣ AQ84	

Board: 78	♠ 98765	West Bids 2♠ if possible.
Dealer: N	♥ 1073	East Bids 2NT if possible.
Vul: None	♦ 106	West Bids 3♣ if possible.
HCP: 4	♣ A54	Partner bids first.

Board: 79	♠ A9	East Bids 2♠ if possible.
Dealer: S	♥ KQ53	East Bids 4♠ if possible.
Vul: Both	♦ A83	You bid first.
HCP: 17	♣ A1065	

Board: 80	♠ 10864	West Bids 3♦ if possible.
Dealer: N	♥ Q10743	
Vul: None	♦ 7	Partner bids first.
HCP: 3	♣ J32	

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

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ A743	♠ K10652		1NT	Pass	2♥
Vul: EW	♥ KJ10	♥ AQ3	3♣	3♠	Pass	4♠
North HCP: 15	♦ A75	♦ 9832	AP			
South HCP: 9	♣ K98	♣ 2				
Contract: 4♠ N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ A103				1NT
Vul: Both	♥ Q10842	♥ AJ6	Pass	2♦	3♦	AP
North HCP: 3	♦ J94	♦ 1083				
South HCP: 15	♣ 1072	♣ AQ84				
Contract: 3♦ E						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ AJ102	♠ 98765		1NT	Pass	2♥
Vul: None	♥ K9	♥ 1073	2♠ ¹	X	2NT ²	Pass
North HCP: 15	♦ Q952	♦ 106	3♣	3♠	AP	
South HCP: 4	♣ KQ3	♣ A54				
Contract: 3♠ N						

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

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ A9				1NT
Vul: Both	♥ AJ974	♥ KQ53	Pass	2♦	2♠	3♥
North HCP: 7	♦ J974	♦ A83	Pass	4♥	4♠	Pass
South HCP: 17	♣ J83	♣ A1065	Pass	X	AP	
Contract: 4♠X E						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ Q92	♠ 10864		1NT	Pass	2♦
Vul: None	♥ A852	♥ Q10743	3♦	AP		
North HCP: 15	♦ Q2	♦ 7				
South HCP: 3	♣ AK105	♣ J32				
Contract: 3♦ W						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 81	♠ QJ10	East Bids 3♦ if possible.
Dealer: S	♥ 109654	
Vul: NS	♦ 862	Partner bids first.
HCP: 5	♣ Q10	

Board: 82	♠ KQ	West Bids 3♣ if possible.
Dealer: N	♥ J854	East Bids 3♠ if possible.
Vul: EW	♦ AJ76	West Bids 4♣ if possible.
HCP: 15	♣ A87	You bid first.

Board: 83	♠ KJ106	East Bids 3♣ if possible.
Dealer: S	♥ Q7543	
Vul: None	♦ 1074	Partner bids first.
HCP: 6	♣ 7	

Board: 84	♠ A8	West Bids 3♦ if possible.
Dealer: N	♥ KQ3	
Vul: NS	♦ J754	You bid first.
HCP: 17	♣ AK108	

Board: 85	♠ Q8632	East Bids 3♥ if possible.
Dealer: S	♥ —	
Vul: None	♦ QJ1042	Partner bids first.
HCP: 10	♣ AJ5	

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

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ A853				1NT
Vul: NS	♥ 109654	♥ AJ7				
North HCP: 5	♦ 862	♦ K5	Pass	2♦	3♦	AP
South HCP: 15	♣ Q10	♣ K643				
Contract: 3♦ E						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 107543		1NT	Pass	2♥
Vul: EW	♥ J854	♥ 103	3♣	Pass	3♠ ¹	Pass
North HCP: 15	♦ AJ76	♦ Q8432	4♣	AP		
South HCP: 2	♣ A87	♣ 10				
Contract: 4♣ W						

1. limit raise or better in ♣

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ KJ106	♠ A8				1NT
Vul: None	♥ Q7543	♥ A102				
North HCP: 6	♦ 1074	♦ AQJ5	Pass	2♦	3♣	AP
South HCP: 16	♣ 7	♣ J865				
Contract: 3♣ E						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ J543		1NT	Pass	2♦
Vul: NS	♥ KQ3	♥ 109765				
North HCP: 17	♦ J754	♦ 86	3♦	AP		
South HCP: 1	♣ AK108	♣ 97				
Contract: 3♦ W						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ Q8632	♠ A4				1NT
Vul: None	♥ —	♥ A9652	Pass	2♥	3♥	Pass
North HCP: 10	♦ QJ1042	♦ A75	Pass	4♦	Pass	5♦
South HCP: 15	♣ AJ5	♣ K74	AP			
Contract: 5♦ N						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 81	♠ A853	East Bids 3♦ if possible.
Dealer: S	♥ AJ7	
Vul: NS	♦ K5	You bid first.
HCP: 15	♣ K643	

Board: 82	♠ 107543	West Bids 3♣ if possible.
Dealer: N	♥ 103	East Bids 3♠ if possible.
Vul: EW	♦ Q8432	West Bids 4♣ if possible.
HCP: 2	♣ 10	Partner bids first.

Board: 83	♠ A8	East Bids 3♣ if possible.
Dealer: S	♥ A102	
Vul: None	♦ AQJ5	You bid first.
HCP: 16	♣ J865	

Board: 84	♠ J543	West Bids 3♦ if possible.
Dealer: N	♥ 109765	
Vul: NS	♦ 86	Partner bids first.
HCP: 1	♣ 97	

Board: 85	♠ A4	East Bids 3♥ if possible.
Dealer: S	♥ A9652	
Vul: None	♦ A75	You bid first.
HCP: 15	♣ K74	

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

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ A853				1NT
Vul: NS	♥ 109654	♥ AJ7				
North HCP: 5	♦ 862	♦ K5	Pass	2♦	3♦	AP
South HCP: 15	♣ Q10	♣ K643				
Contract: 3♦ E						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 107543		1NT	Pass	2♥
Vul: EW	♥ J854	♥ 103	3♣	Pass	3♠ ¹	Pass
North HCP: 15	♦ AJ76	♦ Q8432	4♣	AP		
South HCP: 2	♣ A87	♣ 10				
Contract: 4♣ W						

1. limit raise or better in ♣

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ KJ106	♠ A8				1NT
Vul: None	♥ Q7543	♥ A102				
North HCP: 6	♦ 1074	♦ AQJ5	Pass	2♦	3♣	AP
South HCP: 16	♣ 7	♣ J865				
Contract: 3♣ E						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ J543		1NT	Pass	2♦
Vul: NS	♥ KQ3	♥ 109765				
North HCP: 17	♦ J754	♦ 86	3♦	AP		
South HCP: 1	♣ AK108	♣ 97				
Contract: 3♦ W						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ Q8632	♠ A4				1NT
Vul: None	♥ —	♥ A9652	Pass	2♥	3♥	Pass
North HCP: 10	♦ QJ1042	♦ A75	Pass	4♦	Pass	5♦
South HCP: 15	♣ AJ5	♣ K74	AP			
Contract: 5♦ N						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 86	♠ K95	West Bids 3♣ if possible.
Dealer: N	♥ AJ	
Vul: Both	♦ A92	You bid first.
HCP: 16	♣ A9753	

Board: 87	♠ KQ10643	East Bids 3♥ if possible.
Dealer: S	♥ 109	
Vul: None	♦ J83	Partner bids first.
HCP: 6	♣ 107	

Board: 88	♠ A4	West Bids 3♦ if possible.
Dealer: N	♥ AQ4	
Vul: NS	♦ A1083	You bid first.
HCP: 17	♣ K654	

Board: 89	♠ K9853	East Bids 2♠ if possible.
Dealer: S	♥ Q10	West Bids 2NT if possible.
Vul: Both	♦ 65	
HCP: 6	♣ J986	Partner bids first.

Board: 90	♠ AKQ9	West Bids 3♣ if possible.
Dealer: N	♥ A7	East Doubles 3♠ if possible.
Vul: None	♦ Q106	
HCP: 15	♣ 10852	You bid first.

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

Board: 86
Dealer: N
Vul: Both
North HCP: 16
South HCP: 5
Contract: 3♣ W

North:
♠ K95
♥ AJ
♦ A92
♣ A9753

South:
♠ 1043
♥ 87532
♦ KQ1085
♣ —

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

Board: 87
Dealer: S
Vul: None
North HCP: 6
South HCP: 17
Contract: 4♠ S

North:
♠ KQ10643
♥ 109
♦ J83
♣ 107

South:
♠ A82
♥ K87
♦ 76
♣ AKQJ5

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

Board: 88
Dealer: N
Vul: NS
North HCP: 17
South HCP: 4
Contract: 3♦ W

North:
♠ A4
♥ AQ4
♦ A1083
♣ K654

South:
♠ QJ975
♥ 862
♦ —
♣ J10987

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

Board: 89
Dealer: S
Vul: Both
North HCP: 6
South HCP: 15
Contract: 3♠ N

North:
♠ K9853
♥ Q10
♦ 65
♣ J986

South:
♠ Q104
♥ KJ42
♦ 107
♣ AKQ2

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

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

Board: 90
Dealer: N
Vul: None
North HCP: 15
South HCP: 2
Contract: 3♠X N

North:
♠ AKQ9
♥ A7
♦ Q106
♣ 10852

South:
♠ J10852
♥ 109642
♦ J53
♣ —

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

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 86	♠ 1043	West Bids 3♣ if possible.
Dealer: N	♥ 87532	
Vul: Both	♦ KQ1085	Partner bids first.
HCP: 5	♣ —	
Board: 87	♠ A82	East Bids 3♥ if possible.
Dealer: S	♥ K87	
Vul: None	♦ 76	You bid first.
HCP: 17	♣ AKQJ5	
Board: 88	♠ QJ975	West Bids 3♦ if possible.
Dealer: N	♥ 862	
Vul: NS	♦ —	Partner bids first.
HCP: 4	♣ J10987	
Board: 89	♠ Q104	East Bids 2♠ if possible.
Dealer: S	♥ KJ42	West Bids 2NT if possible.
Vul: Both	♦ 107	
HCP: 15	♣ AKQ2	You bid first.
Board: 90	♠ J10852	West Bids 3♣ if possible.
Dealer: N	♥ 109642	East Doubles 3♠ if possible.
Vul: None	♦ J53	
HCP: 2	♣ —	Partner bids first.

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

Board: 86
Dealer: N
Vul: Both
North HCP: 16
South HCP: 5
Contract: 3♣ W

North:
♠ K95
♥ AJ
♦ A92
♣ A9753

South:
♠ 1043
♥ 87532
♦ KQ1085
♣ —

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

Board: 87
Dealer: S
Vul: None
North HCP: 6
South HCP: 17
Contract: 4♠ S

North:
♠ KQ10643
♥ 109
♦ J83
♣ 107

South:
♠ A82
♥ K87
♦ 76
♣ AKQJ5

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

Board: 88
Dealer: N
Vul: NS
North HCP: 17
South HCP: 4
Contract: 3♦ W

North:
♠ A4
♥ AQ4
♦ A1083
♣ K654

South:
♠ QJ975
♥ 862
♦ —
♣ J10987

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

Board: 89
Dealer: S
Vul: Both
North HCP: 6
South HCP: 15
Contract: 3♠ N

North:
♠ K9853
♥ Q10
♦ 65
♣ J986

South:
♠ Q104
♥ KJ42
♦ 107
♣ AKQ2

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

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

Board: 90
Dealer: N
Vul: None
North HCP: 15
South HCP: 2
Contract: 3♠X N

North:
♠ AKQ9
♥ A7
♦ Q106
♣ 10852

South:
♠ J10852
♥ 109642
♦ J53
♣ —

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

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 91	♠ Q732	East Bids 3♦ if possible.
Dealer: S	♥ 109874	
Vul: NS	♦ 4	Partner bids first.
HCP: 2	♣ 876	
Board: 92	♠ AK8	West Bids 3♦ if possible.
Dealer: N	♥ KJ954	
Vul: EW	♦ J7	You bid first.
HCP: 15	♣ K83	
Board: 93	♠ K1052	East Bids 2♠ if possible.
Dealer: S	♥ Q7642	
Vul: Both	♦ 8	Partner bids first.
HCP: 5	♣ 983	
Board: 94	♠ Q4	West Bids 2♠ if possible.
Dealer: N	♥ AQ10	
Vul: NS	♦ KJ3	You bid first.
HCP: 15	♣ K7653	
Board: 95	♠ 1082	East Bids 2♥ if possible.
Dealer: S	♥ AJ7542	West Bids 2NT if possible.
Vul: EW	♦ J9	
HCP: 6	♣ 95	Partner bids first.

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

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ Q732	♠ K109				1NT
Vul: NS	♥ 109874	♥ KQ5				
North HCP: 2	♦ 4	♦ K82	Pass	2♦	3♦	AP
South HCP: 15	♣ 876	♣ KJ104				
Contract: 3♦ E						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 109754				
Vul: EW	♥ KJ954	♥ A762		1NT	Pass	2♥
North HCP: 15	♦ J7	♦ 864	3♦	AP		
South HCP: 4	♣ K83	♣ 6				
Contract: 3♦ W						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ K1052	♠ 97				
Vul: Both	♥ Q7642	♥ KJ3				1NT
North HCP: 5	♦ 8	♦ KQJ103	Pass	2♦	2♠	AP
South HCP: 17	♣ 983	♣ AK5				
Contract: 2♠ E						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ 976				
Vul: NS	♥ AQ10	♥ 86432		1NT	Pass	2♦
North HCP: 15	♦ KJ3	♦ 72	2♠	AP		
South HCP: 4	♣ K7653	♣ A98				
Contract: 2♠ W						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 1082	♠ A3				1NT
Vul: EW	♥ AJ7542	♥ 1096	Pass	2♦	2♥ ¹	X
North HCP: 6	♦ J9	♦ AQ532	2NT ²	4♥	AP	
South HCP: 15	♣ 95	♣ AJ2				
Contract: 4♥ N						

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

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 91	♠ K109	East Bids 3♦ if possible.
Dealer: S	♥ KQ5	
Vul: NS	♦ K82	You bid first.
HCP: 15	♣ KJ104	
Board: 92	♠ 109754	West Bids 3♦ if possible.
Dealer: N	♥ A762	
Vul: EW	♦ 864	Partner bids first.
HCP: 4	♣ 6	
Board: 93	♠ 97	East Bids 2♠ if possible.
Dealer: S	♥ KJ3	
Vul: Both	♦ KQJ103	You bid first.
HCP: 17	♣ AK5	
Board: 94	♠ 976	West Bids 2♠ if possible.
Dealer: N	♥ 86432	
Vul: NS	♦ 72	Partner bids first.
HCP: 4	♣ A98	
Board: 95	♠ A3	East Bids 2♥ if possible.
Dealer: S	♥ 1096	West Bids 2NT if possible.
Vul: EW	♦ AQ532	
HCP: 15	♣ AJ2	You bid first.

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

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ Q732	♠ K109				1NT
Vul: NS	♥ 109874	♥ KQ5				
North HCP: 2	♦ 4	♦ K82	Pass	2♦	3♦	AP
South HCP: 15	♣ 876	♣ KJ104				
Contract: 3♦ E						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 109754				
Vul: EW	♥ KJ954	♥ A762		1NT	Pass	2♥
North HCP: 15	♦ J7	♦ 864	3♦	AP		
South HCP: 4	♣ K83	♣ 6				
Contract: 3♦ W						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ K1052	♠ 97				
Vul: Both	♥ Q7642	♥ KJ3				1NT
North HCP: 5	♦ 8	♦ KQJ103	Pass	2♦	2♠	AP
South HCP: 17	♣ 983	♣ AK5				
Contract: 2♠ E						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ 976				
Vul: NS	♥ AQ10	♥ 86432		1NT	Pass	2♦
North HCP: 15	♦ KJ3	♦ 72	2♠	AP		
South HCP: 4	♣ K7653	♣ A98				
Contract: 2♠ W						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 1082	♠ A3				1NT
Vul: EW	♥ AJ7542	♥ 1096	Pass	2♦	2♥ ¹	X
North HCP: 6	♦ J9	♦ AQ532	2NT ²	4♥	AP	
South HCP: 15	♣ 95	♣ AJ2				
Contract: 4♥ N						

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

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 96	♠ 74	West Bids 3♣ if possible.
Dealer: N	♥ AKJ43	
Vul: None	♦ AK4	You bid first.
HCP: 15	♣ 843	

Board: 97	♠ AK942	East Bids 3♥ if possible.
Dealer: S	♥ 98	
Vul: NS	♦ J832	Partner bids first.
HCP: 10	♣ Q2	

Board: 98	♠ AQ108	West Bids 3♣ if possible.
Dealer: N	♥ 74	
Vul: None	♦ KQJ7	You bid first.
HCP: 16	♣ A32	

Board: 99	♠ Q10842	East Bids 3♣ if possible.
Dealer: S	♥ Q963	
Vul: NS	♦ 9876	Partner bids first.
HCP: 4	♣ —	

Board: 100	♠ KQ74	West Bids 3♥ if possible.
Dealer: N	♥ A87	
Vul: None	♦ 72	You bid first.
HCP: 16	♣ AK97	

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

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ Q865		1NT	Pass	2♦
Vul: None	♥ AKJ43	♥ Q10982				
North HCP: 15	♦ AK4	♦ 75	3♣	3♥	AP	
South HCP: 4	♣ 843	♣ 52				
Contract: 3♥ N						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ AK942	♠ J108				1NT
Vul: NS	♥ 98	♥ Q10	Pass	2♥	3♥	Pass
North HCP: 10	♦ J832	♦ AKQ5	Pass	X	AP	
South HCP: 15	♣ Q2	♣ K1064				
Contract: 3♥ X E						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AQ108	♠ K9542		1NT	Pass	2♥
Vul: None	♥ 74	♥ Q9652	3♣	3♠	Pass	4♠
North HCP: 16	♦ KQJ7	♦ 102	AP			
South HCP: 5	♣ A32	♣ 6				
Contract: 4♠ N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ Q10842	♠ K96				1NT
Vul: NS	♥ Q963	♥ AK87	Pass	2♥	3♣	AP
North HCP: 4	♦ 9876	♦ A4				
South HCP: 15	♣ —	♣ J543				
Contract: 3♣ E						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ KQ74	♠ J10982		1NT	Pass	2♥
Vul: None	♥ A87	♥ 95	3♥	3♠	AP	
North HCP: 16	♦ 72	♦ KJ8				
South HCP: 8	♣ AK97	♣ QJ2				
Contract: 3♠ N						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 96	♠ Q865	West Bids 3♣ if possible.
Dealer: N	♥ Q10982	
Vul: None	♦ 75	Partner bids first.
HCP: 4	♣ 52	

Board: 97	♠ J108	East Bids 3♥ if possible.
Dealer: S	♥ Q10	
Vul: NS	♦ AKQ5	You bid first.
HCP: 15	♣ K1064	

Board: 98	♠ K9542	West Bids 3♣ if possible.
Dealer: N	♥ Q9652	
Vul: None	♦ 102	Partner bids first.
HCP: 5	♣ 6	

Board: 99	♠ K96	East Bids 3♣ if possible.
Dealer: S	♥ AK87	
Vul: NS	♦ A4	You bid first.
HCP: 15	♣ J543	

Board: 100	♠ J10982	West Bids 3♥ if possible.
Dealer: N	♥ 95	
Vul: None	♦ KJ8	Partner bids first.
HCP: 8	♣ QJ2	

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

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ Q865		1NT	Pass	2♦
Vul: None	♥ AKJ43	♥ Q10982				
North HCP: 15	♦ AK4	♦ 75	3♣	3♥	AP	
South HCP: 4	♣ 843	♣ 52				
Contract: 3♥ N						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ AK942	♠ J108				1NT
Vul: NS	♥ 98	♥ Q10	Pass	2♥	3♥	Pass
North HCP: 10	♦ J832	♦ AKQ5	Pass	X	AP	
South HCP: 15	♣ Q2	♣ K1064				
Contract: 3♥ X E						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AQ108	♠ K9542		1NT	Pass	2♥
Vul: None	♥ 74	♥ Q9652	3♣	3♠	Pass	4♠
North HCP: 16	♦ KQJ7	♦ 102	AP			
South HCP: 5	♣ A32	♣ 6				
Contract: 4♠ N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ Q10842	♠ K96				1NT
Vul: NS	♥ Q963	♥ AK87	Pass	2♥	3♣	AP
North HCP: 4	♦ 9876	♦ A4				
South HCP: 15	♣ —	♣ J543				
Contract: 3♣ E						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ KQ74	♠ J10982		1NT	Pass	2♥
Vul: None	♥ A87	♥ 95	3♥	3♠	AP	
North HCP: 16	♦ 72	♦ KJ8				
South HCP: 8	♣ AK97	♣ QJ2				
Contract: 3♠ N						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 101	♠ 2	East Bids 2♠ if possible.
Dealer: S	♥ 108743	East Bids 3♠ if possible.
Vul: NS	♦ Q2	
HCP: 8	♣ KQJ94	Partner bids first.

Board: 102	♠ A6	West Bids 3♣ if possible.
Dealer: N	♥ AQ863	
Vul: EW	♦ KJ6	You bid first.
HCP: 16	♣ Q54	

Board: 103	♠ Q72	East Bids 3♦ if possible.
Dealer: S	♥ K10754	
Vul: NS	♦ 75	Partner bids first.
HCP: 5	♣ 752	

Board: 104	♠ AKJ7	West Bids 2♠ if possible.
Dealer: N	♥ K1043	East Bids 2NT if possible.
Vul: Both	♦ A64	
HCP: 15	♣ 95	You bid first.

Board: 105	♠ Q10952	East Bids 3♣ if possible.
Dealer: S	♥ K1062	
Vul: None	♦ 87	Partner bids first.
HCP: 5	♣ 85	

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

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ A108				1NT
Vul: NS	♥ 108743	♥ AK	Pass	2♦	2♠	Pass
North HCP: 8	♦ Q2	♦ A8653	Pass	3♣	3♠	AP
South HCP: 15	♣ KQJ94	♣ 876				
Contract: 3♠ E						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ QJ2		1NT	Pass	2♦
Vul: EW	♥ AQ863	♥ J9754				
North HCP: 16	♦ KJ6	♦ Q542	3♣	3♥	AP	
South HCP: 6	♣ Q54	♣ 7				
Contract: 3♥ N						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ AKJ3				1NT
Vul: NS	♥ K10754	♥ AQ2	Pass	2♦	3♦	AP
North HCP: 5	♦ 75	♦ Q63				
South HCP: 17	♣ 752	♣ J109				
Contract: 3♦ E						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ Q86432		1NT	Pass	2♥
Vul: Both	♥ K1043	♥ 52	2♠ ¹	X	2NT ²	4♠
North HCP: 15	♦ A64	♦ J8	AP			
South HCP: 6	♣ 95	♣ K106				
Contract: 4♠ S						

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

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ Q10952	♠ AKJ8				1NT
Vul: None	♥ K1062	♥ A93	Pass	2♥	3♣	3♠
North HCP: 5	♦ 87	♦ 1094	AP			
South HCP: 15	♣ 85	♣ K109				
Contract: 3♠ S						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 101	♠ A108	East Bids 2♠ if possible.
Dealer: S	♥ AK	East Bids 3♠ if possible.
Vul: NS	♦ A8653	
HCP: 15	♣ 876	You bid first.

Board: 102	♠ QJ2	West Bids 3♣ if possible.
Dealer: N	♥ J9754	
Vul: EW	♦ Q542	Partner bids first.
HCP: 6	♣ 7	

Board: 103	♠ AKJ3	East Bids 3♦ if possible.
Dealer: S	♥ AQ2	
Vul: NS	♦ Q63	You bid first.
HCP: 17	♣ J109	

Board: 104	♠ Q86432	West Bids 2♠ if possible.
Dealer: N	♥ 52	East Bids 2NT if possible.
Vul: Both	♦ J8	
HCP: 6	♣ K106	Partner bids first.

Board: 105	♠ AKJ8	East Bids 3♣ if possible.
Dealer: S	♥ A93	
Vul: None	♦ 1094	You bid first.
HCP: 15	♣ K109	

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

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ A108				1NT
Vul: NS	♥ 108743	♥ AK	Pass	2♦	2♠	Pass
North HCP: 8	♦ Q2	♦ A8653	Pass	3♣	3♠	AP
South HCP: 15	♣ KQJ94	♣ 876				
Contract: 3♠ E						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ QJ2		1NT	Pass	2♦
Vul: EW	♥ AQ863	♥ J9754				
North HCP: 16	♦ KJ6	♦ Q542	3♣	3♥	AP	
South HCP: 6	♣ Q54	♣ 7				
Contract: 3♥ N						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ AKJ3				1NT
Vul: NS	♥ K10754	♥ AQ2	Pass	2♦	3♦	AP
North HCP: 5	♦ 75	♦ Q63				
South HCP: 17	♣ 752	♣ J109				
Contract: 3♦ E						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ Q86432		1NT	Pass	2♥
Vul: Both	♥ K1043	♥ 52	2♠ ¹	X	2NT ²	4♠
North HCP: 15	♦ A64	♦ J8	AP			
South HCP: 6	♣ 95	♣ K106				
Contract: 4♠ S						

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

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ Q10952	♠ AKJ8				1NT
Vul: None	♥ K1062	♥ A93	Pass	2♥	3♣	3♠
North HCP: 5	♦ 87	♦ 1094	AP			
South HCP: 15	♣ 85	♣ K109				
Contract: 3♠ S						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 106	♠ KQ93	West Bids 3♦ if possible.
Dealer: N	♥ AK5	East Doubles 3♠ if possible.
Vul: EW	♦ K2	
HCP: 15	♣ 7654	You bid first.
Board: 107	♠ 87532	East Bids 3♥ if possible.
Dealer: S	♥ 876	
Vul: Both	♦ 1084	Partner bids first.
HCP: 0	♣ 97	
Board: 108	♠ KJ5	West Bids 3♦ if possible.
Dealer: N	♥ AJ9	West Bids 4♦ if possible.
Vul: None	♦ 83	East Bids 5♦ if possible.
HCP: 15	♣ KQJ102	You bid first.
Board: 109	♠ Q875	East Bids 3♦ if possible.
Dealer: S	♥ J10543	
Vul: None	♦ 5	Partner bids first.
HCP: 3	♣ 865	
Board: 110	♠ AQ43	West Bids 3♣ if possible.
Dealer: N	♥ Q72	
Vul: EW	♦ AKJ5	You bid first.
HCP: 16	♣ 108	

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

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ KQ93	♠ 106542		1NT	Pass	2♥
Vul: EW	♥ AK5	♥ 842				
North HCP: 15	♦ K2	♦ 87	3♦	3♠	X	AP
South HCP: 0	♣ 7654	♣ 1032				
Contract: 3♠X N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 87532	♠ Q109				1NT
Vul: Both	♥ 876	♥ Q2				
North HCP: 0	♦ 1084	♦ AJ93	Pass	2♥	3♥	AP
South HCP: 15	♣ 97	♣ AQ62				
Contract: 3♥ E						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ Q109876		1NT	Pass	2♥
Vul: None	♥ AJ9	♥ Q1043	3♦	Pass	Pass	3♠
North HCP: 15	♦ 83	♦ 9	4♦	Pass	Pass	4♠
South HCP: 4	♣ KQJ102	♣ 53	Pass	Pass	5♦	AP
Contract: 5♦ W						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ Q875	♠ A103				1NT
Vul: None	♥ J10543	♥ K2				
North HCP: 3	♦ 5	♦ Q987	Pass	2♦	3♦	AP
South HCP: 17	♣ 865	♣ AKJ9				
Contract: 3♦ E						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AQ43	♠ J9765		1NT	Pass	2♥
Vul: EW	♥ Q72	♥ 63				
North HCP: 16	♦ AKJ5	♦ Q1074	3♣	3♠	AP	
South HCP: 3	♣ 108	♣ 65				
Contract: 3♠ N						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 106	♠ 106542	West Bids 3♦ if possible.
Dealer: N	♥ 842	East Doubles 3♠ if possible.
Vul: EW	♦ 87	
HCP: 0	♣ 1032	Partner bids first.
Board: 107	♠ Q109	East Bids 3♥ if possible.
Dealer: S	♥ Q2	
Vul: Both	♦ AJ93	You bid first.
HCP: 15	♣ AQ62	
Board: 108	♠ Q109876	West Bids 3♦ if possible.
Dealer: N	♥ Q1043	West Bids 4♦ if possible.
Vul: None	♦ 9	East Bids 5♦ if possible.
HCP: 4	♣ 53	Partner bids first.
Board: 109	♠ A103	East Bids 3♦ if possible.
Dealer: S	♥ K2	
Vul: None	♦ Q987	You bid first.
HCP: 17	♣ AKJ9	
Board: 110	♠ J9765	West Bids 3♣ if possible.
Dealer: N	♥ 63	
Vul: EW	♦ Q1074	Partner bids first.
HCP: 3	♣ 65	

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

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ KQ93	♠ 106542		1NT	Pass	2♥
Vul: EW	♥ AK5	♥ 842				
North HCP: 15	♦ K2	♦ 87	3♦	3♠	X	AP
South HCP: 0	♣ 7654	♣ 1032				
Contract: 3♠X N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 87532	♠ Q109				1NT
Vul: Both	♥ 876	♥ Q2				
North HCP: 0	♦ 1084	♦ AJ93	Pass	2♥	3♥	AP
South HCP: 15	♣ 97	♣ AQ62				
Contract: 3♥ E						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ Q109876		1NT	Pass	2♥
Vul: None	♥ AJ9	♥ Q1043	3♦	Pass	Pass	3♠
North HCP: 15	♦ 83	♦ 9	4♦	Pass	Pass	4♠
South HCP: 4	♣ KQJ102	♣ 53	Pass	Pass	5♦	AP
Contract: 5♦ W						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ Q875	♠ A103				1NT
Vul: None	♥ J10543	♥ K2				
North HCP: 3	♦ 5	♦ Q987	Pass	2♦	3♦	AP
South HCP: 17	♣ 865	♣ AKJ9				
Contract: 3♦ E						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AQ43	♠ J9765		1NT	Pass	2♥
Vul: EW	♥ Q72	♥ 63				
North HCP: 16	♦ AKJ5	♦ Q1074	3♣	3♠	AP	
South HCP: 3	♣ 108	♣ 65				
Contract: 3♠ N						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 111	♠ AJ953	East Bids 3♥ if possible.
Dealer: S	♥ 5	
Vul: NS	♦ Q52	Partner bids first.
HCP: 7	♣ 9865	

Board: 112	♠ AJ75	West Bids 3♦ if possible.
Dealer: N	♥ KJ7	
Vul: Both	♦ A62	You bid first.
HCP: 17	♣ KJ4	

Board: 113	♠ 107543	East Bids 3♦ if possible.
Dealer: S	♥ 2	
Vul: Both	♦ 84	Partner bids first.
HCP: 3	♣ K7542	

Board: 114	♠ AK7	West Bids 3♣ if possible.
Dealer: N	♥ QJ98	
Vul: None	♦ KQ3	You bid first.
HCP: 15	♣ 1093	

Board: 115	♠ QJ93	East Bids 3♣ if possible.
Dealer: S	♥ Q10843	
Vul: NS	♦ 43	Partner bids first.
HCP: 5	♣ 109	

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

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ AJ953	♠ K10				1NT
Vul: NS	♥ 5	♥ K87	Pass	2♥	3♥	Pass
North HCP: 7	♦ Q52	♦ J1094	Pass	X	AP	
South HCP: 16	♣ 9865	♣ AKQ3				
Contract: 3♥X E						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AJ75	♠ 10984		1NT	Pass	2♦
Vul: Both	♥ KJ7	♥ Q10642	3♦	AP		
North HCP: 17	♦ A62	♦ 9				
South HCP: 4	♣ KJ4	♣ Q87				
Contract: 3♦ W						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ 107543	♠ AJ9				1NT
Vul: Both	♥ 2	♥ AQ83	Pass	2♥	3♦	AP
North HCP: 3	♦ 84	♦ Q10				
South HCP: 15	♣ K7542	♣ Q1093				
Contract: 3♦ E						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ J10932		1NT	Pass	2♥
Vul: None	♥ QJ98	♥ A72	3♣	Pass	Pass	X
North HCP: 15	♦ KQ3	♦ J98				
South HCP: 6	♣ 1093	♣ 75	AP			
Contract: 3♣X W						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ QJ93	♠ AK54				1NT
Vul: NS	♥ Q10843	♥ AJ6	Pass	2♦	3♣	AP
North HCP: 5	♦ 43	♦ K86				
South HCP: 15	♣ 109	♣ 743				
Contract: 3♣ E						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 111	♠ K10	East Bids 3♥ if possible.
Dealer: S	♥ K87	
Vul: NS	♦ J1094	You bid first.
HCP: 16	♣ AKQ3	

Board: 112	♠ 10984	West Bids 3♦ if possible.
Dealer: N	♥ Q10642	
Vul: Both	♦ 9	Partner bids first.
HCP: 4	♣ Q87	

Board: 113	♠ AJ9	East Bids 3♦ if possible.
Dealer: S	♥ AQ83	
Vul: Both	♦ Q10	You bid first.
HCP: 15	♣ Q1093	

Board: 114	♠ J10932	West Bids 3♣ if possible.
Dealer: N	♥ A72	
Vul: None	♦ J98	Partner bids first.
HCP: 6	♣ 75	

Board: 115	♠ AK54	East Bids 3♣ if possible.
Dealer: S	♥ AJ6	
Vul: NS	♦ K86	You bid first.
HCP: 15	♣ 743	

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

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ AJ953	♠ K10				1NT
Vul: NS	♥ 5	♥ K87	Pass	2♥	3♥	Pass
North HCP: 7	♦ Q52	♦ J1094	Pass	X	AP	
South HCP: 16	♣ 9865	♣ AKQ3				
Contract: 3♥X E						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AJ75	♠ 10984		1NT	Pass	2♦
Vul: Both	♥ KJ7	♥ Q10642	3♦	AP		
North HCP: 17	♦ A62	♦ 9				
South HCP: 4	♣ KJ4	♣ Q87				
Contract: 3♦ W						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ 107543	♠ AJ9				1NT
Vul: Both	♥ 2	♥ AQ83	Pass	2♥	3♦	AP
North HCP: 3	♦ 84	♦ Q10				
South HCP: 15	♣ K7542	♣ Q1093				
Contract: 3♦ E						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ J10932		1NT	Pass	2♥
Vul: None	♥ QJ98	♥ A72	3♣	Pass	Pass	X
North HCP: 15	♦ KQ3	♦ J98				
South HCP: 6	♣ 1093	♣ 75	AP			
Contract: 3♣X W						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ QJ93	♠ AK54				1NT
Vul: NS	♥ Q10843	♥ AJ6	Pass	2♦	3♣	AP
North HCP: 5	♦ 43	♦ K86				
South HCP: 15	♣ 109	♣ 743				
Contract: 3♣ E						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 116	♠ KQ3	West Bids 2♠ if possible.
Dealer: N	♥ KJ654	East Bids 3♥ if possible.
Vul: Both	♦ 54	
HCP: 16	♣ AK9	You bid first.

Board: 117	♠ 1086	East Bids 3♣ if possible.
Dealer: S	♥ 108743	West Bids 3♦ if possible.
Vul: None	♦ K5	
HCP: 3	♣ 1094	Partner bids first.

Board: 118	♠ AK1065	West Bids 3♦ if possible.
Dealer: N	♥ AJ8	
Vul: EW	♦ A7	You bid first.
HCP: 16	♣ 983	

Board: 119	♠ 4	East Bids 2♠ if possible.
Dealer: S	♥ J7532	East Bids 3♠ if possible.
Vul: EW	♦ K64	West Bids 4♣ if possible.
HCP: 4	♣ 10986	East Bids 4♠ if possible.
		Partner bids first.

Board: 120	♠ KJ	West Bids 3♣ if possible.
Dealer: N	♥ AK10	
Vul: None	♦ J10974	You bid first.
HCP: 15	♣ K72	

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

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ A10764		1NT	Pass	2♥
Vul: Both	♥ KJ654	♥ —	2♠ ¹	X	3♥	3♠
North HCP: 16	♦ 54	♦ 93	AP			
South HCP: 4	♣ AK9	♣ 1076432				
Contract: 3♠ S						

1. Michaels Cuebid

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ 1086	♠ AJ52				1NT
Vul: None	♥ 108743	♥ KJ	Pass	2♦	3♣	Pass
North HCP: 3	♦ K5	♦ A872	3♦	AP		
South HCP: 16	♣ 1094	♣ K76				
Contract: 3♦ W						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AK1065	♠ 4		1NT	Pass	2♦
Vul: EW	♥ AJ8	♥ 109432	3♦	AP		
North HCP: 16	♦ A7	♦ 42				
South HCP: 4	♣ 983	♣ KJ1054				
Contract: 3♦ W						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ 9865				1NT
Vul: EW	♥ J7532	♥ Q6	Pass	2♦	2♠	Pass
North HCP: 4	♦ K64	♦ A98	Pass	X	Pass	3♣
South HCP: 16	♣ 10986	♣ AKQJ	Pass	Pass	3♠	Pass
Contract: 4♠ E			4♣ ¹	Pass	4♠	AP

1. limit raise or better in ♠

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ Q7432		1NT	Pass	2♥
Vul: None	♥ AK10	♥ J842	3♣	AP		
North HCP: 15	♦ J10974	♦ 32				
South HCP: 3	♣ K72	♣ 96				
Contract: 3♣ W						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 116	♠ A10764	West Bids 2♠ if possible.
Dealer: N	♥ —	East Bids 3♥ if possible.
Vul: Both	♦ 93	
HCP: 4	♣ 1076432	Partner bids first.

Board: 117	♠ AJ52	East Bids 3♣ if possible.
Dealer: S	♥ KJ	West Bids 3♦ if possible.
Vul: None	♦ A872	
HCP: 16	♣ K76	You bid first.

Board: 118	♠ 4	West Bids 3♦ if possible.
Dealer: N	♥ 109432	
Vul: EW	♦ 42	Partner bids first.
HCP: 4	♣ KJ1054	

Board: 119	♠ 9865	East Bids 2♠ if possible.
Dealer: S	♥ Q6	East Bids 3♠ if possible.
Vul: EW	♦ A98	West Bids 4♣ if possible.
HCP: 16	♣ AKQJ	East Bids 4♠ if possible.
		You bid first.

Board: 120	♠ Q7432	West Bids 3♣ if possible.
Dealer: N	♥ J842	
Vul: None	♦ 32	Partner bids first.
HCP: 3	♣ 96	

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

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ A10764		1NT	Pass	2♥
Vul: Both	♥ KJ654	♥ —	2♠ ¹	X	3♥	3♠
North HCP: 16	♦ 54	♦ 93	AP			
South HCP: 4	♣ AK9	♣ 1076432				
Contract: 3♠ S						

1. Michaels Cuebid

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ 1086	♠ AJ52				1NT
Vul: None	♥ 108743	♥ KJ	Pass	2♦	3♣	Pass
North HCP: 3	♦ K5	♦ A872	3♦	AP		
South HCP: 16	♣ 1094	♣ K76				
Contract: 3♦ W						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AK1065	♠ 4		1NT	Pass	2♦
Vul: EW	♥ AJ8	♥ 109432	3♦	AP		
North HCP: 16	♦ A7	♦ 42				
South HCP: 4	♣ 983	♣ KJ1054				
Contract: 3♦ W						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ 9865				1NT
Vul: EW	♥ J7532	♥ Q6	Pass	2♦	2♠	Pass
North HCP: 4	♦ K64	♦ A98	Pass	X	Pass	3♣
South HCP: 16	♣ 10986	♣ AKQJ	Pass	Pass	3♠	Pass
Contract: 4♠ E			4♣ ¹	Pass	4♠	AP

1. limit raise or better in ♠

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ Q7432		1NT	Pass	2♥
Vul: None	♥ AK10	♥ J842	3♣	AP		
North HCP: 15	♦ J10974	♦ 32				
South HCP: 3	♣ K72	♣ 96				
Contract: 3♣ W						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 121	♠ 82	East Bids 2♠ if possible.
Dealer: S	♥ 987542	East Bids 3♠ if possible.
Vul: EW	♦ AJ4	
HCP: 9	♣ A2	Partner bids first.

Board: 122	♠ AKJ6	West Bids 3♥ if possible.
Dealer: N	♥ J82	
Vul: EW	♦ AK73	You bid first.
HCP: 16	♣ 97	

Board: 123	♠ 76	East Bids 2♠ if possible.
Dealer: S	♥ 109863	
Vul: Both	♦ 1083	Partner bids first.
HCP: 1	♣ J75	

Board: 124	♠ K8	West Bids 3♠ if possible.
Dealer: N	♥ 543	
Vul: EW	♦ KQ1042	You bid first.
HCP: 16	♣ AKJ	

Board: 125	♠ 7	East Bids 3♦ if possible.
Dealer: S	♥ Q10872	
Vul: EW	♦ K4	Partner bids first.
HCP: 6	♣ J8743	

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

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ J97				1NT
Vul: EW	♥ 987542	♥ AQ	Pass	2♦	2♠	Pass
North HCP: 9	♦ AJ4	♦ K75	Pass	3♥	3♠	Pass
South HCP: 15	♣ A2	♣ KQ965	Pass	X	AP	
Contract: 3♠X E						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ Q109432		1NT	Pass	2♥
Vul: EW	♥ J82	♥ 9				
North HCP: 16	♦ AK73	♦ 92	3♥	3♠	AP	
South HCP: 2	♣ 97	♣ 10832				
Contract: 3♠ N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ Q43				1NT
Vul: Both	♥ 109863	♥ A52				
North HCP: 1	♦ 1083	♦ KQ976	Pass	2♦	2♠	AP
South HCP: 17	♣ J75	♣ AQ				
Contract: 2♠ E						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ 109		1NT	Pass	2♦
Vul: EW	♥ 543	♥ 98762				
North HCP: 16	♦ KQ1042	♦ 86	3♠	AP		
South HCP: 2	♣ AKJ	♣ Q532				
Contract: 3♠ W						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ K985				1NT
Vul: EW	♥ Q10872	♥ AJ3				
North HCP: 6	♦ K4	♦ 97	Pass	2♦	3♦	AP
South HCP: 17	♣ J8743	♣ AKQ2				
Contract: 3♦ E						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 121	♠ J97	East Bids 2♠ if possible.
Dealer: S	♥ AQ	East Bids 3♠ if possible.
Vul: EW	♦ K75	
HCP: 15	♣ KQ965	You bid first.

Board: 122	♠ Q109432	West Bids 3♥ if possible.
Dealer: N	♥ 9	
Vul: EW	♦ 92	Partner bids first.
HCP: 2	♣ 10832	

Board: 123	♠ Q43	East Bids 2♠ if possible.
Dealer: S	♥ A52	
Vul: Both	♦ KQ976	You bid first.
HCP: 17	♣ AQ	

Board: 124	♠ 109	West Bids 3♠ if possible.
Dealer: N	♥ 98762	
Vul: EW	♦ 86	Partner bids first.
HCP: 2	♣ Q532	

Board: 125	♠ K985	East Bids 3♦ if possible.
Dealer: S	♥ AJ3	
Vul: EW	♦ 97	You bid first.
HCP: 17	♣ AKQ2	

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

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ J97				1NT
Vul: EW	♥ 987542	♥ AQ	Pass	2♦	2♠	Pass
North HCP: 9	♦ AJ4	♦ K75	Pass	3♥	3♠	Pass
South HCP: 15	♣ A2	♣ KQ965	Pass	X	AP	
Contract: 3♠X E						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ Q109432		1NT	Pass	2♥
Vul: EW	♥ J82	♥ 9				
North HCP: 16	♦ AK73	♦ 92	3♥	3♠	AP	
South HCP: 2	♣ 97	♣ 10832				
Contract: 3♠ N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ Q43				1NT
Vul: Both	♥ 109863	♥ A52				
North HCP: 1	♦ 1083	♦ KQ976	Pass	2♦	2♠	AP
South HCP: 17	♣ J75	♣ AQ				
Contract: 2♠ E						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ 109		1NT	Pass	2♦
Vul: EW	♥ 543	♥ 98762				
North HCP: 16	♦ KQ1042	♦ 86	3♠	AP		
South HCP: 2	♣ AKJ	♣ Q532				
Contract: 3♠ W						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ K985				1NT
Vul: EW	♥ Q10872	♥ AJ3				
North HCP: 6	♦ K4	♦ 97	Pass	2♦	3♦	AP
South HCP: 17	♣ J8743	♣ AKQ2				
Contract: 3♦ E						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 126	♠ A10	West Bids 2♥ if possible.
Dealer: N	♥ K92	East Bids 2♠ if possible.
Vul: Both	♦ A43	
HCP: 16	♣ AJ954	You bid first.
Board: 127	♠ Q8753	East Bids 3♥ if possible.
Dealer: S	♥ 1065	
Vul: EW	♦ 8754	Partner bids first.
HCP: 2	♣ 8	
Board: 128	♠ 87	West Bids 2♠ if possible.
Dealer: N	♥ AJ1085	West Bids 3♠ if possible.
Vul: Both	♦ K82	
HCP: 16	♣ AKJ	You bid first.
Board: 129	♠ J10953	East Bids 3♦ if possible.
Dealer: S	♥ Q5	
Vul: None	♦ Q108	Partner bids first.
HCP: 8	♣ K74	
Board: 130	♠ KQ1054	West Bids 3♦ if possible.
Dealer: N	♥ QJ	
Vul: EW	♦ 1092	You bid first.
HCP: 17	♣ AKQ	

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

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ 8		1NT	Pass	2♦
Vul: Both	♥ K92	♥ AQ1076	2♥ ¹	X	2♠	4♥
North HCP: 16	♦ A43	♦ 1097	AP			
South HCP: 8	♣ AJ954	♣ Q1082				
Contract: 4♥ S						

1. Michaels Cuebid

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ Q8753	♠ AJ2				1NT
Vul: EW	♥ 1065	♥ Q73	Pass	2♥	3♥	AP
North HCP: 2	♦ 8754	♦ AJ3				
South HCP: 17	♣ 8	♣ KQ95				
Contract: 3♥ E						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ 87	♠ J32		1NT	Pass	2♦
Vul: Both	♥ AJ1085	♥ Q97642	2♠	3♥	Pass	Pass
North HCP: 16	♦ K82	♦ —	3♠	Pass	Pass	4♥
South HCP: 3	♣ AKJ	♣ 10743	AP			
Contract: 4♥ N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ J10953	♠ A76				1NT
Vul: None	♥ Q5	♥ AK972	Pass	2♥	3♦	Pass
North HCP: 8	♦ Q108	♦ 97	Pass	X	AP	
South HCP: 15	♣ K74	♣ A108				
Contract: 3♦ X E						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ KQ1054	♠ 9873		1NT	Pass	2♦
Vul: EW	♥ QJ	♥ A10972	3♦	AP		
North HCP: 17	♦ 1092	♦ 6				
South HCP: 4	♣ AKQ	♣ 1053				
Contract: 3♦ W						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 126	♠ 8	West Bids 2♥ if possible.
Dealer: N	♥ AQ1076	East Bids 2♠ if possible.
Vul: Both	♦ 1097	
HCP: 8	♣ Q1082	Partner bids first.

Board: 127	♠ AJ2	East Bids 3♥ if possible.
Dealer: S	♥ Q73	
Vul: EW	♦ AJ3	You bid first.
HCP: 17	♣ KQ95	

Board: 128	♠ J32	West Bids 2♠ if possible.
Dealer: N	♥ Q97642	West Bids 3♠ if possible.
Vul: Both	♦ —	
HCP: 3	♣ 10743	Partner bids first.

Board: 129	♠ A76	East Bids 3♦ if possible.
Dealer: S	♥ AK972	
Vul: None	♦ 97	You bid first.
HCP: 15	♣ A108	

Board: 130	♠ 9873	West Bids 3♦ if possible.
Dealer: N	♥ A10972	
Vul: EW	♦ 6	Partner bids first.
HCP: 4	♣ 1053	

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

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ 8		1NT	Pass	2♦
Vul: Both	♥ K92	♥ AQ1076	2♥ ¹	X	2♠	4♥
North HCP: 16	♦ A43	♦ 1097	AP			
South HCP: 8	♣ AJ954	♣ Q1082				
Contract: 4♥ S						

1. Michaels Cuebid

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ Q8753	♠ AJ2				1NT
Vul: EW	♥ 1065	♥ Q73	Pass	2♥	3♥	AP
North HCP: 2	♦ 8754	♦ AJ3				
South HCP: 17	♣ 8	♣ KQ95				
Contract: 3♥ E						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ 87	♠ J32		1NT	Pass	2♦
Vul: Both	♥ AJ1085	♥ Q97642	2♠	3♥	Pass	Pass
North HCP: 16	♦ K82	♦ —	3♠	Pass	Pass	4♥
South HCP: 3	♣ AKJ	♣ 10743	AP			
Contract: 4♥ N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ J10953	♠ A76				1NT
Vul: None	♥ Q5	♥ AK972	Pass	2♥	3♦	Pass
North HCP: 8	♦ Q108	♦ 97	Pass	X	AP	
South HCP: 15	♣ K74	♣ A108				
Contract: 3♦ X E						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ KQ1054	♠ 9873		1NT	Pass	2♦
Vul: EW	♥ QJ	♥ A10972	3♦	AP		
North HCP: 17	♦ 1092	♦ 6				
South HCP: 4	♣ AKQ	♣ 1053				
Contract: 3♦ W						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 131	♠ Q10842	East Bids 3♥ if possible.
Dealer: S	♥ Q	
Vul: Both	♦ K9843	Partner bids first.
HCP: 7	♣ 103	
Board: 132	♠ K105	West Bids 3♥ if possible.
Dealer: N	♥ K10	
Vul: None	♦ AKJ95	You bid first.
HCP: 15	♣ J106	
Board: 133	♠ 10	East Bids 3♣ if possible.
Dealer: S	♥ AQJ95	
Vul: NS	♦ 1062	Partner bids first.
HCP: 10	♣ K862	
Board: 134	♠ 1085	West Bids 2♥ if possible.
Dealer: N	♥ AJ5	East Bids 2♠ if possible.
Vul: Both	♦ AKQ95	West Doubles 3♠ if possible.
HCP: 15	♣ J9	You bid first.
Board: 135	♠ AQJ106	East Bids 3♥ if possible.
Dealer: S	♥ —	
Vul: None	♦ 983	Partner bids first.
HCP: 10	♣ QJ975	

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

Board: 131
Dealer: S
Vul: Both
North HCP: 7
South HCP: 15
Contract: 3♥X E

North:
♠ Q10842
♥ Q
♦ K9843
♣ 103

South:
♠ KJ
♥ 10853
♦ AQ106
♣ KQ8

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

Board: 132
Dealer: N
Vul: None
North HCP: 15
South HCP: 2
Contract: 3♥ W

North:
♠ K105
♥ K10
♦ AKJ95
♣ J106

South:
♠ 97642
♥ 74
♦ 874
♣ Q53

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

Board: 133
Dealer: S
Vul: NS
North HCP: 10
South HCP: 16
Contract: 4♥ S

North:
♠ 10
♥ AQJ95
♦ 1062
♣ K862

South:
♠ A93
♥ K832
♦ AKQ
♣ 1094

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

1. Cue bid, a ♠ stopper
2. Cue bid, a ♦ stopper

Board: 134
Dealer: N
Vul: Both
North HCP: 15
South HCP: 10
Contract: 4♥ S

North:
♠ 1085
♥ AJ5
♦ AKQ95
♣ J9

South:
♠ 2
♥ KQ1098
♦ J1073
♣ A87

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

1. Michaels Cuebid
2. artificial

Board: 135
Dealer: S
Vul: None
North HCP: 10
South HCP: 17
Contract: 5♣ N

North:
♠ AQJ106
♥ —
♦ 983
♣ QJ975

South:
♠ K4
♥ K943
♦ AQJ
♣ A1064

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

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 131 ♠ KJ East Bids 3♥ if possible.
Dealer: S ♥ 10853
Vul: Both ♦ AQ106 You bid first.
HCP: 15 ♣ KQ8

Board: 132 ♠ 97642 West Bids 3♥ if possible.
Dealer: N ♥ 74
Vul: None ♦ 874 Partner bids first.
HCP: 2 ♣ Q53

Board: 133 ♠ A93 East Bids 3♣ if possible.
Dealer: S ♥ K832
Vul: NS ♦ AKQ You bid first.
HCP: 16 ♣ 1094

Board: 134 ♠ 2 West Bids 2♥ if possible.
Dealer: N ♥ KQ1098 East Bids 2♠ if possible.
Vul: Both ♦ J1073 West Doubles 3♠ if possible.
HCP: 10 ♣ A87 Partner bids first.

Board: 135 ♠ K4 East Bids 3♥ if possible.
Dealer: S ♥ K943
Vul: None ♦ AQJ You bid first.
HCP: 17 ♣ A1064

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

Board: 131
Dealer: S
Vul: Both
North HCP: 7
South HCP: 15
Contract: 3♥X E

North:
♠ Q10842
♥ Q
♦ K9843
♣ 103

South:
♠ KJ
♥ 10853
♦ AQ106
♣ KQ8

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

Board: 132
Dealer: N
Vul: None
North HCP: 15
South HCP: 2
Contract: 3♥ W

North:
♠ K105
♥ K10
♦ AKJ95
♣ J106

South:
♠ 97642
♥ 74
♦ 874
♣ Q53

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

Board: 133
Dealer: S
Vul: NS
North HCP: 10
South HCP: 16
Contract: 4♥ S

North:
♠ 10
♥ AQJ95
♦ 1062
♣ K862

South:
♠ A93
♥ K832
♦ AKQ
♣ 1094

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

1. Cue bid, a ♠ stopper
2. Cue bid, a ♦ stopper

Board: 134
Dealer: N
Vul: Both
North HCP: 15
South HCP: 10
Contract: 4♥ S

North:
♠ 1085
♥ AJ5
♦ AKQ95
♣ J9

South:
♠ 2
♥ KQ1098
♦ J1073
♣ A87

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

1. Michaels Cuebid
2. artificial

Board: 135
Dealer: S
Vul: None
North HCP: 10
South HCP: 17
Contract: 5♣ N

North:
♠ AQJ106
♥ —
♦ 983
♣ QJ975

South:
♠ K4
♥ K943
♦ AQJ
♣ A1064

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

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 136	♠ KQJ4	West Bids 3♦ if possible.
Dealer: N	♥ QJ6	West Bids 4♦ if possible.
Vul: NS	♦ K95	
HCP: 15	♣ K52	You bid first.

Board: 137	♠ 63	East Bids 3♣ if possible.
Dealer: S	♥ KQ965	
Vul: None	♦ Q52	Partner bids first.
HCP: 9	♣ Q87	

Board: 138	♠ AK5	West Bids 3♣ if possible.
Dealer: N	♥ A752	
Vul: None	♦ A65	You bid first.
HCP: 15	♣ 532	

Board: 139	♠ K	East Bids 2♠ if possible.
Dealer: S	♥ 109852	West Bids 3♥ if possible.
Vul: EW	♦ Q86	East Bids 3♠ if possible.
HCP: 6	♣ J653	Partner bids first.

Board: 140	♠ AK5	West Bids 2♠ if possible.
Dealer: N	♥ Q5	East Bids 3♥ if possible.
Vul: NS	♦ Q654	East Bids 4♥ if possible.
HCP: 15	♣ A1054	You bid first.

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

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ KQJ4	♠ 9732		1NT	Pass	2♦
Vul: NS	♥ QJ6	♥ A109742	3♦	Pass	Pass	3♥
North HCP: 15	♦ K95	♦ 2	4♦	Pass	Pass	X
South HCP: 4	♣ K52	♣ 63	AP			
Contract: 4♦ X W						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ KQ10				1NT
Vul: None	♥ KQ965	♥ A43	Pass	2♦	3♣	Pass
North HCP: 9	♦ Q52	♦ AKJ64	Pass	X	Pass	3♥
South HCP: 17	♣ Q87	♣ 64	Pass	4♥	AP	
Contract: 4♥ S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 1062		1NT	Pass	2♦
Vul: None	♥ A752	♥ KQ943	3♣	3♥	Pass	4♥
North HCP: 15	♦ A65	♦ 983	AP			
South HCP: 9	♣ 532	♣ A9				
Contract: 4♥ N						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ 95				1NT
Vul: EW	♥ 109852	♥ KJ7	Pass	2♦	2♠	Pass
North HCP: 6	♦ Q86	♦ AJ95	3♥ ¹	Pass	3♠	AP
South HCP: 15	♣ J653	♣ AQ42	1. limit raise or better in ♠			
Contract: 3♠ E						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ J108762		1NT	Pass	2♥
Vul: NS	♥ Q5	♥ 9	2♠ ¹	X	3♥	3♠
North HCP: 15	♦ Q654	♦ 73	Pass	Pass	4♥	AP
South HCP: 2	♣ A1054	♣ J986	1. Michaels Cuebid			
Contract: 4♥ E						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 136	♠ 9732	West Bids 3♦ if possible.
Dealer: N	♥ A109742	West Bids 4♦ if possible.
Vul: NS	♦ 2	
HCP: 4	♣ 63	Partner bids first.
Board: 137	♠ KQ10	East Bids 3♣ if possible.
Dealer: S	♥ A43	
Vul: None	♦ AKJ64	You bid first.
HCP: 17	♣ 64	
Board: 138	♠ 1062	West Bids 3♣ if possible.
Dealer: N	♥ KQ943	
Vul: None	♦ 983	Partner bids first.
HCP: 9	♣ A9	
Board: 139	♠ 95	East Bids 2♠ if possible.
Dealer: S	♥ KJ7	West Bids 3♥ if possible.
Vul: EW	♦ AJ95	East Bids 3♠ if possible.
HCP: 15	♣ AQ42	You bid first.
Board: 140	♠ J108762	West Bids 2♠ if possible.
Dealer: N	♥ 9	East Bids 3♥ if possible.
Vul: NS	♦ 73	East Bids 4♥ if possible.
HCP: 2	♣ J986	Partner bids first.

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

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ KQJ4	♠ 9732		1NT	Pass	2♦
Vul: NS	♥ QJ6	♥ A109742	3♦	Pass	Pass	3♥
North HCP: 15	♦ K95	♦ 2	4♦	Pass	Pass	X
South HCP: 4	♣ K52	♣ 63	AP			
Contract: 4♦ X W						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ KQ10				1NT
Vul: None	♥ KQ965	♥ A43	Pass	2♦	3♣	Pass
North HCP: 9	♦ Q52	♦ AKJ64	Pass	X	Pass	3♥
South HCP: 17	♣ Q87	♣ 64	Pass	4♥	AP	
Contract: 4♥ S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 1062		1NT	Pass	2♦
Vul: None	♥ A752	♥ KQ943	3♣	3♥	Pass	4♥
North HCP: 15	♦ A65	♦ 983	AP			
South HCP: 9	♣ 532	♣ A9				
Contract: 4♥ N						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ 95				1NT
Vul: EW	♥ 109852	♥ KJ7	Pass	2♦	2♠	Pass
North HCP: 6	♦ Q86	♦ AJ95	3♥ ¹	Pass	3♠	AP
South HCP: 15	♣ J653	♣ AQ42	1. limit raise or better in ♠			
Contract: 3♠ E						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ J108762		1NT	Pass	2♥
Vul: NS	♥ Q5	♥ 9	2♠ ¹	X	3♥	3♠
North HCP: 15	♦ Q654	♦ 73	Pass	Pass	4♥	AP
South HCP: 2	♣ A1054	♣ J986	1. Michaels Cuebid			
Contract: 4♥ E						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 141	♠ J86432	East Bids 3♥ if possible.
Dealer: S	♥ 4	West Doubles Pass if possible.
Vul: Both	♦ QJ85	
HCP: 4	♣ 54	Partner bids first.
Board: 142	♠ 106	West Bids 2♠ if possible.
Dealer: N	♥ AJ73	East Bids 3♠ if possible.
Vul: EW	♦ KQ6	
HCP: 15	♣ KQ62	You bid first.
Board: 143	♠ 842	East Bids 2♠ if possible.
Dealer: S	♥ KQ8742	East Bids 3♠ if possible.
Vul: None	♦ 10	
HCP: 5	♣ 1094	Partner bids first.
Board: 144	♠ KQ63	West Bids 3♦ if possible.
Dealer: N	♥ QJ3	
Vul: NS	♦ J32	You bid first.
HCP: 16	♣ AK5	
Board: 145	♠ J97	East Bids 3♣ if possible.
Dealer: S	♥ A9654	
Vul: Both	♦ J2	Partner bids first.
HCP: 6	♣ 932	

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

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ J86432	♠ AQ9				1NT
Vul: Both	♥ 4	♥ K863	Pass	2♥	3♥	Pass
North HCP: 4	♦ QJ85	♦ A104	Pass	3♠	Pass	Pass
South HCP: 16	♣ 54	♣ K93	X	AP		
Contract: 3♠X N						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ 95				
Vul: EW	♥ AJ73	♥ Q9854		1NT	Pass	2♦
North HCP: 15	♦ KQ6	♦ J104	2♠	3♥	3♠	AP
South HCP: 4	♣ KQ62	♣ J83				
Contract: 3♠ W						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ 842	♠ 105				1NT
Vul: None	♥ KQ8742	♥ A109	Pass	2♦	2♠	Pass
North HCP: 5	♦ 10	♦ AJ76	Pass	3♥	3♠	Pass
South HCP: 15	♣ 1094	♣ AQ86	Pass	4♥	AP	
Contract: 4♥ N						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ KQ63	♠ A972				
Vul: NS	♥ QJ3	♥ 87652		1NT	Pass	2♦
North HCP: 16	♦ J32	♦ —	3♦	AP		
South HCP: 5	♣ AK5	♣ J642				
Contract: 3♦ W						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ AQ104				1NT
Vul: Both	♥ A9654	♥ K7	Pass	2♦	3♣	Pass
North HCP: 6	♦ J2	♦ A863	Pass	X	AP	
South HCP: 16	♣ 932	♣ K86				
Contract: 3♣X E						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 141	♠ AQ9	East Bids 3♥ if possible.
Dealer: S	♥ K863	West Doubles Pass if possible.
Vul: Both	♦ A104	
HCP: 16	♣ K93	You bid first.
Board: 142	♠ 95	West Bids 2♠ if possible.
Dealer: N	♥ Q9854	East Bids 3♠ if possible.
Vul: EW	♦ J104	
HCP: 4	♣ J83	Partner bids first.
Board: 143	♠ 105	East Bids 2♠ if possible.
Dealer: S	♥ A109	East Bids 3♠ if possible.
Vul: None	♦ AJ76	
HCP: 15	♣ AQ86	You bid first.
Board: 144	♠ A972	West Bids 3♦ if possible.
Dealer: N	♥ 87652	
Vul: NS	♦ —	Partner bids first.
HCP: 5	♣ J642	
Board: 145	♠ AQ104	East Bids 3♣ if possible.
Dealer: S	♥ K7	
Vul: Both	♦ A863	You bid first.
HCP: 16	♣ K86	

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

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ J86432	♠ AQ9				1NT
Vul: Both	♥ 4	♥ K863	Pass	2♥	3♥	Pass
North HCP: 4	♦ QJ85	♦ A104	Pass	3♠	Pass	Pass
South HCP: 16	♣ 54	♣ K93	X	AP		
Contract: 3♠X N						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ 95				
Vul: EW	♥ AJ73	♥ Q9854		1NT	Pass	2♦
North HCP: 15	♦ KQ6	♦ J104	2♠	3♥	3♠	AP
South HCP: 4	♣ KQ62	♣ J83				
Contract: 3♠ W						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ 842	♠ 105				1NT
Vul: None	♥ KQ8742	♥ A109	Pass	2♦	2♠	Pass
North HCP: 5	♦ 10	♦ AJ76	Pass	3♥	3♠	Pass
South HCP: 15	♣ 1094	♣ AQ86	Pass	4♥	AP	
Contract: 4♥ N						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ KQ63	♠ A972				
Vul: NS	♥ QJ3	♥ 87652		1NT	Pass	2♦
North HCP: 16	♦ J32	♦ —	3♦	AP		
South HCP: 5	♣ AK5	♣ J642				
Contract: 3♦ W						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ AQ104				1NT
Vul: Both	♥ A9654	♥ K7	Pass	2♦	3♣	Pass
North HCP: 6	♦ J2	♦ A863	Pass	X	AP	
South HCP: 16	♣ 932	♣ K86				
Contract: 3♣X E						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 146	♠ KQ962	West Bids 3♣ if possible.
Dealer: N	♥ Q92	
Vul: NS	♦ AJ	You bid first.
HCP: 15	♣ K98	

Board: 147	♠ 642	East Bids 2♠ if possible.
Dealer: S	♥ 98743	West Bids 2NT if possible.
Vul: Both	♦ 93	East Bids 3♠ if possible.
HCP: 0	♣ 1043	Partner bids first.

Board: 148	♠ AKQ3	West Bids 3♥ if possible.
Dealer: N	♥ 94	
Vul: NS	♦ K74	You bid first.
HCP: 15	♣ K1075	

Board: 149	♠ 8742	East Bids 3♦ if possible.
Dealer: S	♥ J10632	East Bids 4♦ if possible.
Vul: None	♦ Q	Partner bids first.
HCP: 6	♣ K105	

Board: 150	♠ Q82	West Bids 2♠ if possible.
Dealer: N	♥ QJ	
Vul: NS	♦ AJ873	You bid first.
HCP: 15	♣ KQ3	

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

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ KQ962	♠ AJ8		1NT	Pass	2♦
Vul: NS	♥ Q92	♥ AK1074				
North HCP: 15	♦ AJ	♦ 963	3♣	AP		
South HCP: 12	♣ K98	♣ 102				
Contract: 3♣ W						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ J8				1NT
Vul: Both	♥ 98743	♥ AK6	Pass	2♦	2♠	Pass
North HCP: 0	♦ 93	♦ QJ42	2NT	Pass	3♠	AP
South HCP: 16	♣ 1043	♣ KQ65				
Contract: 3♠ E						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ J9752		1NT	Pass	2♥
Vul: NS	♥ 94	♥ K105				
North HCP: 15	♦ K74	♦ J5	3♥	AP		
South HCP: 5	♣ K1075	♣ 962				
Contract: 3♥ W						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ 8742	♠ AKQ109				1NT
Vul: None	♥ J10632	♥ Q94	Pass	2♦	3♦	3♥
North HCP: 6	♦ Q	♦ 64	Pass	Pass	4♦	Pass
South HCP: 15	♣ K105	♣ A63				
Contract: 4♦ X E			Pass	X	AP	

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ 104		1NT	Pass	2♦
Vul: NS	♥ QJ	♥ K6432				
North HCP: 15	♦ AJ873	♦ K2	2♠	Pass	Pass	3♣
South HCP: 10	♣ KQ3	♣ A1086	AP			
Contract: 3♣ S						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 146	♠ AJ8	West Bids 3♣ if possible.
Dealer: N	♥ AK1074	
Vul: NS	♦ 963	Partner bids first.
HCP: 12	♣ 102	
Board: 147	♠ J8	East Bids 2♠ if possible.
Dealer: S	♥ AK6	West Bids 2NT if possible.
Vul: Both	♦ QJ42	East Bids 3♠ if possible.
HCP: 16	♣ KQ65	You bid first.
Board: 148	♠ J9752	West Bids 3♥ if possible.
Dealer: N	♥ K105	
Vul: NS	♦ J5	Partner bids first.
HCP: 5	♣ 962	
Board: 149	♠ AKQ109	East Bids 3♦ if possible.
Dealer: S	♥ Q94	East Bids 4♦ if possible.
Vul: None	♦ 64	You bid first.
HCP: 15	♣ A63	
Board: 150	♠ 104	West Bids 2♠ if possible.
Dealer: N	♥ K6432	
Vul: NS	♦ K2	Partner bids first.
HCP: 10	♣ A1086	

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

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ KQ962	♠ AJ8		1NT	Pass	2♦
Vul: NS	♥ Q92	♥ AK1074				
North HCP: 15	♦ AJ	♦ 963	3♣	AP		
South HCP: 12	♣ K98	♣ 102				
Contract: 3♣ W						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ J8				1NT
Vul: Both	♥ 98743	♥ AK6	Pass	2♦	2♠	Pass
North HCP: 0	♦ 93	♦ QJ42	2NT	Pass	3♠	AP
South HCP: 16	♣ 1043	♣ KQ65				
Contract: 3♠ E						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ J9752		1NT	Pass	2♥
Vul: NS	♥ 94	♥ K105				
North HCP: 15	♦ K74	♦ J5	3♥	AP		
South HCP: 5	♣ K1075	♣ 962				
Contract: 3♥ W						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ 8742	♠ AKQ109				1NT
Vul: None	♥ J10632	♥ Q94	Pass	2♦	3♦	3♥
North HCP: 6	♦ Q	♦ 64	Pass	Pass	4♦	Pass
South HCP: 15	♣ K105	♣ A63				
Contract: 4♦ X E			Pass	X	AP	

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ 104		1NT	Pass	2♦
Vul: NS	♥ QJ	♥ K6432				
North HCP: 15	♦ AJ873	♦ K2	2♠	Pass	Pass	3♣
South HCP: 10	♣ KQ3	♣ A1086	AP			
Contract: 3♣ S						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 151	♠ 43	East Bids 2♥ if possible.
Dealer: S	♥ Q98732	East Bids 3♠ if possible.
Vul: EW	♦ 73	
HCP: 2	♣ 1054	Partner bids first.
Board: 152	♠ 106	West Bids 3♣ if possible.
Dealer: N	♥ AK875	
Vul: EW	♦ A98	You bid first.
HCP: 15	♣ A105	
Board: 153	♠ 108764	East Bids 3♥ if possible.
Dealer: S	♥ 10	
Vul: NS	♦ K98	Partner bids first.
HCP: 8	♣ KQ105	
Board: 154	♠ KQJ	West Bids 2♠ if possible.
Dealer: N	♥ K75	East Bids 2NT if possible.
Vul: None	♦ QJ3	
HCP: 15	♣ K976	You bid first.
Board: 155	♠ KQJ7432	East Bids 2♠ if possible.
Dealer: S	♥ Q	West Bids 3♥ if possible.
Vul: NS	♦ 7	
HCP: 11	♣ QJ72	Partner bids first.

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

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ Q87				1NT
Vul: EW	♥ Q98732	♥ AKJ54	Pass	2♦	2♥ ¹	3♥
North HCP: 2	♦ 73	♦ Q2	Pass	Pass	3♠	AP
South HCP: 17	♣ 1054	♣ AJ6	1. Michaels Cuebid			
Contract: 3♠ E						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ J9742				
Vul: EW	♥ AK875	♥ 109		1NT	Pass	2♥
North HCP: 15	♦ A98	♦ K1073	3♣	AP		
South HCP: 4	♣ A105	♣ 62				
Contract: 3♣ W						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 108764	♠ AQ2				
Vul: NS	♥ 10	♥ Q73				1NT
North HCP: 8	♦ K98	♦ QJ1053	Pass	2♥	3♥	AP
South HCP: 15	♣ KQ105	♣ A3				
Contract: 3♥ E						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 1098754		1NT	Pass	2♥
Vul: None	♥ K75	♥ 43	2♠ ¹	X	2NT ²	3♠
North HCP: 15	♦ QJ3	♦ 10	AP			
South HCP: 4	♣ K976	♣ A842	1. Michaels Cuebid			
Contract: 3♠ S			2. to the partner's longer			

Board: 155
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 16
 Contract: 6♠ N

North:
 ♠ KQJ7432
 ♥ Q
 ♦ 7
 ♣ QJ72

South:
 ♠ A10
 ♥ A65
 ♦ A103
 ♣ A10943

West	North	East	South
			1NT
Pass	2♥	2♠ ¹	Pass
3♥	4♠	Pass	4NT ²
Pass	5♦ ³	Pass	5♥
Pass	5NT ⁴	Pass	6♠

AP

1. Michaels Cuebid
2. Blackwood 0314, for ♠
3. A=1/5 or 4/5
4. ♠ queen no ♣ king no ♦ king no ♥ king

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 151	♠ Q87	East Bids 2♥ if possible.
Dealer: S	♥ AKJ54	East Bids 3♠ if possible.
Vul: EW	♦ Q2	
HCP: 17	♣ AJ6	You bid first.
Board: 152	♠ J9742	West Bids 3♣ if possible.
Dealer: N	♥ 109	
Vul: EW	♦ K1073	Partner bids first.
HCP: 4	♣ 62	
Board: 153	♠ AQ2	East Bids 3♥ if possible.
Dealer: S	♥ Q73	
Vul: NS	♦ QJ1053	You bid first.
HCP: 15	♣ A3	
Board: 154	♠ 1098754	West Bids 2♠ if possible.
Dealer: N	♥ 43	East Bids 2NT if possible.
Vul: None	♦ 10	
HCP: 4	♣ A842	Partner bids first.
Board: 155	♠ A10	East Bids 2♠ if possible.
Dealer: S	♥ A65	West Bids 3♥ if possible.
Vul: NS	♦ A103	
HCP: 16	♣ A10943	You bid first.

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

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ Q87				1NT
Vul: EW	♥ Q98732	♥ AKJ54	Pass	2♦	2♥ ¹	3♥
North HCP: 2	♦ 73	♦ Q2	Pass	Pass	3♠	AP
South HCP: 17	♣ 1054	♣ AJ6				
Contract: 3♠ E						1. Michaels Cuebid

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ J9742				
Vul: EW	♥ AK875	♥ 109		1NT	Pass	2♥
North HCP: 15	♦ A98	♦ K1073	3♣	AP		
South HCP: 4	♣ A105	♣ 62				
Contract: 3♣ W						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 108764	♠ AQ2				
Vul: NS	♥ 10	♥ Q73				1NT
North HCP: 8	♦ K98	♦ QJ1053	Pass	2♥	3♥	AP
South HCP: 15	♣ KQ105	♣ A3				
Contract: 3♥ E						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 1098754		1NT	Pass	2♥
Vul: None	♥ K75	♥ 43	2♠ ¹	X	2NT ²	3♠
North HCP: 15	♦ QJ3	♦ 10	AP			
South HCP: 4	♣ K976	♣ A842				
Contract: 3♠ S						1. Michaels Cuebid 2. to the partner's longer

Board: 155
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 16
 Contract: 6♠ N

North:
 ♠ KQJ7432
 ♥ Q
 ♦ 7
 ♣ QJ72

South:
 ♠ A10
 ♥ A65
 ♦ A103
 ♣ A10943

West	North	East	South
			1NT
Pass	2♥	2♠ ¹	Pass
3♥	4♠	Pass	4NT ²
Pass	5♦ ³	Pass	5♥
Pass	5NT ⁴	Pass	6♠

AP

1. Michaels Cuebid
2. Blackwood 0314, for ♠
3. A=1/5 or 4/5
4. ♠ queen no ♣ king no ♦ king no ♥ king

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 156	♠ Q65	West Bids 3♣ if possible.
Dealer: N	♥ AKQJ	
Vul: NS	♦ K72	You bid first.
HCP: 15	♣ 432	

Board: 157	♠ Q9432	East Bids 3♥ if possible.
Dealer: S	♥ 75	
Vul: Both	♦ 9	Partner bids first.
HCP: 4	♣ Q8643	

Board: 158	♠ J10854	West Bids 2♥ if possible.
Dealer: N	♥ AJ4	East Bids 2NT if possible.
Vul: None	♦ KJ	West Bids 3♠ if possible.
HCP: 15	♣ KQ3	You bid first.

Board: 159	♠ QJ10753	East Bids 3♥ if possible.
Dealer: S	♥ 94	
Vul: EW	♦ J63	Partner bids first.
HCP: 6	♣ Q8	

Board: 160	♠ K10842	West Bids 3♦ if possible.
Dealer: N	♥ AK9	
Vul: None	♦ K84	You bid first.
HCP: 15	♣ Q2	

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

Board: 156
Dealer: N
Vul: NS
North HCP: 15
South HCP: 7
Contract: 3♣ W

North:
♠ Q65
♥ AKQJ
♦ K72
♣ 432

South:
♠ K92
♥ 87543
♦ A653
♣ 8

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

Board: 157
Dealer: S
Vul: Both
North HCP: 4
South HCP: 17
Contract: 3♥ E

North:
♠ Q9432
♥ 75
♦ 9
♣ Q8643

South:
♠ KJ5
♥ A93
♦ KJ86
♣ AJ10

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

Board: 158
Dealer: N
Vul: None
North HCP: 15
South HCP: 6
Contract: 3♠X W

North:
♠ J10854
♥ AJ4
♦ KJ
♣ KQ3

South:
♠ 73
♥ 109763
♦ AQ4
♣ 986

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

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

Board: 159
Dealer: S
Vul: EW
North HCP: 6
South HCP: 17
Contract: 3♠ N

North:
♠ QJ10753
♥ 94
♦ J63
♣ Q8

South:
♠ A4
♥ 765
♦ AQ7
♣ AK952

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

Board: 160
Dealer: N
Vul: None
North HCP: 15
South HCP: 10
Contract: 4♥ S

North:
♠ K10842
♥ AK9
♦ K84
♣ Q2

South:
♠ QJ3
♥ QJ7542
♦ 107
♣ A5

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

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 156	♠ K92	West Bids 3♣ if possible.
Dealer: N	♥ 87543	
Vul: NS	♦ A653	Partner bids first.
HCP: 7	♣ 8	

Board: 157	♠ KJ5	East Bids 3♥ if possible.
Dealer: S	♥ A93	
Vul: Both	♦ KJ86	You bid first.
HCP: 17	♣ AJ10	

Board: 158	♠ 73	West Bids 2♥ if possible.
Dealer: N	♥ 109763	East Bids 2NT if possible.
Vul: None	♦ AQ4	West Bids 3♠ if possible.
HCP: 6	♣ 986	Partner bids first.

Board: 159	♠ A4	East Bids 3♥ if possible.
Dealer: S	♥ 765	
Vul: EW	♦ AQ7	You bid first.
HCP: 17	♣ AK952	

Board: 160	♠ QJ3	West Bids 3♦ if possible.
Dealer: N	♥ QJ7542	
Vul: None	♦ 107	Partner bids first.
HCP: 10	♣ A5	

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

Board: 156
Dealer: N
Vul: NS
North HCP: 15
South HCP: 7
Contract: 3♣ W

North:
♠ Q65
♥ AKQJ
♦ K72
♣ 432

South:
♠ K92
♥ 87543
♦ A653
♣ 8

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

Board: 157
Dealer: S
Vul: Both
North HCP: 4
South HCP: 17
Contract: 3♥ E

North:
♠ Q9432
♥ 75
♦ 9
♣ Q8643

South:
♠ KJ5
♥ A93
♦ KJ86
♣ AJ10

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

Board: 158
Dealer: N
Vul: None
North HCP: 15
South HCP: 6
Contract: 3♠X W

North:
♠ J10854
♥ AJ4
♦ KJ
♣ KQ3

South:
♠ 73
♥ 109763
♦ AQ4
♣ 986

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

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

Board: 159
Dealer: S
Vul: EW
North HCP: 6
South HCP: 17
Contract: 3♠ N

North:
♠ QJ10753
♥ 94
♦ J63
♣ Q8

South:
♠ A4
♥ 765
♦ AQ7
♣ AK952

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

Board: 160
Dealer: N
Vul: None
North HCP: 15
South HCP: 10
Contract: 4♥ S

North:
♠ K10842
♥ AK9
♦ K84
♣ Q2

South:
♠ QJ3
♥ QJ7542
♦ 107
♣ A5

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

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 161	♠ 3	East Bids 3♦ if possible.
Dealer: S	♥ Q7432	
Vul: NS	♦ 982	Partner bids first.
HCP: 9	♣ AQJ5	

Board: 162	♠ A103	West Bids 3♣ if possible.
Dealer: N	♥ AKQJ	
Vul: Both	♦ J95	You bid first.
HCP: 16	♣ J76	

Board: 163	♠ 1092	East Bids 3♦ if possible.
Dealer: S	♥ K10876	
Vul: None	♦ A93	Partner bids first.
HCP: 7	♣ 107	

Board: 164	♠ AQ	West Bids 3♥ if possible.
Dealer: N	♥ Q95	
Vul: EW	♦ AJ975	You bid first.
HCP: 16	♣ K74	

Board: 165	♠ QJ952	East Bids 3♦ if possible.
Dealer: S	♥ Q954	
Vul: None	♦ 7	Partner bids first.
HCP: 5	♣ 742	

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

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ A762				1NT
Vul: NS	♥ Q7432	♥ KJ6	Pass	2♦	3♦	Pass
North HCP: 9	♦ 982	♦ A6	Pass	X	AP	
South HCP: 15	♣ AQJ5	♣ K764				
Contract: 3♦ X E						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ QJ742		1NT	Pass	2♥
Vul: Both	♥ AKQJ	♥ 8632	3♣	AP		
North HCP: 16	♦ J95	♦ Q3				
South HCP: 5	♣ J76	♣ 102				
Contract: 3♣ W						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ 1092	♠ J53				1NT
Vul: None	♥ K10876	♥ AJ92	Pass	2♦	3♦	3♥
North HCP: 7	♦ A93	♦ 72	AP			
South HCP: 15	♣ 107	♣ AKQ9				
Contract: 3♥ S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J9753		1NT	Pass	2♥
Vul: EW	♥ Q95	♥ 10	3♥	AP		
North HCP: 16	♦ AJ975	♦ K832				
South HCP: 4	♣ K74	♣ 1093				
Contract: 3♥ W						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ QJ952	♠ K107				1NT
Vul: None	♥ Q954	♥ AKJ2	Pass	2♥	3♦	AP
North HCP: 5	♦ 7	♦ K8				
South HCP: 15	♣ 742	♣ J1085				
Contract: 3♦ E						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 161	♠ A762	East Bids 3♦ if possible.
Dealer: S	♥ KJ6	
Vul: NS	♦ A6	You bid first.
HCP: 15	♣ K764	

Board: 162	♠ QJ742	West Bids 3♣ if possible.
Dealer: N	♥ 8632	
Vul: Both	♦ Q3	Partner bids first.
HCP: 5	♣ 102	

Board: 163	♠ J53	East Bids 3♦ if possible.
Dealer: S	♥ AJ92	
Vul: None	♦ 72	You bid first.
HCP: 15	♣ AKQ9	

Board: 164	♠ J9753	West Bids 3♥ if possible.
Dealer: N	♥ 10	
Vul: EW	♦ K832	Partner bids first.
HCP: 4	♣ 1093	

Board: 165	♠ K107	East Bids 3♦ if possible.
Dealer: S	♥ AKJ2	
Vul: None	♦ K8	You bid first.
HCP: 15	♣ J1085	

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

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ A762				1NT
Vul: NS	♥ Q7432	♥ KJ6	Pass	2♦	3♦	Pass
North HCP: 9	♦ 982	♦ A6	Pass	X	AP	
South HCP: 15	♣ AQJ5	♣ K764				
Contract: 3♦ X E						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ QJ742		1NT	Pass	2♥
Vul: Both	♥ AKQJ	♥ 8632	3♣	AP		
North HCP: 16	♦ J95	♦ Q3				
South HCP: 5	♣ J76	♣ 102				
Contract: 3♣ W						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ 1092	♠ J53				1NT
Vul: None	♥ K10876	♥ AJ92	Pass	2♦	3♦	3♥
North HCP: 7	♦ A93	♦ 72	AP			
South HCP: 15	♣ 107	♣ AKQ9				
Contract: 3♥ S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J9753		1NT	Pass	2♥
Vul: EW	♥ Q95	♥ 10	3♥	AP		
North HCP: 16	♦ AJ975	♦ K832				
South HCP: 4	♣ K74	♣ 1093				
Contract: 3♥ W						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ QJ952	♠ K107				1NT
Vul: None	♥ Q954	♥ AKJ2	Pass	2♥	3♦	AP
North HCP: 5	♦ 7	♦ K8				
South HCP: 15	♣ 742	♣ J1085				
Contract: 3♦ E						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 166 ♠ 1083
Dealer: N ♥ KQ8
Vul: EW ♦ KQJ5
HCP: 15 ♣ A52

West Bids 2♥ if possible.
East Bids 2NT if possible.

You bid first.

Board: 167 ♠ 7643
Dealer: S ♥ K96532
Vul: Both ♦ 96
HCP: 3 ♣ 2

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

Partner bids first.

Board: 168 ♠ 104
Dealer: N ♥ QJ94
Vul: NS ♦ K753
HCP: 15 ♣ AKQ

West Bids 3♦ if possible.

You bid first.

Board: 169 ♠ 106543
Dealer: S ♥ A
Vul: None ♦ 752
HCP: 4 ♣ 8432

East Bids 3♥ if possible.

Partner bids first.

Board: 170 ♠ AK
Dealer: N ♥ Q965
Vul: NS ♦ 742
HCP: 15 ♣ KQJ2

West Bids 3♦ if possible.

You bid first.

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

Board: 166
Dealer: N
Vul: EW
North HCP: 15
South HCP: 7
Contract: 3♥ S

North:
♠ 1083
♥ KQ8
♦ KQJ5
♣ A52

South:
♠ 62
♥ AJ1054
♦ 972
♣ Q86

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

Board: 167
Dealer: S
Vul: Both
North HCP: 3
South HCP: 15
Contract: 5♣ E

North:
♠ 7643
♥ K96532
♦ 96
♣ 2

South:
♠ KQ5
♥ Q1087
♦ AQJ
♣ J85

West	North	East	South
			1NT
Pass	2♦	3♣	Pass
Pass	3♥	4♣	Pass
4♥ ¹	Pass	5♣	AP
1. limit raise or better in ♣			

Board: 168
Dealer: N
Vul: NS
North HCP: 15
South HCP: 4
Contract: 3♦ W

North:
♠ 104
♥ QJ94
♦ K753
♣ AKQ

South:
♠ QJ763
♥ 108
♦ 6
♣ J9542

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

Board: 169
Dealer: S
Vul: None
North HCP: 4
South HCP: 15
Contract: 3♥ E

North:
♠ 106543
♥ A
♦ 752
♣ 8432

South:
♠ AQ9
♥ 73
♦ AJ93
♣ KJ97

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

Board: 170
Dealer: N
Vul: NS
North HCP: 15
South HCP: 3
Contract: 3♠ S

North:
♠ AK
♥ Q965
♦ 742
♣ KQJ2

South:
♠ J109872
♥ J
♦ J109
♣ 943

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

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 166	♠ 62	West Bids 2♥ if possible.
Dealer: N	♥ AJ1054	East Bids 2NT if possible.
Vul: EW	♦ 972	
HCP: 7	♣ Q86	Partner bids first.
Board: 167	♠ KQ5	East Bids 3♣ if possible.
Dealer: S	♥ Q1087	East Bids 4♣ if possible.
Vul: Both	♦ AQJ	West Bids 4♥ if possible.
HCP: 15	♣ J85	East Bids 5♣ if possible.
		You bid first.
Board: 168	♠ QJ763	West Bids 3♦ if possible.
Dealer: N	♥ 108	
Vul: NS	♦ 6	Partner bids first.
HCP: 4	♣ J9542	
Board: 169	♠ AQ9	East Bids 3♥ if possible.
Dealer: S	♥ 73	
Vul: None	♦ AJ93	You bid first.
HCP: 15	♣ KJ97	
Board: 170	♠ J109872	West Bids 3♦ if possible.
Dealer: N	♥ J	
Vul: NS	♦ J109	Partner bids first.
HCP: 3	♣ 943	

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

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ 1083	♠ 62		1NT	Pass	2♦
Vul: EW	♥ KQ8	♥ AJ1054	2♥ ¹	X	2NT ²	3♥
North HCP: 15	♦ KQJ5	♦ 972	AP			
South HCP: 7	♣ A52	♣ Q86				
Contract: 3♥ S						

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

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 7643	♠ KQ5				1NT
Vul: Both	♥ K96532	♥ Q1087	Pass	2♦	3♣	Pass
North HCP: 3	♦ 96	♦ AQJ	Pass	3♥	4♣	Pass
South HCP: 15	♣ 2	♣ J85	4♥ ¹	Pass	5♣	AP
Contract: 5♣ E						

1. limit raise or better in ♣

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ QJ763				
Vul: NS	♥ QJ94	♥ 108		1NT	Pass	2♥
North HCP: 15	♦ K753	♦ 6	3♦	AP		
South HCP: 4	♣ AKQ	♣ J9542				
Contract: 3♦ W						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ 106543	♠ AQ9				1NT
Vul: None	♥ A	♥ 73	Pass	2♥	3♥	AP
North HCP: 4	♦ 752	♦ AJ93				
South HCP: 15	♣ 8432	♣ KJ97				
Contract: 3♥ E						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J109872				2♥
Vul: NS	♥ Q965	♥ J	3♦	Pass	Pass	3♠
North HCP: 15	♦ 742	♦ J109	AP			
South HCP: 3	♣ KQJ2	♣ 943				
Contract: 3♠ S						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 171	♠ 10	East Bids 3♣ if possible.
Dealer: S	♥ J106432	
Vul: EW	♦ Q1074	Partner bids first.
HCP: 7	♣ A10	

Board: 172	♠ AK	West Bids 3♣ if possible.
Dealer: N	♥ AQJ	
Vul: NS	♦ Q987	You bid first.
HCP: 16	♣ 9853	

Board: 173	♠ J10763	East Bids 2♠ if possible.
Dealer: S	♥ 9875	West Bids 2NT if possible.
Vul: EW	♦ J42	East Bids 3♣ if possible.
HCP: 2	♣ 5	Partner bids first.

Board: 174	♠ A83	West Bids 3♦ if possible.
Dealer: N	♥ KQ6	
Vul: Both	♦ A1093	You bid first.
HCP: 16	♣ QJ8	

Board: 175	♠ J6532	East Bids 3♦ if possible.
Dealer: S	♥ 653	
Vul: None	♦ 82	Partner bids first.
HCP: 1	♣ 875	

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

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ 9632				1NT
Vul: EW	♥ J106432	♥ AKQ	Pass	2♦	3♣	Pass
North HCP: 7	♦ Q1074	♦ AK65	Pass	3♥	AP	
South HCP: 16	♣ A10	♣ 63				
Contract: 3♥ N						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q9643				
Vul: NS	♥ AQJ	♥ 108532		1NT	Pass	2♥
North HCP: 16	♦ Q987	♦ J6	3♣	AP		
South HCP: 3	♣ 9853	♣ 7				
Contract: 3♣ W						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ J10763	♠ K4				1NT
Vul: EW	♥ 9875	♥ A106	Pass	2♥	2♠ ¹	Pass
North HCP: 2	♦ J42	♦ A983	2NT ²	Pass	3♣	AP
South HCP: 15	♣ 5	♣ A943				
Contract: 3♣ E						

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

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ J10942				
Vul: Both	♥ KQ6	♥ J1087		1NT	Pass	2♥
North HCP: 16	♦ A1093	♦ 6	3♦	AP		
South HCP: 6	♣ QJ8	♣ A97				
Contract: 3♦ W						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ J6532	♠ A9				1NT
Vul: None	♥ 653	♥ K108	Pass	2♥	3♦	AP
North HCP: 1	♦ 82	♦ K96				
South HCP: 16	♣ 875	♣ AQ1062				
Contract: 3♦ E						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 171	♠ 9632	East Bids 3♣ if possible.
Dealer: S	♥ AKQ	
Vul: EW	♦ AK65	You bid first.
HCP: 16	♣ 63	
Board: 172	♠ Q9643	West Bids 3♣ if possible.
Dealer: N	♥ 108532	
Vul: NS	♦ J6	Partner bids first.
HCP: 3	♣ 7	
Board: 173	♠ K4	East Bids 2♠ if possible.
Dealer: S	♥ A106	West Bids 2NT if possible.
Vul: EW	♦ A983	East Bids 3♣ if possible.
HCP: 15	♣ A943	You bid first.
Board: 174	♠ J10942	West Bids 3♦ if possible.
Dealer: N	♥ J1087	
Vul: Both	♦ 6	Partner bids first.
HCP: 6	♣ A97	
Board: 175	♠ A9	East Bids 3♦ if possible.
Dealer: S	♥ K108	
Vul: None	♦ K96	You bid first.
HCP: 16	♣ AQ1062	

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

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ 9632				1NT
Vul: EW	♥ J106432	♥ AKQ	Pass	2♦	3♣	Pass
North HCP: 7	♦ Q1074	♦ AK65	Pass	3♥	AP	
South HCP: 16	♣ A10	♣ 63				
Contract: 3♥ N						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q9643				
Vul: NS	♥ AQJ	♥ 108532		1NT	Pass	2♥
North HCP: 16	♦ Q987	♦ J6	3♣	AP		
South HCP: 3	♣ 9853	♣ 7				
Contract: 3♣ W						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ J10763	♠ K4				1NT
Vul: EW	♥ 9875	♥ A106	Pass	2♥	2♠ ¹	Pass
North HCP: 2	♦ J42	♦ A983	2NT ²	Pass	3♣	AP
South HCP: 15	♣ 5	♣ A943				
Contract: 3♣ E						

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

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ J10942				
Vul: Both	♥ KQ6	♥ J1087		1NT	Pass	2♥
North HCP: 16	♦ A1093	♦ 6	3♦	AP		
South HCP: 6	♣ QJ8	♣ A97				
Contract: 3♦ W						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ J6532	♠ A9				1NT
Vul: None	♥ 653	♥ K108	Pass	2♥	3♦	AP
North HCP: 1	♦ 82	♦ K96				
South HCP: 16	♣ 875	♣ AQ1062				
Contract: 3♦ E						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 176	♠ Q5	West Bids 3♥ if possible.
Dealer: N	♥ A94	
Vul: NS	♦ J86	You bid first.
HCP: 15	♣ AKJ87	
Board: 177	♠ QJ7532	East Bids 3♥ if possible.
Dealer: S	♥ 8	East Bids 4♥ if possible.
Vul: Both	♦ 52	East Doubles 4♠ if possible.
HCP: 4	♣ J863	Partner bids first.
Board: 178	♠ Q52	West Bids 2♠ if possible.
Dealer: N	♥ KQ32	
Vul: None	♦ AJ2	You bid first.
HCP: 15	♣ K105	
Board: 179	♠ KJ10965	East Bids 3♦ if possible.
Dealer: S	♥ 76	
Vul: Both	♦ 103	Partner bids first.
HCP: 5	♣ J54	
Board: 180	♠ AK10	West Bids 3♣ if possible.
Dealer: N	♥ K6	
Vul: NS	♦ AJ842	You bid first.
HCP: 15	♣ 742	

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

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K10864		1NT	Pass	2♥
Vul: NS	♥ A94	♥ 65				
North HCP: 15	♦ J86	♦ Q10752	3♥	AP		
South HCP: 5	♣ AKJ87	♣ 5				
Contract: 3♥ W						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ QJ7532	♠ AK8				1NT
Vul: Both	♥ 8	♥ 94	Pass	2♥	3♥	Pass
North HCP: 4	♦ 52	♦ AQJ3	Pass	3♠	4♥	Pass
South HCP: 16	♣ J863	♣ Q1072	Pass	4♠	X	AP
Contract: 4♠X N						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ 1074		1NT	Pass	2♦
Vul: None	♥ KQ32	♥ A10954				
North HCP: 15	♦ AJ2	♦ 43	2♠	3♥	Pass	4♥
South HCP: 8	♣ K105	♣ A86	AP			
Contract: 4♥ N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ KJ10965	♠ A8				1NT
Vul: Both	♥ 76	♥ KJ4				
North HCP: 5	♦ 103	♦ Q76	Pass	2♥	3♦	Pass
South HCP: 16	♣ J54	♣ AQ976	Pass	X	AP	
Contract: 3♦X E						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ J86		1NT	Pass	2♦
Vul: NS	♥ K6	♥ 87542				
North HCP: 15	♦ AJ842	♦ K5	3♣	AP		
South HCP: 5	♣ 742	♣ J65				
Contract: 3♣ W						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 176 ♠ K10864
Dealer: N ♥ 65
Vul: NS ♦ Q10752
HCP: 5 ♣ 5

West Bids 3♥ if possible.

Partner bids first.

Board: 177 ♠ AK8
Dealer: S ♥ 94
Vul: Both ♦ AQJ3
HCP: 16 ♣ Q1072

East Bids 3♥ if possible.

East Bids 4♥ if possible.

East Doubles 4♠ if possible.

You bid first.

Board: 178 ♠ 1074
Dealer: N ♥ A10954
Vul: None ♦ 43
HCP: 8 ♣ A86

West Bids 2♠ if possible.

Partner bids first.

Board: 179 ♠ A8
Dealer: S ♥ KJ4
Vul: Both ♦ Q76
HCP: 16 ♣ AQ976

East Bids 3♦ if possible.

You bid first.

Board: 180 ♠ J86
Dealer: N ♥ 87542
Vul: NS ♦ K5
HCP: 5 ♣ J65

West Bids 3♣ if possible.

Partner bids first.

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

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K10864		1NT	Pass	2♥
Vul: NS	♥ A94	♥ 65				
North HCP: 15	♦ J86	♦ Q10752	3♥	AP		
South HCP: 5	♣ AKJ87	♣ 5				
Contract: 3♥ W						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ QJ7532	♠ AK8				1NT
Vul: Both	♥ 8	♥ 94	Pass	2♥	3♥	Pass
North HCP: 4	♦ 52	♦ AQJ3	Pass	3♠	4♥	Pass
South HCP: 16	♣ J863	♣ Q1072	Pass	4♠	X	AP
Contract: 4♠X N						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ 1074		1NT	Pass	2♦
Vul: None	♥ KQ32	♥ A10954				
North HCP: 15	♦ AJ2	♦ 43	2♠	3♥	Pass	4♥
South HCP: 8	♣ K105	♣ A86	AP			
Contract: 4♥ N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ KJ10965	♠ A8				1NT
Vul: Both	♥ 76	♥ KJ4				
North HCP: 5	♦ 103	♦ Q76	Pass	2♥	3♦	Pass
South HCP: 16	♣ J54	♣ AQ976	Pass	X	AP	
Contract: 3♦X E						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ J86		1NT	Pass	2♦
Vul: NS	♥ K6	♥ 87542				
North HCP: 15	♦ AJ842	♦ K5	3♣	AP		
South HCP: 5	♣ 742	♣ J65				
Contract: 3♣ W						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 181	♠ J9863	East Bids 3♦ if possible.
Dealer: S	♥ 10	
Vul: None	♦ A7654	Partner bids first.
HCP: 8	♣ K10	

Board: 182	♠ 108	West Bids 3♦ if possible.
Dealer: N	♥ AKJ103	
Vul: None	♦ J95	You bid first.
HCP: 15	♣ AQ7	

Board: 183	♠ 9	East Bids 2♠ if possible.
Dealer: S	♥ J10842	West Bids 3♥ if possible.
Vul: Both	♦ 53	East Bids 3♠ if possible.
HCP: 4	♣ K10863	Partner bids first.

Board: 184	♠ AK10	West Bids 3♦ if possible.
Dealer: N	♥ AQ2	
Vul: Both	♦ 102	You bid first.
HCP: 16	♣ QJ1092	

Board: 185	♠ A82	East Bids 3♣ if possible.
Dealer: S	♥ Q9742	
Vul: EW	♦ J76	Partner bids first.
HCP: 7	♣ 97	

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

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ J9863	♠ AK102				1NT
Vul: None	♥ 10	♥ AQ95	Pass	2♥	3♦	3♠
North HCP: 8	♦ A7654	♦ 92	Pass	4♠	AP	
South HCP: 15	♣ K10	♣ Q96				
Contract: 4♠ S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ QJ9532		1NT	Pass	2♥
Vul: None	♥ AKJ103	♥ Q8	3♦	Pass	Pass	3♠
North HCP: 15	♦ J95	♦ 43	AP			
South HCP: 5	♣ AQ7	♣ 963				
Contract: 3♠ S						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ Q87				1NT
Vul: Both	♥ J10842	♥ Q7	Pass	2♦	2♠	Pass
North HCP: 4	♦ 53	♦ KQ96	3♥ ¹	Pass	3♠	AP
South HCP: 15	♣ K10863	♣ AQ54	1. limit raise or better in ♠			
Contract: 3♠ E						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q85		1NT	Pass	2♦
Vul: Both	♥ AQ2	♥ J7543	3♦	AP		
North HCP: 16	♦ 102	♦ 7				
South HCP: 6	♣ QJ1092	♣ K653				
Contract: 3♦ W						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ QJ64				1NT
Vul: EW	♥ Q9742	♥ AK10	Pass	2♦	3♣	AP
North HCP: 7	♦ J76	♦ A842				
South HCP: 15	♣ 97	♣ J2				
Contract: 3♣ E						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 181	♠ AK102	East Bids 3♦ if possible.
Dealer: S	♥ AQ95	
Vul: None	♦ 92	You bid first.
HCP: 15	♣ Q96	

Board: 182	♠ QJ9532	West Bids 3♦ if possible.
Dealer: N	♥ Q8	
Vul: None	♦ 43	Partner bids first.
HCP: 5	♣ 963	

Board: 183	♠ Q87	East Bids 2♠ if possible.
Dealer: S	♥ Q7	West Bids 3♥ if possible.
Vul: Both	♦ KQ96	East Bids 3♠ if possible.
HCP: 15	♣ AQ54	You bid first.

Board: 184	♠ Q85	West Bids 3♦ if possible.
Dealer: N	♥ J7543	
Vul: Both	♦ 7	Partner bids first.
HCP: 6	♣ K653	

Board: 185	♠ QJ64	East Bids 3♣ if possible.
Dealer: S	♥ AK10	
Vul: EW	♦ A842	You bid first.
HCP: 15	♣ J2	

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

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ J9863	♠ AK102				1NT
Vul: None	♥ 10	♥ AQ95	Pass	2♥	3♦	3♠
North HCP: 8	♦ A7654	♦ 92	Pass	4♠	AP	
South HCP: 15	♣ K10	♣ Q96				
Contract: 4♠ S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ QJ9532		1NT	Pass	2♥
Vul: None	♥ AKJ103	♥ Q8	3♦	Pass	Pass	3♠
North HCP: 15	♦ J95	♦ 43	AP			
South HCP: 5	♣ AQ7	♣ 963				
Contract: 3♠ S						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ Q87				1NT
Vul: Both	♥ J10842	♥ Q7	Pass	2♦	2♠	Pass
North HCP: 4	♦ 53	♦ KQ96	3♥ ¹	Pass	3♠	AP
South HCP: 15	♣ K10863	♣ AQ54	1. limit raise or better in ♠			
Contract: 3♠ E						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q85		1NT	Pass	2♦
Vul: Both	♥ AQ2	♥ J7543	3♦	AP		
North HCP: 16	♦ 102	♦ 7				
South HCP: 6	♣ QJ1092	♣ K653				
Contract: 3♦ W						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ QJ64				1NT
Vul: EW	♥ Q9742	♥ AK10	Pass	2♦	3♣	AP
North HCP: 7	♦ J76	♦ A842				
South HCP: 15	♣ 97	♣ J2				
Contract: 3♣ E						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 186	♠ KQJ10	West Bids 3♥ if possible.
Dealer: N	♥ 87	
Vul: None	♦ AQ97	You bid first.
HCP: 16	♣ A76	

Board: 187	♠ A8543	East Bids 3♦ if possible.
Dealer: S	♥ 653	
Vul: Both	♦ 96	Partner bids first.
HCP: 4	♣ 843	

Board: 188	♠ KJ42	West Bids 3♦ if possible.
Dealer: N	♥ A94	
Vul: None	♦ Q82	You bid first.
HCP: 15	♣ AJ9	

Board: 189	♠ J10832	East Bids 3♦ if possible.
Dealer: S	♥ 974	
Vul: EW	♦ 4	Partner bids first.
HCP: 2	♣ J974	

Board: 190	♠ AQ9	West Bids 3♣ if possible.
Dealer: N	♥ J102	
Vul: None	♦ AJ962	You bid first.
HCP: 16	♣ A3	

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

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ KQJ10	♠ A9532		1NT	Pass	2♥
Vul: None	♥ 87	♥ J4				
North HCP: 16	♦ AQ97	♦ 3	3♥	3♠	AP	
South HCP: 5	♣ A76	♣ 98543				
Contract: 3♠ N						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ A8543	♠ J9				1NT
Vul: Both	♥ 653	♥ QJ98				
North HCP: 4	♦ 96	♦ A102	Pass	2♥	3♦	AP
South HCP: 15	♣ 843	♣ AQJ7				
Contract: 3♦ E						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ KJ42	♠ Q73		1NT	Pass	2♦
Vul: None	♥ A94	♥ KQJ865				
North HCP: 15	♦ Q82	♦ 104	3♦	Pass	Pass	4♥
South HCP: 11	♣ AJ9	♣ K2	AP			
Contract: 4♥ S						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ J10832	♠ K94				1NT
Vul: EW	♥ 974	♥ AQ83				
North HCP: 2	♦ 4	♦ K975	Pass	2♥	3♦	AP
South HCP: 15	♣ J974	♣ K10				
Contract: 3♦ E						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ 107632		1NT	Pass	2♥
Vul: None	♥ J102	♥ Q94				
North HCP: 16	♦ AJ962	♦ 1075	3♣	AP		
South HCP: 2	♣ A3	♣ 104				
Contract: 3♣ W						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 186	♠ A9532	West Bids 3♥ if possible.
Dealer: N	♥ J4	
Vul: None	♦ 3	Partner bids first.
HCP: 5	♣ 98543	

Board: 187	♠ J9	East Bids 3♦ if possible.
Dealer: S	♥ QJ98	
Vul: Both	♦ A102	You bid first.
HCP: 15	♣ AQJ7	

Board: 188	♠ Q73	West Bids 3♦ if possible.
Dealer: N	♥ KQJ865	
Vul: None	♦ 104	Partner bids first.
HCP: 11	♣ K2	

Board: 189	♠ K94	East Bids 3♦ if possible.
Dealer: S	♥ AQ83	
Vul: EW	♦ K975	You bid first.
HCP: 15	♣ K10	

Board: 190	♠ 107632	West Bids 3♣ if possible.
Dealer: N	♥ Q94	
Vul: None	♦ 1075	Partner bids first.
HCP: 2	♣ 104	

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

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ KQJ10	♠ A9532		1NT	Pass	2♥
Vul: None	♥ 87	♥ J4				
North HCP: 16	♦ AQ97	♦ 3	3♥	3♠	AP	
South HCP: 5	♣ A76	♣ 98543				
Contract: 3♠ N						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ A8543	♠ J9				1NT
Vul: Both	♥ 653	♥ QJ98				
North HCP: 4	♦ 96	♦ A102	Pass	2♥	3♦	AP
South HCP: 15	♣ 843	♣ AQJ7				
Contract: 3♦ E						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ KJ42	♠ Q73		1NT	Pass	2♦
Vul: None	♥ A94	♥ KQJ865				
North HCP: 15	♦ Q82	♦ 104	3♦	Pass	Pass	4♥
South HCP: 11	♣ AJ9	♣ K2	AP			
Contract: 4♥ S						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ J10832	♠ K94				1NT
Vul: EW	♥ 974	♥ AQ83				
North HCP: 2	♦ 4	♦ K975	Pass	2♥	3♦	AP
South HCP: 15	♣ J974	♣ K10				
Contract: 3♦ E						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ 107632		1NT	Pass	2♥
Vul: None	♥ J102	♥ Q94				
North HCP: 16	♦ AJ962	♦ 1075	3♣	AP		
South HCP: 2	♣ A3	♣ 104				
Contract: 3♣ W						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 191	♠ Q97	East Bids 3♦ if possible.
Dealer: S	♥ Q108754	
Vul: NS	♦ 8	Partner bids first.
HCP: 4	♣ 652	
Board: 192	♠ 974	West Bids 3♦ if possible.
Dealer: N	♥ A32	
Vul: Both	♦ A95	You bid first.
HCP: 15	♣ AQJ3	
Board: 193	♠ K108763	East Bids 3♣ if possible.
Dealer: S	♥ 42	
Vul: Both	♦ J32	Partner bids first.
HCP: 4	♣ 52	
Board: 194	♠ AQ1084	West Bids 3♣ if possible.
Dealer: N	♥ J7	East Bids 3NT if possible.
Vul: None	♦ KQ9	
HCP: 15	♣ K64	You bid first.
Board: 195	♠ J76	East Bids 3♣ if possible.
Dealer: S	♥ J10632	
Vul: Both	♦ 106	Partner bids first.
HCP: 2	♣ 1076	

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

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ Q97	♠ A853				1NT
Vul: NS	♥ Q108754	♥ J9	Pass	2♦	3♦	Pass
North HCP: 4	♦ 8	♦ K1064	Pass	3♥	AP	
South HCP: 15	♣ 652	♣ AQJ				
Contract: 3♥ N						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ 974	♠ Q10532				
Vul: Both	♥ A32	♥ J107		1NT	Pass	2♥
North HCP: 15	♦ A95	♦ 8	3♦	AP		
South HCP: 3	♣ AQJ3	♣ 9742				
Contract: 3♦ W						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ K108763	♠ A54				1NT
Vul: Both	♥ 42	♥ AK1063	Pass	2♥	3♣	Pass
North HCP: 4	♦ J32	♦ A106	Pass	X	AP	
South HCP: 15	♣ 52	♣ 84				
Contract: 3♣ X E						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AQ1084	♠ 62				
Vul: None	♥ J7	♥ 986432		1NT	Pass	2♦
North HCP: 15	♦ KQ9	♦ 10843	3♣	Pass	3NT	AP
South HCP: 0	♣ K64	♣ 7				
Contract: 3N E						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ J76	♠ AK2				1NT
Vul: Both	♥ J10632	♥ K97	Pass	2♦	3♣	AP
North HCP: 2	♦ 106	♦ Q874				
South HCP: 16	♣ 1076	♣ A42				
Contract: 3♣ E						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 191	♠ A853	East Bids 3♦ if possible.
Dealer: S	♥ J9	
Vul: NS	♦ K1064	You bid first.
HCP: 15	♣ AQJ	

Board: 192	♠ Q10532	West Bids 3♦ if possible.
Dealer: N	♥ J107	
Vul: Both	♦ 8	Partner bids first.
HCP: 3	♣ 9742	

Board: 193	♠ A54	East Bids 3♣ if possible.
Dealer: S	♥ AK1063	
Vul: Both	♦ A106	You bid first.
HCP: 15	♣ 84	

Board: 194	♠ 62	West Bids 3♣ if possible.
Dealer: N	♥ 986432	East Bids 3NT if possible.
Vul: None	♦ 10843	
HCP: 0	♣ 7	Partner bids first.

Board: 195	♠ AK2	East Bids 3♣ if possible.
Dealer: S	♥ K97	
Vul: Both	♦ Q874	You bid first.
HCP: 16	♣ A42	

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

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ Q97	♠ A853				1NT
Vul: NS	♥ Q108754	♥ J9	Pass	2♦	3♦	Pass
North HCP: 4	♦ 8	♦ K1064	Pass	3♥	AP	
South HCP: 15	♣ 652	♣ AQJ				
Contract: 3♥ N						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ 974	♠ Q10532				
Vul: Both	♥ A32	♥ J107		1NT	Pass	2♥
North HCP: 15	♦ A95	♦ 8	3♦	AP		
South HCP: 3	♣ AQJ3	♣ 9742				
Contract: 3♦ W						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ K108763	♠ A54				1NT
Vul: Both	♥ 42	♥ AK1063	Pass	2♥	3♣	Pass
North HCP: 4	♦ J32	♦ A106	Pass	X	AP	
South HCP: 15	♣ 52	♣ 84				
Contract: 3♣ X E						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AQ1084	♠ 62				
Vul: None	♥ J7	♥ 986432		1NT	Pass	2♦
North HCP: 15	♦ KQ9	♦ 10843	3♣	Pass	3NT	AP
South HCP: 0	♣ K64	♣ 7				
Contract: 3N E						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ J76	♠ AK2				1NT
Vul: Both	♥ J10632	♥ K97	Pass	2♦	3♣	AP
North HCP: 2	♦ 106	♦ Q874				
South HCP: 16	♣ 1076	♣ A42				
Contract: 3♣ E						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 196	♠ K85	West Bids 3♥ if possible.
Dealer: N	♥ 72	
Vul: NS	♦ K84	You bid first.
HCP: 16	♣ AKQJ2	
Board: 197	♠ 109852	East Bids 3♣ if possible.
Dealer: S	♥ 10965	
Vul: EW	♦ Q3	Partner bids first.
HCP: 2	♣ 54	
Board: 198	♠ AQ85	West Bids 3♣ if possible.
Dealer: N	♥ 642	
Vul: NS	♦ AK9	You bid first.
HCP: 17	♣ A85	
Board: 199	♠ 87532	East Bids 3♦ if possible.
Dealer: S	♥ J976	
Vul: EW	♦ 105	Partner bids first.
HCP: 1	♣ 32	
Board: 200	♠ A7	West Bids 3♦ if possible.
Dealer: N	♥ A62	East Doubles Pass if possible.
Vul: None	♦ 982	
HCP: 15	♣ AK1043	You bid first.

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

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ QJ943		1NT	Pass	2♥
Vul: NS	♥ 72	♥ 3				
North HCP: 16	♦ K84	♦ Q752	3♥	AP		
South HCP: 5	♣ AKQJ2	♣ 643				
Contract: 3♥ W						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 109852	♠ KJ6				1NT
Vul: EW	♥ 10965	♥ AJ7				
North HCP: 2	♦ Q3	♦ A8542	Pass	2♥	3♣	AP
South HCP: 16	♣ 54	♣ K10				
Contract: 3♣ E						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ AQ85	♠ 10962		1NT	Pass	2♦
Vul: NS	♥ 642	♥ KJ1075				
North HCP: 17	♦ AK9	♦ 52	3♣	AP		
South HCP: 4	♣ A85	♣ 103				
Contract: 3♣ W						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 87532	♠ AKQ6				1NT
Vul: EW	♥ J976	♥ 42				
North HCP: 1	♦ 105	♦ Q82	Pass	2♥	3♦	3♠
South HCP: 17	♣ 32	♣ AQ75	AP			
Contract: 3♠ S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ 103		1NT	Pass	2♦
Vul: None	♥ A62	♥ K98543				
North HCP: 15	♦ 982	♦ 53	3♦	Pass	Pass	3♥
South HCP: 5	♣ AK1043	♣ Q75	Pass	Pass	X	AP
Contract: 3♥ X S						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 196	♠ QJ943	West Bids 3♥ if possible.
Dealer: N	♥ 3	
Vul: NS	♦ Q752	Partner bids first.
HCP: 5	♣ 643	
Board: 197	♠ KJ6	East Bids 3♣ if possible.
Dealer: S	♥ AJ7	
Vul: EW	♦ A8542	You bid first.
HCP: 16	♣ K10	
Board: 198	♠ 10962	West Bids 3♣ if possible.
Dealer: N	♥ KJ1075	
Vul: NS	♦ 52	Partner bids first.
HCP: 4	♣ 103	
Board: 199	♠ AKQ6	East Bids 3♦ if possible.
Dealer: S	♥ 42	
Vul: EW	♦ Q82	You bid first.
HCP: 17	♣ AQ75	
Board: 200	♠ 103	West Bids 3♦ if possible.
Dealer: N	♥ K98543	East Doubles Pass if possible.
Vul: None	♦ 53	
HCP: 5	♣ Q75	Partner bids first.

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

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ QJ943		1NT	Pass	2♥
Vul: NS	♥ 72	♥ 3				
North HCP: 16	♦ K84	♦ Q752	3♥	AP		
South HCP: 5	♣ AKQJ2	♣ 643				
Contract: 3♥ W						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 109852	♠ KJ6				1NT
Vul: EW	♥ 10965	♥ AJ7				
North HCP: 2	♦ Q3	♦ A8542	Pass	2♥	3♣	AP
South HCP: 16	♣ 54	♣ K10				
Contract: 3♣ E						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ AQ85	♠ 10962		1NT	Pass	2♦
Vul: NS	♥ 642	♥ KJ1075				
North HCP: 17	♦ AK9	♦ 52	3♣	AP		
South HCP: 4	♣ A85	♣ 103				
Contract: 3♣ W						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 87532	♠ AKQ6				1NT
Vul: EW	♥ J976	♥ 42				
North HCP: 1	♦ 105	♦ Q82	Pass	2♥	3♦	3♠
South HCP: 17	♣ 32	♣ AQ75	AP			
Contract: 3♠ S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ 103		1NT	Pass	2♦
Vul: None	♥ A62	♥ K98543				
North HCP: 15	♦ 982	♦ 53	3♦	Pass	Pass	3♥
South HCP: 5	♣ AK1043	♣ Q75	Pass	Pass	X	AP
Contract: 3♥ X S						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 201 ♠ 9
Dealer: S ♥ 109832
Vul: Both ♦ 2
HCP: 1 ♣ J108542

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

Partner bids first.

Board: 202 ♠ AK42
Dealer: N ♥ 93
Vul: NS ♦ A94
HCP: 17 ♣ AQ87

West Bids 3♦ if possible.

You bid first.

Board: 203 ♠ Q9654
Dealer: S ♥ J7
Vul: EW ♦ 842
HCP: 6 ♣ K92

East Bids 3♦ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 204 ♠ 43
Dealer: N ♥ AK973
Vul: NS ♦ KJ2
HCP: 15 ♣ A54

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

You bid first.

Board: 205 ♠ K94
Dealer: S ♥ A9742
Vul: Both ♦ 43
HCP: 7 ♣ 873

East Bids 3♦ if possible.

Partner bids first.

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

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ A7				1NT
Vul: Both	♥ 109832	♥ J64	Pass	2♦	2♠	Pass
North HCP: 1	♦ 2	♦ AK873	3♥ ¹	Pass	4♠	AP
South HCP: 15	♣ J108542	♣ K97	1. limit raise or better in ♠			
Contract: 4♠ E						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AK42	♠ 85				
Vul: NS	♥ 93	♥ A10865		1NT	Pass	2♦
North HCP: 17	♦ A94	♦ 62	3♦	AP		
South HCP: 5	♣ AQ87	♣ J654				
Contract: 3♦ W						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ Q9654	♠ AJ87				1NT
Vul: EW	♥ J7	♥ KQ4	Pass	2♥	3♦	3♠
North HCP: 6	♦ 842	♦ K9	Pass	Pass	4♦	Pass
South HCP: 17	♣ K92	♣ A1076	Pass	4♠	AP	
Contract: 4♠ S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ 43	♠ —				
Vul: NS	♥ AK973	♥ QJ864		1NT	Pass	2♦
North HCP: 15	♦ KJ2	♦ AQ874	3♠	Pass	4♠	AP
South HCP: 10	♣ A54	♣ J72				
Contract: 4♠ W						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ Q1082				1NT
Vul: Both	♥ A9742	♥ KJ65	Pass	2♦	3♦	Pass
North HCP: 7	♦ 43	♦ K102	Pass	X	Pass	3♥
South HCP: 15	♣ 873	♣ AQ	AP			
Contract: 3♥ S						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 201 ♠ A7
Dealer: S ♥ J64
Vul: Both ♦ AK873
HCP: 15 ♣ K97

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

You bid first.

Board: 202 ♠ 85
Dealer: N ♥ A10865
Vul: NS ♦ 62
HCP: 5 ♣ J654

West Bids 3♦ if possible.

Partner bids first.

Board: 203 ♠ AJ87
Dealer: S ♥ KQ4
Vul: EW ♦ K9
HCP: 17 ♣ A1076

East Bids 3♦ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 204 ♠ —
Dealer: N ♥ QJ864
Vul: NS ♦ AQ874
HCP: 10 ♣ J72

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

Partner bids first.

Board: 205 ♠ Q1082
Dealer: S ♥ KJ65
Vul: Both ♦ K102
HCP: 15 ♣ AQ

East Bids 3♦ if possible.

You bid first.

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

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ A7				1NT
Vul: Both	♥ 109832	♥ J64	Pass	2♦	2♠	Pass
North HCP: 1	♦ 2	♦ AK873	3♥ ¹	Pass	4♠	AP
South HCP: 15	♣ J108542	♣ K97	1. limit raise or better in ♠			
Contract: 4♠ E						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AK42	♠ 85				
Vul: NS	♥ 93	♥ A10865		1NT	Pass	2♦
North HCP: 17	♦ A94	♦ 62	3♦	AP		
South HCP: 5	♣ AQ87	♣ J654				
Contract: 3♦ W						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ Q9654	♠ AJ87				1NT
Vul: EW	♥ J7	♥ KQ4	Pass	2♥	3♦	3♠
North HCP: 6	♦ 842	♦ K9	Pass	Pass	4♦	Pass
South HCP: 17	♣ K92	♣ A1076	Pass	4♠	AP	
Contract: 4♠ S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ 43	♠ —				
Vul: NS	♥ AK973	♥ QJ864		1NT	Pass	2♦
North HCP: 15	♦ KJ2	♦ AQ874	3♠	Pass	4♠	AP
South HCP: 10	♣ A54	♣ J72				
Contract: 4♠ W						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ Q1082				1NT
Vul: Both	♥ A9742	♥ KJ65	Pass	2♦	3♦	Pass
North HCP: 7	♦ 43	♦ K102	Pass	X	Pass	3♥
South HCP: 15	♣ 873	♣ AQ	AP			
Contract: 3♥ S						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 206	♠ AK98	West Bids 3♣ if possible.
Dealer: N	♥ AK3	
Vul: None	♦ 76	You bid first.
HCP: 17	♣ K862	

Board: 207	♠ Q95	East Bids 3♦ if possible.
Dealer: S	♥ J9654	
Vul: EW	♦ 4	Partner bids first.
HCP: 5	♣ Q1054	

Board: 208	♠ A932	West Bids 3♦ if possible.
Dealer: N	♥ AK	
Vul: Both	♦ K108	You bid first.
HCP: 17	♣ K1093	

Board: 209	♠ J65	East Bids 3♣ if possible.
Dealer: S	♥ J9753	
Vul: NS	♦ J54	Partner bids first.
HCP: 3	♣ 54	

Board: 210	♠ KQJ9	West Bids 3♥ if possible.
Dealer: N	♥ Q73	
Vul: EW	♦ A95	You bid first.
HCP: 16	♣ A98	

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

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ 72		1NT	Pass	2♦
Vul: None	♥ AK3	♥ QJ742	3♣	Pass	Pass	3♦
North HCP: 17	♦ 76	♦ KQ1053	Pass	4♣ ¹	Pass	4♥
South HCP: 8	♣ K862	♣ 3	AP			
Contract: 4♥ S			1. limit raise or better in ♥			

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ AKJ76				1NT
Vul: EW	♥ J9654	♥ A3	Pass	2♦	3♦	AP
North HCP: 5	♦ 4	♦ A65				
South HCP: 17	♣ Q1054	♣ J82				
Contract: 3♦ E						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ A932	♠ KJ765		1NT	Pass	2♥
Vul: Both	♥ AK	♥ Q10872	3♦	3♠	Pass	4♠
North HCP: 17	♦ K108	♦ —	AP			
South HCP: 8	♣ K1093	♣ Q54				
Contract: 4♠ N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ J65	♠ A1097				1NT
Vul: NS	♥ J9753	♥ A102	Pass	2♦	3♣	AP
North HCP: 3	♦ J54	♦ AK8				
South HCP: 16	♣ 54	♣ J96				
Contract: 3♣ E						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ KQJ9	♠ 107642		1NT	Pass	2♥
Vul: EW	♥ Q73	♥ —	3♥	3♠	AP	
North HCP: 16	♦ A95	♦ J2				
South HCP: 4	♣ A98	♣ QJ10643				
Contract: 3♠ N						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 206	♠ 72	West Bids 3♣ if possible.
Dealer: N	♥ QJ742	
Vul: None	♦ KQ1053	Partner bids first.
HCP: 8	♣ 3	
Board: 207	♠ AKJ76	East Bids 3♦ if possible.
Dealer: S	♥ A3	
Vul: EW	♦ A65	You bid first.
HCP: 17	♣ J82	
Board: 208	♠ KJ765	West Bids 3♦ if possible.
Dealer: N	♥ Q10872	
Vul: Both	♦ —	Partner bids first.
HCP: 8	♣ Q54	
Board: 209	♠ A1097	East Bids 3♣ if possible.
Dealer: S	♥ A102	
Vul: NS	♦ AK8	You bid first.
HCP: 16	♣ J96	
Board: 210	♠ 107642	West Bids 3♥ if possible.
Dealer: N	♥ —	
Vul: EW	♦ J2	Partner bids first.
HCP: 4	♣ QJ10643	

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

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ 72		1NT	Pass	2♦
Vul: None	♥ AK3	♥ QJ742	3♣	Pass	Pass	3♦
North HCP: 17	♦ 76	♦ KQ1053	Pass	4♣ ¹	Pass	4♥
South HCP: 8	♣ K862	♣ 3	AP			
Contract: 4♥ S			1. limit raise or better in ♥			

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ AKJ76				1NT
Vul: EW	♥ J9654	♥ A3	Pass	2♦	3♦	AP
North HCP: 5	♦ 4	♦ A65				
South HCP: 17	♣ Q1054	♣ J82				
Contract: 3♦ E						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ A932	♠ KJ765		1NT	Pass	2♥
Vul: Both	♥ AK	♥ Q10872	3♦	3♠	Pass	4♠
North HCP: 17	♦ K108	♦ —	AP			
South HCP: 8	♣ K1093	♣ Q54				
Contract: 4♠ N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ J65	♠ A1097				1NT
Vul: NS	♥ J9753	♥ A102	Pass	2♦	3♣	AP
North HCP: 3	♦ J54	♦ AK8				
South HCP: 16	♣ 54	♣ J96				
Contract: 3♣ E						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ KQJ9	♠ 107642		1NT	Pass	2♥
Vul: EW	♥ Q73	♥ —	3♥	3♠	AP	
North HCP: 16	♦ A95	♦ J2				
South HCP: 4	♣ A98	♣ QJ10643				
Contract: 3♠ N						

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 211	♠ Q9762	East Bids 3♦ if possible.
Dealer: S	♥ Q6	
Vul: None	♦ 2	Partner bids first.
HCP: 5	♣ J6542	
Board: 212	♠ 653	West Bids 3♥ if possible.
Dealer: N	♥ K986	
Vul: NS	♦ AK4	You bid first.
HCP: 15	♣ KQ6	
Board: 213	♠ AQ1075	East Bids 3♦ if possible.
Dealer: S	♥ 762	
Vul: Both	♦ J53	Partner bids first.
HCP: 8	♣ J4	
Board: 214	♠ A94	West Bids 2♠ if possible.
Dealer: N	♥ AQJ102	
Vul: NS	♦ Q92	You bid first.
HCP: 17	♣ KJ	
Board: 215	♠ 1072	East Bids 3♣ if possible.
Dealer: S	♥ AK985	West Bids 5♣ if possible.
Vul: NS	♦ 8753	
HCP: 7	♣ 5	Partner bids first.

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

Board: 211

Dealer: S

Vul: None

North HCP: 5

South HCP: 15

Contract: 3♦ E

North:

♠ Q9762

♥ Q6

♦ 2

♣ J6542

South:

♠ K53

♥ AKJ42

♦ A4

♣ 1087

West North East South

1NT

Pass 2♥ 3♦ AP

Board: 212

Dealer: N

Vul: NS

North HCP: 15

South HCP: 5

Contract: 3♥ W

North:

♠ 653

♥ K986

♦ AK4

♣ KQ6

South:

♠ KQ872

♥ 1052

♦ 5

♣ 9842

West North East South

1NT Pass 2♥

3♥ AP

Board: 213

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♦ X E

North:

♠ AQ1075

♥ 762

♦ J53

♣ J4

South:

♠ K82

♥ AJ103

♦ 86

♣ AK96

West North East South

1NT

Pass 2♥ 3♦ Pass

Pass X AP

Board: 214

Dealer: N

Vul: NS

North HCP: 17

South HCP: 3

Contract: 3♥ N

North:

♠ A94

♥ AQJ102

♦ Q92

♣ KJ

South:

♠ 1072

♥ K98765

♦ —

♣ 10982

West North East South

1NT Pass 2♦

2♠ 3♥ AP

Board: 215

Dealer: S

Vul: NS

North HCP: 7

South HCP: 16

Contract: 5♣ X E

North:

♠ 1072

♥ AK985

♦ 8753

♣ 5

South:

♠ AKQJ

♥ Q1072

♦ Q62

♣ Q3

West North East South

1NT

Pass 2♦ 3♣ Pass

Pass 3♦ Pass 4♣¹

Pass 4♥ Pass Pass

5♣ X AP

1. limit raise or better in ♥

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 211	♠ K53	East Bids 3♦ if possible.
Dealer: S	♥ AKJ42	
Vul: None	♦ A4	You bid first.
HCP: 15	♣ 1087	
Board: 212	♠ KQ872	West Bids 3♥ if possible.
Dealer: N	♥ 1052	
Vul: NS	♦ 5	Partner bids first.
HCP: 5	♣ 9842	
Board: 213	♠ K82	East Bids 3♦ if possible.
Dealer: S	♥ AJ103	
Vul: Both	♦ 86	You bid first.
HCP: 15	♣ AK96	
Board: 214	♠ 1072	West Bids 2♠ if possible.
Dealer: N	♥ K98765	
Vul: NS	♦ —	Partner bids first.
HCP: 3	♣ 10982	
Board: 215	♠ AKQJ	East Bids 3♣ if possible.
Dealer: S	♥ Q1072	West Bids 5♣ if possible.
Vul: NS	♦ Q62	
HCP: 16	♣ Q3	You bid first.

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

Board: 211

Dealer: S

Vul: None

North HCP: 5

South HCP: 15

Contract: 3♦ E

North:

♠ Q9762

♥ Q6

♦ 2

♣ J6542

South:

♠ K53

♥ AKJ42

♦ A4

♣ 1087

West North East South

1NT

Pass 2♥ 3♦ AP

Board: 212

Dealer: N

Vul: NS

North HCP: 15

South HCP: 5

Contract: 3♥ W

North:

♠ 653

♥ K986

♦ AK4

♣ KQ6

South:

♠ KQ872

♥ 1052

♦ 5

♣ 9842

West North East South

1NT Pass 2♥

3♥ AP

Board: 213

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♦ X E

North:

♠ AQ1075

♥ 762

♦ J53

♣ J4

South:

♠ K82

♥ AJ103

♦ 86

♣ AK96

West North East South

1NT

Pass 2♥ 3♦ Pass

Pass X AP

Board: 214

Dealer: N

Vul: NS

North HCP: 17

South HCP: 3

Contract: 3♥ N

North:

♠ A94

♥ AQJ102

♦ Q92

♣ KJ

South:

♠ 1072

♥ K98765

♦ —

♣ 10982

West North East South

1NT Pass 2♦

2♠ 3♥ AP

Board: 215

Dealer: S

Vul: NS

North HCP: 7

South HCP: 16

Contract: 5♣ X E

North:

♠ 1072

♥ AK985

♦ 8753

♣ 5

South:

♠ AKQJ

♥ Q1072

♦ Q62

♣ Q3

West North East South

1NT

Pass 2♦ 3♣ Pass

Pass 3♦ Pass 4♣¹

Pass 4♥ Pass Pass

5♣ X AP

1. limit raise or better in ♥

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 216 ♠ AJ105
Dealer: N ♥ A875
Vul: NS ♦ AK8
HCP: 16 ♣ 65

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

You bid first.

Board: 217 ♠ 9
Dealer: S ♥ K10542
Vul: Both ♦ 106532
HCP: 3 ♣ 98

East Bids 3♣ if possible.

Partner bids first.

Board: 218 ♠ KJ
Dealer: N ♥ A1074
Vul: None ♦ A974
HCP: 16 ♣ A102

West Bids 3♥ if possible.

You bid first.

Board: 219 ♠ 964
Dealer: S ♥ K9542
Vul: EW ♦ Q94
HCP: 5 ♣ 32

East Bids 2♠ if possible.

Partner bids first.

Board: 220 ♠ A4
Dealer: N ♥ A875
Vul: NS ♦ AK5
HCP: 15 ♣ 10864

West Bids 3♣ if possible.

You bid first.

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

Board: 216
Dealer: N
Vul: NS
North HCP: 16
South HCP: 2
Contract: 3♣ W

North:
♠ AJ105
♥ A875
♦ AK8
♣ 65

South:
♠ 73
♥ 109632
♦ Q973
♣ 87

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

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

Board: 217
Dealer: S
Vul: Both
North HCP: 3
South HCP: 17
Contract: 3♣ E

North:
♠ 9
♥ K10542
♦ 106532
♣ 98

South:
♠ K832
♥ AQ86
♦ AK9
♣ J6

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

Board: 218
Dealer: N
Vul: None
North HCP: 16
South HCP: 5
Contract: 3♥ W

North:
♠ KJ
♥ A1074
♦ A974
♣ A102

South:
♠ 107654
♥ 9
♦ KQ63
♣ 953

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

Board: 219
Dealer: S
Vul: EW
North HCP: 5
South HCP: 16
Contract: 2♠ E

North:
♠ 964
♥ K9542
♦ Q94
♣ 32

South:
♠ J85
♥ AJ
♦ J107
♣ AKQ104

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

Board: 220
Dealer: N
Vul: NS
North HCP: 15
South HCP: 7
Contract: 3♦ S

North:
♠ A4
♥ A875
♦ AK5
♣ 10864

South:
♠ KQ632
♥ 106
♦ J742
♣ J3

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

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 216 ♠ 73
Dealer: N ♥ 109632
Vul: NS ♦ Q973
HCP: 2 ♣ 87

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

Partner bids first.

Board: 217 ♠ K832
Dealer: S ♥ AQ86
Vul: Both ♦ AK9
HCP: 17 ♣ J6

East Bids 3♣ if possible.

You bid first.

Board: 218 ♠ 107654
Dealer: N ♥ 9
Vul: None ♦ KQ63
HCP: 5 ♣ 953

West Bids 3♥ if possible.

Partner bids first.

Board: 219 ♠ J85
Dealer: S ♥ AJ
Vul: EW ♦ J107
HCP: 16 ♣ AKQ104

East Bids 2♠ if possible.

You bid first.

Board: 220 ♠ KQ632
Dealer: N ♥ 106
Vul: NS ♦ J742
HCP: 7 ♣ J3

West Bids 3♣ if possible.

Partner bids first.

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

Board: 216
Dealer: N
Vul: NS
North HCP: 16
South HCP: 2
Contract: 3♣ W

North:
♠ AJ105
♥ A875
♦ AK8
♣ 65

South:
♠ 73
♥ 109632
♦ Q973
♣ 87

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

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

Board: 217
Dealer: S
Vul: Both
North HCP: 3
South HCP: 17
Contract: 3♣ E

North:
♠ 9
♥ K10542
♦ 106532
♣ 98

South:
♠ K832
♥ AQ86
♦ AK9
♣ J6

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

Board: 218
Dealer: N
Vul: None
North HCP: 16
South HCP: 5
Contract: 3♥ W

North:
♠ KJ
♥ A1074
♦ A974
♣ A102

South:
♠ 107654
♥ 9
♦ KQ63
♣ 953

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

Board: 219
Dealer: S
Vul: EW
North HCP: 5
South HCP: 16
Contract: 2♠ E

North:
♠ 964
♥ K9542
♦ Q94
♣ 32

South:
♠ J85
♥ AJ
♦ J107
♣ AKQ104

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

Board: 220
Dealer: N
Vul: NS
North HCP: 15
South HCP: 7
Contract: 3♦ S

North:
♠ A4
♥ A875
♦ AK5
♣ 10864

South:
♠ KQ632
♥ 106
♦ J742
♣ J3

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

North hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 221	♠ 8	East Bids 2♠ if possible.
Dealer: S	♥ 1098652	East Bids 3♠ if possible.
Vul: Both	♦ KQ6	
HCP: 5	♣ 1053	Partner bids first.

Board: 222	♠ AKQJ7	West Bids 3♣ if possible.
Dealer: N	♥ J65	
Vul: NS	♦ A62	You bid first.
HCP: 15	♣ 85	

Board: 223	♠ Q9532	East Bids 3♥ if possible.
Dealer: S	♥ 72	
Vul: NS	♦ A972	Partner bids first.
HCP: 6	♣ 92	

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

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ K43				1NT
Vul: Both	♥ 1098652	♥ AJ73	Pass	2♦	2♠	Pass
North HCP: 5	♦ KQ6	♦ AJ87	Pass	3♥	3♠	AP
South HCP: 15	♣ 1053	♣ Q6				
Contract: 3♠ E						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ7	♠ 3		1NT	Pass	2♦
Vul: NS	♥ J65	♥ KQ1074		AP		
North HCP: 15	♦ A62	♦ J10543	3♣			
South HCP: 6	♣ 85	♣ 96				
Contract: 3♣ W						

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ Q9532	♠ AK106				1NT
Vul: NS	♥ 72	♥ A10	Pass	2♥	3♥	AP
North HCP: 6	♦ A972	♦ KJ108				
South HCP: 15	♣ 92	♣ 654				
Contract: 3♥ E						

South hands (Practice Page)

Opponent overcalls our Stayman/Jacoby bid

Board: 221	♠ K43	East Bids 2♠ if possible.
Dealer: S	♥ AJ73	East Bids 3♠ if possible.
Vul: Both	♦ AJ87	
HCP: 15	♣ Q6	You bid first.

Board: 222	♠ 3	West Bids 3♣ if possible.
Dealer: N	♥ KQ1074	
Vul: NS	♦ J10543	Partner bids first.
HCP: 6	♣ 96	

Board: 223	♠ AK106	East Bids 3♥ if possible.
Dealer: S	♥ A10	
Vul: NS	♦ KJ108	You bid first.
HCP: 15	♣ 654	

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

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ K43				1NT
Vul: Both	♥ 1098652	♥ AJ73	Pass	2♦	2♠	Pass
North HCP: 5	♦ KQ6	♦ AJ87	Pass	3♥	3♠	AP
South HCP: 15	♣ 1053	♣ Q6				
Contract: 3♠ E						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ7	♠ 3		1NT	Pass	2♦
Vul: NS	♥ J65	♥ KQ1074		AP		
North HCP: 15	♦ A62	♦ J10543	3♣			
South HCP: 6	♣ 85	♣ 96				
Contract: 3♣ W						

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ Q9532	♠ AK106				1NT
Vul: NS	♥ 72	♥ A10	Pass	2♥	3♥	AP
North HCP: 6	♦ A972	♦ KJ108				
South HCP: 15	♣ 92	♣ 654				
Contract: 3♥ E						