

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 1	♠ Q9876	East Bids 3♦ if possible.
Dealer: S	♥ Q86	
Vul: NS	♦ 6	Partner bids first.
HCP: 4	♣ 8542	
		West Bids 2♥ if possible.
		East Bids 2NT if possible.
Board: 2	♠ A74	West Bids 3♦ if possible.
Dealer: N	♥ KQ3	West Bids 3♠ if possible.
Vul: EW	♦ K5	East Bids 4♥ if possible.
HCP: 15	♣ K8542	West Bids 4♠ if possible.
		You bid first.
Board: 3	♠ 96542	East Bids 3♥ if possible.
Dealer: S	♥ 5	
Vul: EW	♦ 1054	Partner bids first.
HCP: 0	♣ 10864	
Board: 4	♠ KJ52	West Bids 2NT if possible.
Dealer: N	♥ AK9	
Vul: Both	♦ K3	You bid first.
HCP: 16	♣ Q982	
Board: 5	♠ 107652	East Bids 3♦ if possible.
Dealer: S	♥ A2	
Vul: EW	♦ 52	Partner bids first.
HCP: 4	♣ 9853	
Board: 6	♠ K53	West Bids 2♠ if possible.
Dealer: N	♥ J8	
Vul: NS	♦ AKQ6	You bid first.
HCP: 17	♣ A762	

Opponents Overcall Stayman or Jacoby Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ Q9876	♠ A1052				1NT
Vul: NS	♥ Q86	♥ K432	Pass	2♥	3♦	AP
North HCP: 4	♦ 6	♦ Q5				
South HCP: 16	♣ 8542	♣ AK6				
Contract: 3♦ E						
Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ 93	2♥ ¹	X	2NT ²	2♦
Vul: EW	♥ KQ3	♥ J9854	3♦	Pass	Pass	3♥
North HCP: 15	♦ K5	♦ 742	3♠	Pass	4♥ ³	Pass
South HCP: 5	♣ K8542	♣ A109	4♠	AP		
Contract: 4♠ W						
			1. Michaels Cuebid			
			2. to the partner's longer			
			3. limit raise or better in ♠			
Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 96542	♠ J108				1NT
Vul: EW	♥ 5	♥ J94	Pass	2♥	3♥	AP
North HCP: 0	♦ 1054	♦ KQ86				
South HCP: 15	♣ 10864	♣ AKJ				
Contract: 3♥ E						
Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ KJ52	♠ 108764		1NT	Pass	2♥
Vul: Both	♥ AK9	♥ QJ84	2NT ¹	3♠ ²	AP	
North HCP: 16	♦ K3	♦ Q				
South HCP: 5	♣ Q982	♣ 1073				
Contract: 3♠ N						
			1. Unusual 2NT			
			2. artificial			
Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 107652	♠ AK4				1NT
Vul: EW	♥ A2	♥ Q973	Pass	2♥	3♦	Pass
North HCP: 4	♦ 52	♦ Q93	Pass	XA♠♠	AP	
South HCP: 17	♣ 9853	♣ AQ6				
Contract: 3♦ X E						
Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ Q97642		1NT	Pass	2♥
Vul: NS	♥ J8	♥ 943	2♠ ¹	3♥ ²	Pass	3♠
North HCP: 17	♦ AKQ6	♦ 9543	AP			
South HCP: 2	♣ A762	♣ —				
Contract: 3♠ S						
			1. Michaels Cuebid			
			2. limit raise or better in ♠			

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 1	♠ A1052	East Bids 3♦ if possible.
Dealer: S	♥ K432	
Vul: NS	♦ Q5	You bid first.
HCP: 16	♣ AK6	
		West Bids 2♥ if possible.
		East Bids 2NT if possible.
Board: 2	♠ 93	West Bids 3♦ if possible.
Dealer: N	♥ J9854	West Bids 3♠ if possible.
Vul: EW	♦ 742	East Bids 4♥ if possible.
HCP: 5	♣ A109	West Bids 4♠ if possible.
		Partner bids first.
Board: 3	♠ J108	East Bids 3♥ if possible.
Dealer: S	♥ J94	
Vul: EW	♦ KQ86	You bid first.
HCP: 15	♣ AKJ	
Board: 4	♠ 108764	West Bids 2NT if possible.
Dealer: N	♥ QJ84	
Vul: Both	♦ Q	Partner bids first.
HCP: 5	♣ 1073	
Board: 5	♠ AK4	East Bids 3♦ if possible.
Dealer: S	♥ Q973	
Vul: EW	♦ Q93	You bid first.
HCP: 17	♣ AQ6	
Board: 6	♠ Q97642	West Bids 2♠ if possible.
Dealer: N	♥ 943	
Vul: NS	♦ 9543	Partner bids first.
HCP: 2	♣ —	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ Q9876	♠ A1052				1NT
Vul: NS	♥ Q86	♥ K432	Pass	2♥	3♦	AP
North HCP: 4	♦ 6	♦ Q5				
South HCP: 16	♣ 8542	♣ AK6				
Contract: 3♦ E						
Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ 93		1NT	Pass	2♦
Vul: EW	♥ KQ3	♥ J9854	2♥ ¹	X	2NT ²	Pass
North HCP: 15	♦ K5	♦ 742	3♦	Pass	Pass	3♥
South HCP: 5	♣ K8542	♣ A109	3♠	Pass	4♥ ³	Pass
Contract: 4♠ W			4♣	AP		
			1. Michaels Cuebid			
			2. to the partner's longer			
			3. limit raise or better in ♠			
Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 96542	♠ J108				1NT
Vul: EW	♥ 5	♥ J94	Pass	2♥	3♥	AP
North HCP: 0	♦ 1054	♦ KQ86				
South HCP: 15	♣ 10864	♣ AKJ				
Contract: 3♥ E						
Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ KJ52	♠ 108764		1NT	Pass	2♥
Vul: Both	♥ AK9	♥ QJ84	2NT ¹	3♠ ²	AP	
North HCP: 16	♦ K3	♦ Q	1. Unusual 2NT			
South HCP: 5	♣ Q982	♣ 1073	2. artificial			
Contract: 3♠ N						
Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 107652	♠ AK4				1NT
Vul: EW	♥ A2	♥ Q973	Pass	2♥	3♦	Pass
North HCP: 4	♦ 52	♦ Q93	Pass	2♥	3♦	Pass
South HCP: 17	♣ 9853	♣ AQ6	Pass	XA♠♠	AP	
Contract: 3♦ X E						
Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ Q97642		1NT	Pass	2♥
Vul: NS	♥ J8	♥ 943	2♠ ¹	3♥ ²	Pass	3♠
North HCP: 17	♦ AKQ6	♦ 9543	AP			
South HCP: 2	♣ A762	♣ —	1. Michaels Cuebid			
Contract: 3♠ S			2. limit raise or better in ♠			

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 7	♠ QJ852	East Bids 3♣ if possible.
Dealer: S	♥ Q876	
Vul: None	♦ J8	Partner bids first.
HCP: 6	♣ 94	

Board: 8	♠ K876	West Bids 3♣ if possible.
Dealer: N	♥ A9	
Vul: NS	♦ KQ43	You bid first.
HCP: 15	♣ K98	

Board: 9	♠ J	East Bids 4♠ if possible.
Dealer: S	♥ J87652	
Vul: EW	♦ J2	Partner bids first.
HCP: 3	♣ 10542	

Board: 10	♠ K83	West Bids 2♠ if possible.
Dealer: N	♥ Q932	West Bids 3♠ if possible.
Vul: EW	♦ AQ	East Bids 4♠ if possible.
HCP: 17	♣ AQ109	You bid first.

Board: 11	♠ 64	East Bids 4NT if possible.
Dealer: S	♥ Q9876	West Bids 5♣ if possible.
Vul: None	♦ A753	
HCP: 6	♣ 94	Partner bids first.

Board: 12	♠ K863	West Bids 2♠ if possible.
Dealer: N	♥ K74	
Vul: EW	♦ AKQ	You bid first.
HCP: 17	♣ Q109	

Opponents Overcall Stayman or Jacoby Both hands (Answers Page)

Board: 7	North:	South:				
Dealer: S	♠ QJ852	♠ AK9	West	North	East	South
Vul: None	♥ Q876	♥ KJ5				INT
North HCP: 6	♦ J8	♦ K10752	Pass	2♥	3♣	AP
South HCP: 15	♣ 94	♣ J5				
Contract: 3♣ E						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ K876	♠ QJ9543		1NT	Pass	2♥
Vul: NS	♥ A9	♥ K2				
North HCP: 15	♦ KQ43	♦ J105	3♣	3♠	AP	
South HCP: 7	♣ K98	♣ 75				
Contract: 3♠ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ 763				1NT
Vul: EW	♥ J87652	♥ AKQ10	Pass	2♦	4♣	5♥
North HCP: 3	♦ J2	♦ A87	AP			
South HCP: 17	♣ 10542	♣ KJ3				
Contract: 5♥ S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ 2		1NT	Pass	2♦
Vul: EW	♥ Q932	♥ K8764	2♠	3♥	Pass	Pass
North HCP: 17	♦ AQ	♦ 10842	3♠	4♥	4♠	AP
South HCP: 3	♣ AQ109	♣ 864				
Contract: 4♠ W						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ KQ1098				1NT
Vul: None	♥ Q9876	♥ AJ2	Pass	2♦	4NT ¹	Pass
North HCP: 6	♦ A753	♦ K9	5♣	Pass	Pass ²	Pass
South HCP: 15	♣ 94	♣ Q63				
Contract: 5♣ W			1. Unusual 4NT			
			2. bidable suit			

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ K863	♠ Q97542		1NT	Pass	2♥
Vul: EW	♥ K74	♥ Q952	2♠ ¹	3♣	Pass	4♠
North HCP: 17	♦ AKQ	♦ 103	AP			
South HCP: 4	♣ Q109	♣ 6	1. Michaels Cuebid			
Contract: 4♠ N						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 7	♠ AK9	East Bids 3♣ if possible.
Dealer: S	♥ KJ5	
Vul: None	♦ K10752	You bid first.
HCP: 15	♣ J5	

Board: 8	♠ QJ9543	West Bids 3♣ if possible.
Dealer: N	♥ K2	
Vul: NS	♦ J105	Partner bids first.
HCP: 7	♣ 75	

Board: 9	♠ 763	East Bids 4♠ if possible.
Dealer: S	♥ AKQ10	
Vul: EW	♦ A87	You bid first.
HCP: 17	♣ KJ3	

Board: 10	♠ 2	West Bids 2♠ if possible.
Dealer: N	♥ K8764	West Bids 3♠ if possible.
Vul: EW	♦ 10842	East Bids 4♠ if possible.
HCP: 3	♣ 864	Partner bids first.

Board: 11	♠ KQ1098	East Bids 4NT if possible.
Dealer: S	♥ AJ2	West Bids 5♣ if possible.
Vul: None	♦ K9	
HCP: 15	♣ Q63	You bid first.

Board: 12	♠ Q97542	West Bids 2♠ if possible.
Dealer: N	♥ Q952	
Vul: EW	♦ 103	Partner bids first.
HCP: 4	♣ 6	

Opponents Overcall Stayman or Jacoby Both hands (Answers Page)

Board: 7	North:	South:				
Dealer: S	♠ QJ852	♠ AK9	West	North	East	South
Vul: None	♥ Q876	♥ KJ5				INT
North HCP: 6	♦ J8	♦ K10752	Pass	2♥	3♣	AP
South HCP: 15	♣ 94	♣ J5				
Contract: 3♣ E						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ K876	♠ QJ9543		1NT	Pass	2♥
Vul: NS	♥ A9	♥ K2				
North HCP: 15	♦ KQ43	♦ J105	3♣	3♠	AP	
South HCP: 7	♣ K98	♣ 75				
Contract: 3♠ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ 763				1NT
Vul: EW	♥ J87652	♥ AKQ10	Pass	2♦	4♣	5♥
North HCP: 3	♦ J2	♦ A87	AP			
South HCP: 17	♣ 10542	♣ KJ3				
Contract: 5♥ S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ 2		1NT	Pass	2♦
Vul: EW	♥ Q932	♥ K8764	2♠	3♥	Pass	Pass
North HCP: 17	♦ AQ	♦ 10842	3♠	4♥	4♠	AP
South HCP: 3	♣ AQ109	♣ 864				
Contract: 4♠ W						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ KQ1098				1NT
Vul: None	♥ Q9876	♥ AJ2	Pass	2♦	4NT ¹	Pass
North HCP: 6	♦ A753	♦ K9	5♣	Pass	Pass ²	Pass
South HCP: 15	♣ 94	♣ Q63				
Contract: 5♣ W			1. Unusual 4NT			
			2. bidable suit			

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ K863	♠ Q97542		1NT	Pass	2♥
Vul: EW	♥ K74	♥ Q952	2♠ ¹	3♣	Pass	4♠
North HCP: 17	♦ AKQ	♦ 103	AP			
South HCP: 4	♣ Q109	♣ 6	1. Michaels Cuebid			
Contract: 4♠ N						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 13	♠ 97643	East Bids 4NT if possible.
Dealer: S	♥ K864	West Bids 5♦ if possible.
Vul: NS	♦ 43	
HCP: 3	♣ 93	Partner bids first.

Board: 14	♠ QJ3	West Bids 3♣ if possible.
Dealer: N	♥ AKQ62	East Bids 3NT if possible.
Vul: Both	♦ QJ9	
HCP: 15	♣ 105	You bid first.

Board: 15	♠ 84	East Bids 3♣ if possible.
Dealer: S	♥ J9863	East Bids 3♠ if possible.
Vul: NS	♦ J53	West Bids 4♠ if possible.
HCP: 2	♣ 652	Partner bids first.

Board: 16	♠ A8	West Bids 3♠ if possible.
Dealer: N	♥ 862	
Vul: Both	♦ AQJ2	You bid first.
HCP: 15	♣ A873	

Board: 17	♠ 86	East Bids 3♦ if possible.
Dealer: S	♥ J9765	
Vul: NS	♦ —	Partner bids first.
HCP: 2	♣ J109743	

Board: 18	♠ A643	West Bids 4♣ if possible.
Dealer: N	♥ A102	
Vul: EW	♦ AK104	You bid first.
HCP: 15	♣ 108	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 97643	♠ KQ1085				1NT
Vul: NS	♥ K864	♥ AQ2	Pass	2♥	4NT ¹	Pass
North HCP: 3	♦ 43	♦ J2	5♦	Pass	Pass ²	Pass
South HCP: 16	♣ 93	♣ A76	1. Unusual 4NT			
Contract: 5♦ W			2. bidable suit			

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ QJ3	♠ 76542				
Vul: Both	♥ AKQ62	♥ 1073		1NT	Pass	2♥
North HCP: 15	♦ QJ9	♦ 653	3♣	Pass	3NT	AP
South HCP: 1	♣ 105	♣ J3				
Contract: 3N E						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ Q105				1NT
Vul: NS	♥ J9863	♥ AKQ75	Pass	2♦	3♣	3♥
North HCP: 2	♦ J53	♦ 1062	Pass	Pass	3♠	Pass
South HCP: 15	♣ 652	♣ A8	4♠	AP		
Contract: 4♠ E						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ 1054				
Vul: Both	♥ 862	♥ AK10953		1NT	Pass	2♦
North HCP: 15	♦ AQJ2	♦ 63	3♠	Pass	Pass	4♥
South HCP: 7	♣ A873	♣ 62	AP			
Contract: 4♥ S						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ J94				
Vul: NS	♥ J9765	♥ K3				1NT
North HCP: 2	♦ —	♦ K954	Pass	2♦	3♦	AP
South HCP: 16	♣ J109743	♣ AKQ6				
Contract: 3♦ E						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ A643	♠ 8				
Vul: EW	♥ A102	♥ KQJ64		1NT	Pass	2♦
North HCP: 15	♦ AK104	♦ Q9875	4♣	Pass	Pass	4♦
South HCP: 10	♣ 108	♣ Q3	Pass	4♥	AP	
Contract: 4♥ N						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 13	♠ KQ1085	East Bids 4NT if possible.
Dealer: S	♥ AQ2	West Bids 5♦ if possible.
Vul: NS	♦ J2	
HCP: 16	♣ A76	You bid first.

Board: 14	♠ 76542	West Bids 3♣ if possible.
Dealer: N	♥ 1073	East Bids 3NT if possible.
Vul: Both	♦ 653	
HCP: 1	♣ J3	Partner bids first.

Board: 15	♠ Q105	East Bids 3♣ if possible.
Dealer: S	♥ AKQ75	East Bids 3♠ if possible.
Vul: NS	♦ 1062	West Bids 4♠ if possible.
HCP: 15	♣ A8	You bid first.

Board: 16	♠ 1054	West Bids 3♠ if possible.
Dealer: N	♥ AK10953	
Vul: Both	♦ 63	Partner bids first.
HCP: 7	♣ 62	

Board: 17	♠ J94	East Bids 3♦ if possible.
Dealer: S	♥ K3	
Vul: NS	♦ K954	You bid first.
HCP: 16	♣ AKQ6	

Board: 18	♠ 8	West Bids 4♣ if possible.
Dealer: N	♥ KQJ64	
Vul: EW	♦ Q9875	Partner bids first.
HCP: 10	♣ Q3	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 97643	♠ KQ1085				1NT
Vul: NS	♥ K864	♥ AQ2	Pass	2♥	4NT ¹	Pass
North HCP: 3	♦ 43	♦ J2	5♦	Pass	Pass ²	Pass
South HCP: 16	♣ 93	♣ A76				
Contract: 5♦ W						

1. Unusual 4NT
2. bidable suit

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ QJ3	♠ 76542				
Vul: Both	♥ AKQ62	♥ 1073		1NT	Pass	2♥
North HCP: 15	♦ QJ9	♦ 653	3♣	Pass	3NT	AP
South HCP: 1	♣ 105	♣ J3				
Contract: 3N E						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ Q105				1NT
Vul: NS	♥ J9863	♥ AKQ75	Pass	2♦	3♣	3♥
North HCP: 2	♦ J53	♦ 1062	Pass	Pass	3♠	Pass
South HCP: 15	♣ 652	♣ A8	4♠	AP		
Contract: 4♠ E						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ 1054				
Vul: Both	♥ 862	♥ AK10953		1NT	Pass	2♦
North HCP: 15	♦ AQJ2	♦ 63	3♠	Pass	Pass	4♥
South HCP: 7	♣ A873	♣ 62	AP			
Contract: 4♥ S						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ J94				
Vul: NS	♥ J9765	♥ K3				1NT
North HCP: 2	♦ —	♦ K954	Pass	2♦	3♦	AP
South HCP: 16	♣ J109743	♣ AKQ6				
Contract: 3♦ E						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ A643	♠ 8				
Vul: EW	♥ A102	♥ KQJ64		1NT	Pass	2♦
North HCP: 15	♦ AK104	♦ Q9875	4♣	Pass	Pass	4♦
South HCP: 10	♣ 108	♣ Q3	Pass	4♥	AP	
Contract: 4♥ N						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 19	♠ J75	East Bids 3♣ if possible.
Dealer: S	♥ Q97543	
Vul: EW	♦ 9542	Partner bids first.
HCP: 3	♣ —	
Board: 20	♠ A10	West Bids 3♥ if possible.
Dealer: N	♥ 842	
Vul: None	♦ AK108	You bid first.
HCP: 17	♣ AQ75	
Board: 21	♠ A6532	East Bids 3♦ if possible.
Dealer: S	♥ 942	
Vul: NS	♦ 1084	Partner bids first.
HCP: 4	♣ 32	
Board: 22	♠ KQ8	West Bids 3♦ if possible.
Dealer: N	♥ AQ75	
Vul: Both	♦ 654	You bid first.
HCP: 15	♣ A86	
Board: 23	♠ 987653	East Bids 3♦ if possible.
Dealer: S	♥ 53	
Vul: NS	♦ 97	Partner bids first.
HCP: 0	♣ 953	
Board: 24	♠ AK76	West Bids 3♦ if possible.
Dealer: N	♥ Q93	West Doubles 4♠ if possible.
Vul: EW	♦ J54	
HCP: 15	♣ KQ3	You bid first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ J75	♠ AQ3				1NT
Vul: EW	♥ Q97543	♥ K2	Pass	2♦	3♣	Pass
North HCP: 3	♦ 9542	♦ QJ7	Pass	3♥	AP	
South HCP: 15	♣ —	♣ K10842				
Contract: 3♥ N						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ KJ9876				
Vul: None	♥ 842	♥ J65		1NT	Pass	2♥
North HCP: 17	♦ AK108	♦ 754	3♥	Pass	Pass	3♠
South HCP: 5	♣ AQ75	♣ 9	AP			
Contract: 3♠ S						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ A6532	♠ KQ107				
Vul: NS	♥ 942	♥ AJ103				1NT
North HCP: 4	♦ 1084	♦ J6	Pass	2♥	3♦	AP
South HCP: 15	♣ 32	♣ A85				
Contract: 3♦ E						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ J10963				
Vul: Both	♥ AQ75	♥ 943		1NT	Pass	2♥
North HCP: 15	♦ 654	♦ A3	3♦	AP		
South HCP: 5	♣ A86	♣ 532				
Contract: 3♦ W						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 987653	♠ AQ102				
Vul: NS	♥ 53	♥ KJ92				1NT
North HCP: 0	♦ 97	♦ 1053	Pass	2♥	3♦	3♠
South HCP: 16	♣ 953	♣ AQ	AP			
Contract: 3♠ S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AK76	♠ Q9543				
Vul: EW	♥ Q93	♥ K86		1NT	Pass	2♥
North HCP: 15	♦ J54	♦ 10	3♦	3♠	Pass	4♠
South HCP: 9	♣ KQ3	♣ A854	X	AP		
Contract: 4♠X N						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 19	♠ AQ3	East Bids 3♣ if possible.
Dealer: S	♥ K2	
Vul: EW	♦ QJ7	You bid first.
HCP: 15	♣ K10842	
Board: 20	♠ KJ9876	West Bids 3♥ if possible.
Dealer: N	♥ J65	
Vul: None	♦ 754	Partner bids first.
HCP: 5	♣ 9	
Board: 21	♠ KQ107	East Bids 3♦ if possible.
Dealer: S	♥ AJ103	
Vul: NS	♦ J6	You bid first.
HCP: 15	♣ A85	
Board: 22	♠ J10963	West Bids 3♦ if possible.
Dealer: N	♥ 943	
Vul: Both	♦ A3	Partner bids first.
HCP: 5	♣ 532	
Board: 23	♠ AQ102	East Bids 3♦ if possible.
Dealer: S	♥ KJ92	
Vul: NS	♦ 1053	You bid first.
HCP: 16	♣ AQ	
Board: 24	♠ Q9543	West Bids 3♦ if possible.
Dealer: N	♥ K86	West Doubles 4♠ if possible.
Vul: EW	♦ 10	
HCP: 9	♣ A854	Partner bids first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ J75	♠ AQ3				1NT
Vul: EW	♥ Q97543	♥ K2	Pass	2♦	3♣	Pass
North HCP: 3	♦ 9542	♦ QJ7	Pass	3♥	AP	
South HCP: 15	♣ —	♣ K10842				
Contract: 3♥ N						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ KJ9876				
Vul: None	♥ 842	♥ J65		1NT	Pass	2♥
North HCP: 17	♦ AK108	♦ 754	3♥	Pass	Pass	3♠
South HCP: 5	♣ AQ75	♣ 9	AP			
Contract: 3♠ S						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ A6532	♠ KQ107				
Vul: NS	♥ 942	♥ AJ103				1NT
North HCP: 4	♦ 1084	♦ J6	Pass	2♥	3♦	AP
South HCP: 15	♣ 32	♣ A85				
Contract: 3♦ E						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ J10963				
Vul: Both	♥ AQ75	♥ 943		1NT	Pass	2♥
North HCP: 15	♦ 654	♦ A3	3♦	AP		
South HCP: 5	♣ A86	♣ 532				
Contract: 3♦ W						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 987653	♠ AQ102				
Vul: NS	♥ 53	♥ KJ92				1NT
North HCP: 0	♦ 97	♦ 1053	Pass	2♥	3♦	3♠
South HCP: 16	♣ 953	♣ AQ	AP			
Contract: 3♠ S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AK76	♠ Q9543				
Vul: EW	♥ Q93	♥ K86		1NT	Pass	2♥
North HCP: 15	♦ J54	♦ 10	3♦	3♠	Pass	4♠
South HCP: 9	♣ KQ3	♣ A854	X	AP		
Contract: 4♠X N						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 25	♠ 9853	East Bids 3♦ if possible.
Dealer: S	♥ K8732	
Vul: None	♦ 7	Partner bids first.
HCP: 8	♣ KQ10	

Board: 26	♠ A85	West Bids 3♦ if possible.
Dealer: N	♥ AQJ	
Vul: EW	♦ 75	You bid first.
HCP: 15	♣ KJ1042	

Board: 27	♠ 72	East Bids 2♠ if possible.
Dealer: S	♥ KJ10632	
Vul: EW	♦ J52	Partner bids first.
HCP: 5	♣ 108	

Board: 28	♠ AQJ	West Bids 3♣ if possible.
Dealer: N	♥ QJ103	
Vul: EW	♦ Q62	You bid first.
HCP: 15	♣ K72	

Board: 29	♠ QJ873	East Bids 3♣ if possible.
Dealer: S	♥ 109	
Vul: None	♦ 10952	Partner bids first.
HCP: 3	♣ 84	

Board: 30	♠ A72	West Bids 3♦ if possible.
Dealer: N	♥ AKJ4	
Vul: EW	♦ Q105	You bid first.
HCP: 15	♣ J96	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 9853	♠ AKQJ7				1NT
Vul: None	♥ K8732	♥ Q96				
North HCP: 8	♦ 7	♦ K2	Pass	2♦	3♦	AP
South HCP: 15	♣ KQ10	♣ 986				
Contract: 3♦ E						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ A85	♠ 109642				
Vul: EW	♥ AQJ	♥ 974		1NT	Pass	2♥
North HCP: 15	♦ 75	♦ 83	3♦	AP		
South HCP: 0	♣ KJ1042	♣ 853				
Contract: 3♦ W						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ Q105				1NT
Vul: EW	♥ KJ10632	♥ A85				
North HCP: 5	♦ J52	♦ AQ8	Pass	2♦	2♠	Pass
South HCP: 16	♣ 108	♣ A762	Pass	3♥	AP	
Contract: 3♥ N						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 98642				
Vul: EW	♥ QJ103	♥ 864		1NT	Pass	2♥
North HCP: 15	♦ Q62	♦ J974	3♣	AP		
South HCP: 1	♣ K72	♣ 9				
Contract: 3♣ W						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ QJ873	♠ K5				1NT
Vul: None	♥ 109	♥ AK843				
North HCP: 3	♦ 10952	♦ Q86	Pass	2♥	3♣	AP
South HCP: 16	♣ 84	♣ A103				
Contract: 3♣ E						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ 103				
Vul: EW	♥ AKJ4	♥ Q98752		1NT	Pass	2♦
North HCP: 15	♦ Q105	♦ 42	3♦	3♥	AP	
South HCP: 2	♣ J96	♣ 742				
Contract: 3♥ N						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 25	♠ AKQJ7	East Bids 3♦ if possible.
Dealer: S	♥ Q96	
Vul: None	♦ K2	You bid first.
HCP: 15	♣ 986	

Board: 26	♠ 109642	West Bids 3♦ if possible.
Dealer: N	♥ 974	
Vul: EW	♦ 83	Partner bids first.
HCP: 0	♣ 853	

Board: 27	♠ Q105	East Bids 2♠ if possible.
Dealer: S	♥ A85	
Vul: EW	♦ AQ8	You bid first.
HCP: 16	♣ A762	

Board: 28	♠ 98642	West Bids 3♣ if possible.
Dealer: N	♥ 864	
Vul: EW	♦ J974	Partner bids first.
HCP: 1	♣ 9	

Board: 29	♠ K5	East Bids 3♣ if possible.
Dealer: S	♥ AK843	
Vul: None	♦ Q86	You bid first.
HCP: 16	♣ A103	

Board: 30	♠ 103	West Bids 3♦ if possible.
Dealer: N	♥ Q98752	
Vul: EW	♦ 42	Partner bids first.
HCP: 2	♣ 742	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 9853	♠ AKQJ7				1NT
Vul: None	♥ K8732	♥ Q96				
North HCP: 8	♦ 7	♦ K2	Pass	2♦	3♦	AP
South HCP: 15	♣ KQ10	♣ 986				
Contract: 3♦ E						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ A85	♠ 109642				
Vul: EW	♥ AQJ	♥ 974		1NT	Pass	2♥
North HCP: 15	♦ 75	♦ 83	3♦	AP		
South HCP: 0	♣ KJ1042	♣ 853				
Contract: 3♦ W						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ Q105				1NT
Vul: EW	♥ KJ10632	♥ A85				
North HCP: 5	♦ J52	♦ AQ8	Pass	2♦	2♠	Pass
South HCP: 16	♣ 108	♣ A762	Pass	3♥	AP	
Contract: 3♥ N						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 98642				
Vul: EW	♥ QJ103	♥ 864		1NT	Pass	2♥
North HCP: 15	♦ Q62	♦ J974	3♣	AP		
South HCP: 1	♣ K72	♣ 9				
Contract: 3♣ W						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ QJ873	♠ K5				1NT
Vul: None	♥ 109	♥ AK843				
North HCP: 3	♦ 10952	♦ Q86	Pass	2♥	3♣	AP
South HCP: 16	♣ 84	♣ A103				
Contract: 3♣ E						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ 103				
Vul: EW	♥ AKJ4	♥ Q98752		1NT	Pass	2♦
North HCP: 15	♦ Q105	♦ 42	3♦	3♥	AP	
South HCP: 2	♣ J96	♣ 742				
Contract: 3♥ N						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 31	♠ KQ	East Bids 3♣ if possible.
Dealer: S	♥ J9752	
Vul: None	♦ J973	Partner bids first.
HCP: 7	♣ 72	

Board: 32	♠ Q953	West Bids 2♠ if possible.
Dealer: N	♥ AK8	
Vul: EW	♦ A1096	You bid first.
HCP: 15	♣ Q4	

Board: 33	♠ 107642	East Bids 3♥ if possible.
Dealer: S	♥ Q83	
Vul: Both	♦ K6	Partner bids first.
HCP: 7	♣ Q87	

Board: 34	♠ AKQ7	West Bids 3♣ if possible.
Dealer: N	♥ K75	
Vul: Both	♦ K965	You bid first.
HCP: 16	♣ J9	

Board: 35	♠ 752	East Bids 3♦ if possible.
Dealer: S	♥ J10653	
Vul: EW	♦ K	Partner bids first.
HCP: 6	♣ Q742	

Board: 36	♠ Q96	West Bids 3♦ if possible.
Dealer: N	♥ AK752	
Vul: Both	♦ Q4	You bid first.
HCP: 16	♣ KQ10	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ A10763				1NT
Vul: None	♥ J9752	♥ AK8	Pass	2♦	3♣	Pass
North HCP: 7	♦ J973	♦ A82	Pass	3♦	Pass	4♣ ¹
South HCP: 17	♣ 72	♣ Q9	Pass	4♥	AP	
Contract: 4♥ N			1. limit raise or better in ♥			

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ Q953	♠ 82		1NT	Pass	2♦
Vul: EW	♥ AK8	♥ Q10753	2♣	Pass	Pass	3♣
North HCP: 15	♦ A1096	♦ 2	Pass	3♥	AP	
South HCP: 6	♣ Q4	♣ A10762				
Contract: 3♥ N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 107642	♠ AKQJ8				1NT
Vul: Both	♥ Q83	♥ 97	Pass	2♥	3♥	Pass
North HCP: 7	♦ K6	♦ J52	Pass	XA♠♠	Pass	3♠
South HCP: 15	♣ Q87	♣ A42	AP			
Contract: 3♠ S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ 543		1NT	Pass	2♦
Vul: Both	♥ K75	♥ Q8632	3♣	Pass	Pass	3♦
North HCP: 16	♦ K965	♦ AQ42	AP			
South HCP: 8	♣ J9	♣ 2				
Contract: 3♦ S						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ AKJ8				1NT
Vul: EW	♥ J10653	♥ 94				
North HCP: 6	♦ K	♦ 754	Pass	2♦	3♦	AP
South HCP: 15	♣ Q742	♣ AK105				
Contract: 3♦ E						

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ Q96	♠ 108732		1NT	Pass	2♥
Vul: Both	♥ AK752	♥ J986				
North HCP: 16	♦ Q4	♦ 2	3♦	AP		
South HCP: 5	♣ KQ10	♣ A65				
Contract: 3♦ W						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 31	♠ A10763	East Bids 3♣ if possible.
Dealer: S	♥ AK8	
Vul: None	♦ A82	You bid first.
HCP: 17	♣ Q9	

Board: 32	♠ 82	West Bids 2♠ if possible.
Dealer: N	♥ Q10753	
Vul: EW	♦ 2	Partner bids first.
HCP: 6	♣ A10762	

Board: 33	♠ AKQJ8	East Bids 3♥ if possible.
Dealer: S	♥ 97	
Vul: Both	♦ J52	You bid first.
HCP: 15	♣ A42	

Board: 34	♠ 543	West Bids 3♣ if possible.
Dealer: N	♥ Q8632	
Vul: Both	♦ AQ42	Partner bids first.
HCP: 8	♣ 2	

Board: 35	♠ AKJ8	East Bids 3♦ if possible.
Dealer: S	♥ 94	
Vul: EW	♦ 754	You bid first.
HCP: 15	♣ AK105	

Board: 36	♠ 108732	West Bids 3♦ if possible.
Dealer: N	♥ J986	
Vul: Both	♦ 2	Partner bids first.
HCP: 5	♣ A65	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ A10763				1NT
Vul: None	♥ J9752	♥ AK8	Pass	2♦	3♣	Pass
North HCP: 7	♦ J973	♦ A82	Pass	3♦	Pass	4♣ ¹
South HCP: 17	♣ 72	♣ Q9	Pass	4♥	AP	
Contract: 4♥ N			1. limit raise or better in ♥			

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ Q953	♠ 82		1NT	Pass	2♦
Vul: EW	♥ AK8	♥ Q10753	2♣	Pass	Pass	3♣
North HCP: 15	♦ A1096	♦ 2	Pass	3♥	AP	
South HCP: 6	♣ Q4	♣ A10762				
Contract: 3♥ N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 107642	♠ AKQJ8				1NT
Vul: Both	♥ Q83	♥ 97	Pass	2♥	3♥	Pass
North HCP: 7	♦ K6	♦ J52	Pass	XA♠♠	Pass	3♠
South HCP: 15	♣ Q87	♣ A42	AP			
Contract: 3♠ S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ 543		1NT	Pass	2♦
Vul: Both	♥ K75	♥ Q8632	3♣	Pass	Pass	3♦
North HCP: 16	♦ K965	♦ AQ42	AP			
South HCP: 8	♣ J9	♣ 2				
Contract: 3♦ S						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ AKJ8				1NT
Vul: EW	♥ J10653	♥ 94				
North HCP: 6	♦ K	♦ 754	Pass	2♦	3♦	AP
South HCP: 15	♣ Q742	♣ AK105				
Contract: 3♦ E						

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ Q96	♠ 108732		1NT	Pass	2♥
Vul: Both	♥ AK752	♥ J986				
North HCP: 16	♦ Q4	♦ 2	3♦	AP		
South HCP: 5	♣ KQ10	♣ A65				
Contract: 3♦ W						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 37	♠ 108432	East Bids 3♥ if possible.
Dealer: S	♥ 53	
Vul: EW	♦ 93	Partner bids first.
HCP: 0	♣ 7642	
Board: 38	♠ AJ842	West Bids 3♣ if possible.
Dealer: N	♥ AJ3	
Vul: EW	♦ Q7	You bid first.
HCP: 16	♣ A103	
Board: 39	♠ QJ9853	East Bids 3♥ if possible.
Dealer: S	♥ 5	
Vul: None	♦ Q72	Partner bids first.
HCP: 8	♣ K42	
Board: 40	♠ A7	West Bids 3♣ if possible.
Dealer: N	♥ A853	East Bids XA♠♠ if possible.
Vul: NS	♦ A943	
HCP: 16	♣ A72	You bid first.
Board: 41	♠ J7652	East Bids 3♣ if possible.
Dealer: S	♥ Q4	
Vul: None	♦ Q85	Partner bids first.
HCP: 5	♣ 632	
Board: 42	♠ K83	West Bids 2♠ if possible.
Dealer: N	♥ A5	West Bids 3♠ if possible.
Vul: EW	♦ KQJ52	
HCP: 16	♣ QJ9	You bid first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 108432	♠ AQ				1NT
Vul: EW	♥ 53	♥ 974				
North HCP: 0	♦ 93	♦ AK765	Pass	2♥	3♥	AP
South HCP: 17	♣ 7642	♣ A95				
Contract: 3♥ E						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AJ842	♠ Q9		1NT	Pass	2♦
Vul: EW	♥ AJ3	♥ KQ872	3♣	Pass	Pass	3♦
North HCP: 16	♦ Q7	♦ J9864	Pass	3♥	AP	
South HCP: 8	♣ A103	♣ 4				
Contract: 3♥ N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ QJ9853	♠ A76				1NT
Vul: None	♥ 5	♥ K8	Pass	2♥	3♥	Pass
North HCP: 8	♦ Q72	♦ A1084	Pass	4♠	AP	
South HCP: 15	♣ K42	♣ A876				
Contract: 4♠ N						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ J1062		1NT	Pass	2♦
Vul: NS	♥ A853	♥ K10642	3♣	3♥	Pass	4♥
North HCP: 16	♦ A943	♦ J2	Pass	Pass	XA♠♠	AP
South HCP: 5	♣ A72	♣ 64				
Contract: 4♥X N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ J7652	♠ AQ3				1NT
Vul: None	♥ Q4	♥ A652				
North HCP: 5	♦ Q85	♦ K1092	Pass	2♥	3♣	AP
South HCP: 16	♣ 632	♣ K10				
Contract: 3♣ E						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ 9		1NT	Pass	2♦
Vul: EW	♥ A5	♥ Q10863	2♠	Pass	Pass	3♣
North HCP: 16	♦ KQJ52	♦ A63	3♠	AP		
South HCP: 6	♣ QJ9	♣ 8632				
Contract: 3♠ W						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 37	♠ AQ	East Bids 3♥ if possible.
Dealer: S	♥ 974	
Vul: EW	♦ AK765	You bid first.
HCP: 17	♣ A95	
Board: 38	♠ Q9	West Bids 3♣ if possible.
Dealer: N	♥ KQ872	
Vul: EW	♦ J9864	Partner bids first.
HCP: 8	♣ 4	
Board: 39	♠ A76	East Bids 3♥ if possible.
Dealer: S	♥ K8	
Vul: None	♦ A1084	You bid first.
HCP: 15	♣ A876	
Board: 40	♠ J1062	West Bids 3♣ if possible.
Dealer: N	♥ K10642	East Bids XA♠♠ if possible.
Vul: NS	♦ J2	
HCP: 5	♣ 64	Partner bids first.
Board: 41	♠ AQ3	East Bids 3♣ if possible.
Dealer: S	♥ A652	
Vul: None	♦ K1092	You bid first.
HCP: 16	♣ K10	
Board: 42	♠ 9	West Bids 2♠ if possible.
Dealer: N	♥ Q10863	West Bids 3♠ if possible.
Vul: EW	♦ A63	
HCP: 6	♣ 8632	Partner bids first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 108432	♠ AQ				1NT
Vul: EW	♥ 53	♥ 974				
North HCP: 0	♦ 93	♦ AK765	Pass	2♥	3♥	AP
South HCP: 17	♣ 7642	♣ A95				
Contract: 3♥ E						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AJ842	♠ Q9		1NT	Pass	2♦
Vul: EW	♥ AJ3	♥ KQ872	3♣	Pass	Pass	3♦
North HCP: 16	♦ Q7	♦ J9864	Pass	3♥	AP	
South HCP: 8	♣ A103	♣ 4				
Contract: 3♥ N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ QJ9853	♠ A76				1NT
Vul: None	♥ 5	♥ K8	Pass	2♥	3♥	Pass
North HCP: 8	♦ Q72	♦ A1084	Pass	4♠	AP	
South HCP: 15	♣ K42	♣ A876				
Contract: 4♠ N						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ J1062		1NT	Pass	2♦
Vul: NS	♥ A853	♥ K10642	3♣	3♥	Pass	4♥
North HCP: 16	♦ A943	♦ J2	Pass	Pass	XA♠♠	AP
South HCP: 5	♣ A72	♣ 64				
Contract: 4♥X N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ J7652	♠ AQ3				1NT
Vul: None	♥ Q4	♥ A652				
North HCP: 5	♦ Q85	♦ K1092	Pass	2♥	3♣	AP
South HCP: 16	♣ 632	♣ K10				
Contract: 3♣ E						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ 9		1NT	Pass	2♦
Vul: EW	♥ A5	♥ Q10863	2♠	Pass	Pass	3♣
North HCP: 16	♦ KQJ52	♦ A63	3♠	AP		
South HCP: 6	♣ QJ9	♣ 8632				
Contract: 3♠ W						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 43	♠ J3	East Bids 3♦ if possible.
Dealer: S	♥ A65432	
Vul: EW	♦ 107	Partner bids first.
HCP: 6	♣ J86	
Board: 44	♠ J6	West Bids 4♠ if possible.
Dealer: N	♥ AK865	
Vul: Both	♦ AJ7	You bid first.
HCP: 16	♣ K86	
Board: 45	♠ 72	East Bids 2♠ if possible.
Dealer: S	♥ 98742	West Bids 2NT if possible.
Vul: EW	♦ 92	East Bids 3♠ if possible.
HCP: 0	♣ 9862	West Bids 4♥ if possible.
		East Bids 4♠ if possible.
		Partner bids first.
Board: 46	♠ AK	West Bids 3♣ if possible.
Dealer: N	♥ A83	
Vul: NS	♦ KJ875	You bid first.
HCP: 16	♣ J52	
Board: 47	♠ Q7643	East Bids 4NT if possible.
Dealer: S	♥ Q1072	West Bids 5♦ if possible.
Vul: None	♦ 9	
HCP: 4	♣ 1084	Partner bids first.
Board: 48	♠ Q92	West Bids 2♠ if possible.
Dealer: N	♥ KQ95	West Bids 4♠ if possible.
Vul: None	♦ KQ7	
HCP: 15	♣ K103	You bid first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ AQ10				1NT
Vul: EW	♥ A65432	♥ K1097	Pass	2♦	3♦	3♥
North HCP: 6	♦ 107	♦ A3	Pass	4♥	AP	
South HCP: 16	♣ J86	♣ K953				
Contract: 4♥ S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ 108				
Vul: Both	♥ AK865	♥ QJ1094		1NT	Pass	2♦
North HCP: 16	♦ AJ7	♦ 1054	4♠	AP		
South HCP: 3	♣ K86	♣ 753				
Contract: 4♠ W						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ J86				1NT
Vul: EW	♥ 98742	♥ A65	Pass	2♦	2♠	Pass
North HCP: 0	♦ 92	♦ K7	2NT	Pass	3♠	Pass
South HCP: 16	♣ 9862	♣ AKJ105	4♥ ¹	Pass	4♠	AP
Contract: 4♠ E			1. limit raise or better in ♠			

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ872				
Vul: NS	♥ A83	♥ 964		1NT	Pass	2♥
North HCP: 16	♦ KJ875	♦ Q4	3♠	AP		
South HCP: 5	♣ J52	♣ 1094				
Contract: 3♠ W						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ Q7643	♠ A109				1NT
Vul: None	♥ Q1072	♥ AK96	Pass	2♥	4NT ¹	Pass
North HCP: 4	♦ 9	♦ K103	5♦	Pass	Pass ²	Pass
South HCP: 17	♣ 1084	♣ K95	1. Unusual 4NT			
Contract: 5♦ W			2. bidable suit			

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ Q92	♠ 643				
Vul: None	♥ KQ95	♥ J10732	2♠	3♥	Pass	Pass
North HCP: 15	♦ KQ7	♦ A82	4♠	Pass	Pass	XA♠♠
South HCP: 5	♣ K103	♣ 52	AP			
Contract: 4♠X W						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 43	♠ AQ10	East Bids 3♦ if possible.
Dealer: S	♥ K1097	
Vul: EW	♦ A3	You bid first.
HCP: 16	♣ K953	

Board: 44	♠ 108	West Bids 4♠ if possible.
Dealer: N	♥ QJ1094	
Vul: Both	♦ 1054	Partner bids first.
HCP: 3	♣ 753	

Board: 45	♠ J86	East Bids 2♠ if possible.
Dealer: S	♥ A65	West Bids 2NT if possible.
Vul: EW	♦ K7	East Bids 3♠ if possible.
HCP: 16	♣ AKJ105	West Bids 4♥ if possible.
		East Bids 4♠ if possible.
		You bid first.

Board: 46	♠ QJ872	West Bids 3♣ if possible.
Dealer: N	♥ 964	
Vul: NS	♦ Q4	Partner bids first.
HCP: 5	♣ 1094	

Board: 47	♠ A109	East Bids 4NT if possible.
Dealer: S	♥ AK96	West Bids 5♦ if possible.
Vul: None	♦ K103	
HCP: 17	♣ K95	You bid first.

Board: 48	♠ 643	West Bids 2♠ if possible.
Dealer: N	♥ J10732	West Bids 4♠ if possible.
Vul: None	♦ A82	
HCP: 5	♣ 52	Partner bids first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ AQ10				1NT
Vul: EW	♥ A65432	♥ K1097	Pass	2♦	3♦	3♥
North HCP: 6	♦ 107	♦ A3	Pass	4♥	AP	
South HCP: 16	♣ J86	♣ K953				
Contract: 4♥ S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ 108				
Vul: Both	♥ AK865	♥ QJ1094		1NT	Pass	2♦
North HCP: 16	♦ AJ7	♦ 1054	4♠	AP		
South HCP: 3	♣ K86	♣ 753				
Contract: 4♠ W						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ J86				1NT
Vul: EW	♥ 98742	♥ A65	Pass	2♦	2♠	Pass
North HCP: 0	♦ 92	♦ K7	2NT	Pass	3♠	Pass
South HCP: 16	♣ 9862	♣ AKJ105	4♥ ¹	Pass	4♠	AP
Contract: 4♠ E			1. limit raise or better in ♠			

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ872				
Vul: NS	♥ A83	♥ 964		1NT	Pass	2♥
North HCP: 16	♦ KJ875	♦ Q4	3♠	AP		
South HCP: 5	♣ J52	♣ 1094				
Contract: 3♠ W						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ Q7643	♠ A109				1NT
Vul: None	♥ Q1072	♥ AK96	Pass	2♥	4NT ¹	Pass
North HCP: 4	♦ 9	♦ K103	5♦	Pass	Pass ²	Pass
South HCP: 17	♣ 1084	♣ K95	1. Unusual 4NT			
Contract: 5♦ W			2. bidable suit			

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ Q92	♠ 643				
Vul: None	♥ KQ95	♥ J10732		1NT	Pass	2♦
North HCP: 15	♦ KQ7	♦ A82	2♠	3♥	Pass	Pass
South HCP: 5	♣ K103	♣ 52	4♠	Pass	Pass	XA♠♠
Contract: 4♠X W			AP			

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 49	♠ 1054	East Bids 2♠ if possible.
Dealer: S	♥ J10742	
Vul: NS	♦ 74	Partner bids first.
HCP: 3	♣ Q104	
Board: 50	♠ Q75	West Bids 4♥ if possible.
Dealer: N	♥ Q85	
Vul: EW	♦ A10984	You bid first.
HCP: 15	♣ AK	
Board: 51	♠ 7432	East Bids 2♠ if possible.
Dealer: S	♥ J109852	
Vul: Both	♦ 9	Partner bids first.
HCP: 1	♣ 65	
Board: 52	♠ AJ82	West Bids 3♦ if possible.
Dealer: N	♥ K53	
Vul: NS	♦ A9	You bid first.
HCP: 16	♣ A972	
Board: 53	♠ 109743	East Bids 3♦ if possible.
Dealer: S	♥ KJ985	
Vul: EW	♦ 73	Partner bids first.
HCP: 4	♣ 10	
Board: 54	♠ Q975	West Bids 3♦ if possible.
Dealer: N	♥ AKQ	East Bids 5♦ if possible.
Vul: Both	♦ J9	
HCP: 16	♣ KJ109	You bid first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ 1054	♠ A76				1NT
Vul: NS	♥ J10742	♥ K8				
North HCP: 3	♦ 74	♦ AK1098	Pass	2♦	2♠	AP
South HCP: 15	♣ Q104	♣ J83				
Contract: 2♠ E						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ Q75	♠ A10962		1NT	Pass	2♥
Vul: EW	♥ Q85	♥ 7	4♥	Pass	Pass	XA♠♠
North HCP: 15	♦ A10984	♦ 32	AP			
South HCP: 7	♣ AK	♣ QJ1062				
Contract: 4♥X W						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ 7432	♠ J96				1NT
Vul: Both	♥ J109852	♥ AK4				
North HCP: 1	♦ 9	♦ KQ753	Pass	2♦	2♠	AP
South HCP: 15	♣ 65	♣ Q3				
Contract: 2♠ E						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ AJ82	♠ 107653		1NT	Pass	2♥
Vul: NS	♥ K53	♥ 1074	3♦	3♠	AP	
North HCP: 16	♦ A9	♦ 87				
South HCP: 3	♣ A972	♣ K63				
Contract: 3♠ N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ 109743	♠ AK6				1NT
Vul: EW	♥ KJ985	♥ Q1076				
North HCP: 4	♦ 73	♦ Q8	Pass	2♥	3♦	AP
South HCP: 16	♣ 10	♣ KQ75				
Contract: 3♦ E						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ Q975	♠ J4		1NT	Pass	2♦
Vul: Both	♥ AKQ	♥ J9532	3♦	Pass	5♦	AP
North HCP: 16	♦ J9	♦ 10				
South HCP: 2	♣ KJ109	♣ 87632				
Contract: 5♦ W						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 49	♠ A76	East Bids 2♠ if possible.
Dealer: S	♥ K8	
Vul: NS	♦ AK1098	You bid first.
HCP: 15	♣ J83	

Board: 50	♠ A10962	West Bids 4♥ if possible.
Dealer: N	♥ 7	
Vul: EW	♦ 32	Partner bids first.
HCP: 7	♣ QJ1062	

Board: 51	♠ J96	East Bids 2♠ if possible.
Dealer: S	♥ AK4	
Vul: Both	♦ KQ753	You bid first.
HCP: 15	♣ Q3	

Board: 52	♠ 107653	West Bids 3♦ if possible.
Dealer: N	♥ 1074	
Vul: NS	♦ 87	Partner bids first.
HCP: 3	♣ K63	

Board: 53	♠ AK6	East Bids 3♦ if possible.
Dealer: S	♥ Q1076	
Vul: EW	♦ Q8	You bid first.
HCP: 16	♣ KQ75	

Board: 54	♠ J4	West Bids 3♦ if possible.
Dealer: N	♥ J9532	East Bids 5♦ if possible.
Vul: Both	♦ 10	
HCP: 2	♣ 87632	Partner bids first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ 1054	♠ A76				1NT
Vul: NS	♥ J10742	♥ K8				
North HCP: 3	♦ 74	♦ AK1098	Pass	2♦	2♠	AP
South HCP: 15	♣ Q104	♣ J83				
Contract: 2♠ E						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ Q75	♠ A10962		1NT	Pass	2♥
Vul: EW	♥ Q85	♥ 7	4♥	Pass	Pass	XA♠♠
North HCP: 15	♦ A10984	♦ 32	AP			
South HCP: 7	♣ AK	♣ QJ1062				
Contract: 4♥X W						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ 7432	♠ J96				1NT
Vul: Both	♥ J109852	♥ AK4				
North HCP: 1	♦ 9	♦ KQ753	Pass	2♦	2♠	AP
South HCP: 15	♣ 65	♣ Q3				
Contract: 2♠ E						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ AJ82	♠ 107653		1NT	Pass	2♥
Vul: NS	♥ K53	♥ 1074	3♦	3♠	AP	
North HCP: 16	♦ A9	♦ 87				
South HCP: 3	♣ A972	♣ K63				
Contract: 3♠ N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ 109743	♠ AK6				1NT
Vul: EW	♥ KJ985	♥ Q1076				
North HCP: 4	♦ 73	♦ Q8	Pass	2♥	3♦	AP
South HCP: 16	♣ 10	♣ KQ75				
Contract: 3♦ E						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ Q975	♠ J4		1NT	Pass	2♦
Vul: Both	♥ AKQ	♥ J9532	3♦	Pass	5♦	AP
North HCP: 16	♦ J9	♦ 10				
South HCP: 2	♣ KJ109	♣ 87632				
Contract: 5♦ W						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 55	♠ A10962	East Bids 4NT if possible.
Dealer: S	♥ 1063	West Bids 5♣ if possible.
Vul: EW	♦ A43	
HCP: 8	♣ 43	Partner bids first.

Board: 56	♠ 65	West Bids 2♠ if possible.
Dealer: N	♥ KQJ	West Doubles 3♠ if possible.
Vul: Both	♦ KQJ4	East Bids X♥ if possible.
HCP: 15	♣ K1094	You bid first.

Board: 57	♠ Q76543	East Bids 3♣ if possible.
Dealer: S	♥ J3	
Vul: EW	♦ KJ92	Partner bids first.
HCP: 7	♣ 2	

Board: 58	♠ KJ74	West Bids 4♥ if possible.
Dealer: N	♥ A7	
Vul: None	♦ 10842	You bid first.
HCP: 15	♣ AK3	

Board: 59	♠ 97632	East Bids 3♥ if possible.
Dealer: S	♥ 104	
Vul: NS	♦ K82	Partner bids first.
HCP: 4	♣ J74	

Board: 60	♠ Q10	West Bids 3♦ if possible.
Dealer: N	♥ A74	
Vul: EW	♦ Q8643	You bid first.
HCP: 15	♣ AK6	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ A10962	♠ K753	Pass	2♥	4NT ¹	Pass
Vul: EW	♥ 1063	♥ AKJ7	5♣	X♣	Pass ²	Pass
North HCP: 8	♦ A43	♦ K87	Pass			
South HCP: 17	♣ 43	♣ K9	1. Unusual 4NT			
Contract: 5♣X W			2. bidable suit			

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ A4		1NT	Pass	2♦
Vul: Both	♥ KQJ	♥ 987654	2♠	Pass	Pass	3♠ ¹
North HCP: 15	♦ KQJ4	♦ A62	X	4♥	X♥	AP
South HCP: 8	♣ K1094	♣ 62	1. strength cue bid			
Contract: 4♥X N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ Q76543	♠ AK92				1NT
Vul: EW	♥ J3	♥ AK84	Pass	2♥	3♣	3♠
North HCP: 7	♦ KJ92	♦ Q76	Pass	4♠	AP	
South HCP: 16	♣ 2	♣ 87				
Contract: 4♠ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ KJ74	♠ A10983		1NT	Pass	2♥
Vul: None	♥ A7	♥ —	4♥	4♠	Pass	5♥ ¹
North HCP: 15	♦ 10842	♦ KQJ65	Pass	6♣	Pass	6♠
South HCP: 10	♣ AK3	♣ 542	AP			
Contract: 6♠ N			1. Exclusion, for ♠			

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ 97632	♠ AQJ85				1NT
Vul: NS	♥ 104	♥ 32	Pass	2♥	3♥	AP
North HCP: 4	♦ K82	♦ J53				
South HCP: 15	♣ J74	♣ AK9				
Contract: 3♥ E						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ K93				
Vul: EW	♥ A74	♥ K10985		1NT	Pass	2♦
North HCP: 15	♦ Q8643	♦ 5	3♦	AP		
South HCP: 8	♣ AK6	♣ Q872				
Contract: 3♦ W						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 55	♠ K753	East Bids 4NT if possible.
Dealer: S	♥ AKJ7	West Bids 5♣ if possible.
Vul: EW	♦ K87	
HCP: 17	♣ K9	You bid first.
Board: 56	♠ A4	West Bids 2♠ if possible.
Dealer: N	♥ 987654	West Doubles 3♠ if possible.
Vul: Both	♦ A62	East Bids X♥ if possible.
HCP: 8	♣ 62	Partner bids first.
Board: 57	♠ AK92	East Bids 3♣ if possible.
Dealer: S	♥ AK84	
Vul: EW	♦ Q76	You bid first.
HCP: 16	♣ 87	
Board: 58	♠ A10983	West Bids 4♥ if possible.
Dealer: N	♥ —	
Vul: None	♦ KQJ65	Partner bids first.
HCP: 10	♣ 542	
Board: 59	♠ AQJ85	East Bids 3♥ if possible.
Dealer: S	♥ 32	
Vul: NS	♦ J53	You bid first.
HCP: 15	♣ AK9	
Board: 60	♠ K93	West Bids 3♦ if possible.
Dealer: N	♥ K10985	
Vul: EW	♦ 5	Partner bids first.
HCP: 8	♣ Q872	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ A10962	♠ K753	Pass	2♥	4NT ¹	Pass
Vul: EW	♥ 1063	♥ AKJ7	5♣	X♣	Pass ²	Pass
North HCP: 8	♦ A43	♦ K87	Pass			
South HCP: 17	♣ 43	♣ K9	1. Unusual 4NT			
Contract: 5♣X W			2. bidable suit			

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ A4		1NT	Pass	2♦
Vul: Both	♥ KQJ	♥ 987654	2♠	Pass	Pass	3♠ ¹
North HCP: 15	♦ KQJ4	♦ A62	X	4♥	X♥	AP
South HCP: 8	♣ K1094	♣ 62	1. strength cue bid			
Contract: 4♥X N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ Q76543	♠ AK92				1NT
Vul: EW	♥ J3	♥ AK84	Pass	2♥	3♣	3♠
North HCP: 7	♦ KJ92	♦ Q76	Pass	4♠	AP	
South HCP: 16	♣ 2	♣ 87				
Contract: 4♠ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ KJ74	♠ A10983		1NT	Pass	2♥
Vul: None	♥ A7	♥ —	4♥	4♠	Pass	5♥ ¹
North HCP: 15	♦ 10842	♦ KQJ65	Pass	6♣	Pass	6♠
South HCP: 10	♣ AK3	♣ 542	AP			
Contract: 6♠ N			1. Exclusion, for ♠			

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ 97632	♠ AQJ85				1NT
Vul: NS	♥ 104	♥ 32	Pass	2♥	3♥	AP
North HCP: 4	♦ K82	♦ J53				
South HCP: 15	♣ J74	♣ AK9				
Contract: 3♥ E						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ K93				
Vul: EW	♥ A74	♥ K10985		1NT	Pass	2♦
North HCP: 15	♦ Q8643	♦ 5	3♦	AP		
South HCP: 8	♣ AK6	♣ Q872				
Contract: 3♦ W						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 61	♠ 8654	East Bids 3♦ if possible.
Dealer: S	♥ KJ632	
Vul: Both	♦ 5	Partner bids first.
HCP: 4	♣ 963	
Board: 62	♠ K7	West Bids 2♠ if possible.
Dealer: N	♥ AKJ6	East Bids XA♠♠ if possible.
Vul: NS	♦ Q642	
HCP: 17	♣ A95	You bid first.
Board: 63	♠ 6	East Bids 2♠ if possible.
Dealer: S	♥ 109742	West Bids 3♠ if possible.
Vul: EW	♦ A54	East Bids 4♠ if possible.
HCP: 7	♣ K853	Partner bids first.
Board: 64	♠ KQ	West Bids 3♥ if possible.
Dealer: N	♥ K104	
Vul: None	♦ KQ98	You bid first.
HCP: 16	♣ QJ54	
Board: 65	♠ 109842	East Bids 3♣ if possible.
Dealer: S	♥ KQ8	
Vul: NS	♦ 82	Partner bids first.
HCP: 5	♣ 1087	
Board: 66	♠ A84	West Bids 2♥ if possible.
Dealer: N	♥ AKJ87	East Bids 2NT if possible.
Vul: NS	♦ Q10	
HCP: 17	♣ K75	You bid first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 8654	♠ KJ103				1NT
Vul: Both	♥ KJ632	♥ A1075	Pass	2♦	3♦	3♥
North HCP: 4	♦ 5	♦ A62	AP			
South HCP: 15	♣ 963	♣ K8				
Contract: 3♥ S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ 8654		1NT	Pass	2♦
Vul: NS	♥ AKJ6	♥ 108743	2♠	3♥	Pass	4♥
North HCP: 17	♦ Q642	♦ —	Pass	Pass	XA♣♣	AP
South HCP: 4	♣ A95	♣ KJ72				
Contract: 4♥X N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ A7				1NT
Vul: EW	♥ 109742	♥ KJ65	Pass	2♦	2♠	3♥
North HCP: 7	♦ A54	♦ J102	3♠	4♥	4♠	Pass
South HCP: 15	♣ K853	♣ AQ74	Pass	XA♣♣	AP	
Contract: 4♠X E						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 98732		1NT	Pass	2♥
Vul: None	♥ K104	♥ 95	3♥	AP		
North HCP: 16	♦ KQ98	♦ 754				
South HCP: 4	♣ QJ54	♣ A102				
Contract: 3♥ W						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ 109842	♠ AK7				1NT
Vul: NS	♥ KQ8	♥ A532	Pass	2♥	3♣	Pass
North HCP: 5	♦ 82	♦ QJ74	Pass	XA♣♣	AP	
South HCP: 16	♣ 1087	♣ Q2				
Contract: 3♣X E						

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ 52		1NT	Pass	2♦
Vul: NS	♥ AKJ87	♥ Q9543	2♥ ¹	X	2NT ²	3♥
North HCP: 17	♦ Q10	♦ 64	AP			
South HCP: 7	♣ K75	♣ AJ86				
Contract: 3♥ S						

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

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 61	♠ KJ103	East Bids 3♦ if possible.
Dealer: S	♥ A1075	
Vul: Both	♦ A62	You bid first.
HCP: 15	♣ K8	
Board: 62	♠ 8654	West Bids 2♠ if possible.
Dealer: N	♥ 108743	East Bids XA♠♠ if possible.
Vul: NS	♦ —	
HCP: 4	♣ KJ72	Partner bids first.
Board: 63	♠ A7	East Bids 2♠ if possible.
Dealer: S	♥ KJ65	West Bids 3♠ if possible.
Vul: EW	♦ J102	East Bids 4♠ if possible.
HCP: 15	♣ AQ74	You bid first.
Board: 64	♠ 98732	West Bids 3♥ if possible.
Dealer: N	♥ 95	
Vul: None	♦ 754	Partner bids first.
HCP: 4	♣ A102	
Board: 65	♠ AK7	East Bids 3♣ if possible.
Dealer: S	♥ A532	
Vul: NS	♦ QJ74	You bid first.
HCP: 16	♣ Q2	
Board: 66	♠ 52	West Bids 2♥ if possible.
Dealer: N	♥ Q9543	East Bids 2NT if possible.
Vul: NS	♦ 64	
HCP: 7	♣ AJ86	Partner bids first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 8654	♠ KJ103				1NT
Vul: Both	♥ KJ632	♥ A1075	Pass	2♦	3♦	3♥
North HCP: 4	♦ 5	♦ A62	AP			
South HCP: 15	♣ 963	♣ K8				
Contract: 3♥ S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ 8654		1NT	Pass	2♦
Vul: NS	♥ AKJ6	♥ 108743	2♠	3♥	Pass	4♥
North HCP: 17	♦ Q642	♦ —	Pass	Pass	XA♣♣	AP
South HCP: 4	♣ A95	♣ KJ72				
Contract: 4♥X N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ A7				1NT
Vul: EW	♥ 109742	♥ KJ65	Pass	2♦	2♠	3♥
North HCP: 7	♦ A54	♦ J102	3♠	4♥	4♠	Pass
South HCP: 15	♣ K853	♣ AQ74	Pass	XA♣♣	AP	
Contract: 4♠X E						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 98732		1NT	Pass	2♥
Vul: None	♥ K104	♥ 95	3♥	AP		
North HCP: 16	♦ KQ98	♦ 754				
South HCP: 4	♣ QJ54	♣ A102				
Contract: 3♥ W						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ 109842	♠ AK7				1NT
Vul: NS	♥ KQ8	♥ A532	Pass	2♥	3♣	Pass
North HCP: 5	♦ 82	♦ QJ74	Pass	XA♣♣	AP	
South HCP: 16	♣ 1087	♣ Q2				
Contract: 3♣X E						

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ 52		1NT	Pass	2♦
Vul: NS	♥ AKJ87	♥ Q9543	2♥ ¹	X	2NT ²	3♥
North HCP: 17	♦ Q10	♦ 64	AP			
South HCP: 7	♣ K75	♣ AJ86				
Contract: 3♥ S						

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

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 67	♠ KJ853	East Bids 3♥ if possible.
Dealer: S	♥ 943	
Vul: None	♦ 32	Partner bids first.
HCP: 4	♣ 432	
Board: 68	♠ 75	West Bids 4♠ if possible.
Dealer: N	♥ K543	East Bids 5♠ if possible.
Vul: NS	♦ AK102	
HCP: 15	♣ KQ3	You bid first.
Board: 69	♠ J10542	East Bids 2♠ if possible.
Dealer: S	♥ Q102	East Bids 4♣ if possible.
Vul: None	♦ J107	West Bids 5♣ if possible.
HCP: 4	♣ 83	Partner bids first.
Board: 70	♠ Q5	West Bids 2♠ if possible.
Dealer: N	♥ AQ7	East Bids 3♠ if possible.
Vul: EW	♦ K102	
HCP: 16	♣ KQ975	You bid first.
Board: 71	♠ 9	East Bids 2♠ if possible.
Dealer: S	♥ J9432	
Vul: None	♦ AK85	Partner bids first.
HCP: 12	♣ A86	
Board: 72	♠ AK	West Bids 3♣ if possible.
Dealer: N	♥ 762	West Bids 3♠ if possible.
Vul: NS	♦ KJ1097	
HCP: 15	♣ A43	You bid first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ KJ853	♠ A4				1NT
Vul: None	♥ 943	♥ K85	Pass	2♥	3♥	Pass
North HCP: 4	♦ 32	♦ AJ87	Pass	XA♠♠	AP	
South HCP: 17	♣ 432	♣ AJ87	Pass			
Contract: 3♥X E						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ —		1NT	Pass	2♦
Vul: NS	♥ K543	♥ QJ10987	4♠	Pass	Pass	5♥
North HCP: 15	♦ AK102	♦ J9	Pass	Pass	5♠	Pass
South HCP: 5	♣ KQ3	♣ J10954	Pass	X	AP	
Contract: 5♠X W						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ J10542	♠ KQ63				1NT
Vul: None	♥ Q102	♥ AK	Pass	2♥	2♠ ¹	3♠
North HCP: 4	♦ J107	♦ 9652	Pass	Pass	4♣	Pass
South HCP: 16	♣ 83	♣ A62	Pass	4♠	Pass	Pass
Contract: 5♠X E			5♣	Pass	Pass	X
			AP			
			1. Michaels Cuebid			

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ —		1NT	Pass	2♦
Vul: EW	♥ AQ7	♥ 109864	2♠	Pass	Pass	3♣
North HCP: 16	♦ K102	♦ 7543	Pass	3♥	3♠	Pass
South HCP: 5	♣ KQ975	♣ AJ84	Pass	4♣	AP	
Contract: 4♣ S						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ A43				1NT
Vul: None	♥ J9432	♥ A6	Pass	2♦	2♠	Pass
North HCP: 12	♦ AK85	♦ QJ9	Pass	X	Pass	3♣
South HCP: 16	♣ A86	♣ KQ543	Pass	3NT	AP	
Contract: 3N S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 1086		1NT	Pass	2♦
Vul: NS	♥ 762	♥ KJ853	3♣	Pass	Pass	XA♠♠
North HCP: 15	♦ KJ1097	♦ 63	Pass	3♥	Pass	Pass
South HCP: 4	♣ A43	♣ 862	3♠	AP		
Contract: 3♠ W						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 67	♠ A4	East Bids 3♥ if possible.
Dealer: S	♥ K85	
Vul: None	♦ AJ87	You bid first.
HCP: 17	♣ AJ87	
Board: 68	♠ —	West Bids 4♠ if possible.
Dealer: N	♥ QJ10987	East Bids 5♠ if possible.
Vul: NS	♦ J9	
HCP: 5	♣ J10954	Partner bids first.
Board: 69	♠ KQ63	East Bids 2♠ if possible.
Dealer: S	♥ AK	East Bids 4♣ if possible.
Vul: None	♦ 9652	West Bids 5♣ if possible.
HCP: 16	♣ A62	You bid first.
Board: 70	♠ —	West Bids 2♠ if possible.
Dealer: N	♥ 109864	East Bids 3♠ if possible.
Vul: EW	♦ 7543	
HCP: 5	♣ AJ84	Partner bids first.
Board: 71	♠ A43	East Bids 2♠ if possible.
Dealer: S	♥ A6	
Vul: None	♦ QJ9	You bid first.
HCP: 16	♣ KQ543	
Board: 72	♠ 1086	West Bids 3♣ if possible.
Dealer: N	♥ KJ853	West Bids 3♠ if possible.
Vul: NS	♦ 63	
HCP: 4	♣ 862	Partner bids first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ KJ853	♠ A4				1NT
Vul: None	♥ 943	♥ K85	Pass	2♥	3♥	Pass
North HCP: 4	♦ 32	♦ AJ87	Pass	XA♠♠	AP	
South HCP: 17	♣ 432	♣ AJ87	Pass			
Contract: 3♥X E						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ —		1NT	Pass	2♦
Vul: NS	♥ K543	♥ QJ10987	4♠	Pass	Pass	5♥
North HCP: 15	♦ AK102	♦ J9	Pass	Pass	5♠	Pass
South HCP: 5	♣ KQ3	♣ J10954	Pass	X	AP	
Contract: 5♠X W						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ J10542	♠ KQ63				1NT
Vul: None	♥ Q102	♥ AK	Pass	2♥	2♠ ¹	3♠
North HCP: 4	♦ J107	♦ 9652	Pass	Pass	4♣	Pass
South HCP: 16	♣ 83	♣ A62	Pass	4♠	Pass	Pass
Contract: 5♠X E			5♣	Pass	Pass	X
			AP			
			1. Michaels Cuebid			

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ —		1NT	Pass	2♦
Vul: EW	♥ AQ7	♥ 109864	2♠	Pass	Pass	3♣
North HCP: 16	♦ K102	♦ 7543	Pass	3♥	3♠	Pass
South HCP: 5	♣ KQ975	♣ AJ84	Pass	4♣	AP	
Contract: 4♣ S						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ A43				1NT
Vul: None	♥ J9432	♥ A6	Pass	2♦	2♠	Pass
North HCP: 12	♦ AK85	♦ QJ9	Pass	X	Pass	3♣
South HCP: 16	♣ A86	♣ KQ543	Pass	3NT	AP	
Contract: 3N S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 1086		1NT	Pass	2♦
Vul: NS	♥ 762	♥ KJ853	3♣	Pass	Pass	XA♠♠
North HCP: 15	♦ KJ1097	♦ 63	Pass	3♥	Pass	Pass
South HCP: 4	♣ A43	♣ 862	3♠	AP		
Contract: 3♠ W						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 73	♠ AJ3	East Bids 3♦ if possible.
Dealer: S	♥ 109864	
Vul: NS	♦ 652	Partner bids first.
HCP: 5	♣ 62	
Board: 74	♠ J8	West Bids 3♣ if possible.
Dealer: N	♥ KQ82	East Bids X♥ if possible.
Vul: Both	♦ AKQ3	
HCP: 15	♣ 964	You bid first.
Board: 75	♠ A9	East Bids 3♦ if possible.
Dealer: S	♥ J10943	
Vul: NS	♦ 108432	Partner bids first.
HCP: 5	♣ 9	
Board: 76	♠ 832	West Bids 4NT if possible.
Dealer: N	♥ AK752	East Bids 5♣ if possible.
Vul: Both	♦ AJ	
HCP: 15	♣ K65	You bid first.
Board: 77	♠ Q10864	East Bids 3♦ if possible.
Dealer: S	♥ Q4	
Vul: NS	♦ 92	Partner bids first.
HCP: 4	♣ 10532	
Board: 78	♠ AK10	West Bids 3♦ if possible.
Dealer: N	♥ KJ65	East Bids 4♦ if possible.
Vul: EW	♦ 43	
HCP: 16	♣ AJ85	You bid first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ KQ85				1NT
Vul: NS	♥ 109864	♥ QJ3	Pass	2♦	3♦	Pass
North HCP: 5	♦ 652	♦ Q4	Pass	XA♠♠	AP	
South HCP: 15	♣ 62	♣ KQ109				
Contract: 3♦ X E						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ 765				
Vul: Both	♥ KQ82	♥ J10973		1NT	Pass	2♦
North HCP: 15	♦ AKQ3	♦ 1075	3♣	3♥	X♥	AP
South HCP: 4	♣ 964	♣ K10				
Contract: 3♥ X N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ Q53				1NT
Vul: NS	♥ J10943	♥ KQ76	Pass	2♦	3♦	Pass
North HCP: 5	♦ 108432	♦ K7	Pass	XA♠♠	Pass	3♥
South HCP: 15	♣ 9	♣ KQ104	AP			
Contract: 3♥ S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ 832	♠ 107		1NT	Pass	2♦
Vul: Both	♥ AK752	♥ J10863	4NT ¹	Pass	5♣	Pass
North HCP: 15	♦ AJ	♦ 8532	Pass ²	Pass		
South HCP: 1	♣ K65	♣ 84	1. Unusual 4NT			
Contract: 5♣ E			2. bidable suit			

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ Q10864	♠ AJ				1NT
Vul: NS	♥ Q4	♥ J96	Pass	2♥	3♦	AP
North HCP: 4	♦ 92	♦ 1053				
South HCP: 16	♣ 10532	♣ AKQJ6				
Contract: 3♦ E						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 984				
Vul: EW	♥ KJ65	♥ 109742		1NT	Pass	2♦
North HCP: 16	♦ 43	♦ 8	3♦	3♥	4♦	AP
South HCP: 2	♣ AJ85	♣ Q943				
Contract: 4♦ W						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 73	♠ KQ85	East Bids 3♦ if possible.
Dealer: S	♥ QJ3	
Vul: NS	♦ Q4	You bid first.
HCP: 15	♣ KQ109	
Board: 74	♠ 765	West Bids 3♣ if possible.
Dealer: N	♥ J10973	East Bids X♥ if possible.
Vul: Both	♦ 1075	
HCP: 4	♣ K10	Partner bids first.
Board: 75	♠ Q53	East Bids 3♦ if possible.
Dealer: S	♥ KQ76	
Vul: NS	♦ K7	You bid first.
HCP: 15	♣ KQ104	
Board: 76	♠ 107	West Bids 4NT if possible.
Dealer: N	♥ J10863	East Bids 5♣ if possible.
Vul: Both	♦ 8532	
HCP: 1	♣ 84	Partner bids first.
Board: 77	♠ AJ	East Bids 3♦ if possible.
Dealer: S	♥ J96	
Vul: NS	♦ 1053	You bid first.
HCP: 16	♣ AKQJ6	
Board: 78	♠ 984	West Bids 3♦ if possible.
Dealer: N	♥ 109742	East Bids 4♦ if possible.
Vul: EW	♦ 8	
HCP: 2	♣ Q943	Partner bids first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ KQ85				1NT
Vul: NS	♥ 109864	♥ QJ3	Pass	2♦	3♦	Pass
North HCP: 5	♦ 652	♦ Q4	Pass	XA♠♠	AP	
South HCP: 15	♣ 62	♣ KQ109				
Contract: 3♦ X E						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ 765				
Vul: Both	♥ KQ82	♥ J10973		1NT	Pass	2♦
North HCP: 15	♦ AKQ3	♦ 1075	3♣	3♥	X♥	AP
South HCP: 4	♣ 964	♣ K10				
Contract: 3♥ X N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ Q53				1NT
Vul: NS	♥ J10943	♥ KQ76	Pass	2♦	3♦	Pass
North HCP: 5	♦ 108432	♦ K7	Pass	XA♠♠	Pass	3♥
South HCP: 15	♣ 9	♣ KQ104	AP			
Contract: 3♥ S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ 832	♠ 107		1NT	Pass	2♦
Vul: Both	♥ AK752	♥ J10863	4NT ¹	Pass	5♣	Pass
North HCP: 15	♦ AJ	♦ 8532	Pass ²	Pass		
South HCP: 1	♣ K65	♣ 84	1. Unusual 4NT			
Contract: 5♣ E			2. bidable suit			

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ Q10864	♠ AJ				1NT
Vul: NS	♥ Q4	♥ J96	Pass	2♥	3♦	AP
North HCP: 4	♦ 92	♦ 1053				
South HCP: 16	♣ 10532	♣ AKQJ6				
Contract: 3♦ E						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 984				
Vul: EW	♥ KJ65	♥ 109742		1NT	Pass	2♦
North HCP: 16	♦ 43	♦ 8	3♦	3♥	4♦	AP
South HCP: 2	♣ AJ85	♣ Q943				
Contract: 4♦ W						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 79	♠ J	East Bids 3♣ if possible.
Dealer: S	♥ A98654	
Vul: NS	♦ 8652	Partner bids first.
HCP: 5	♣ 32	

Board: 80	♠ Q932	West Bids 2♠ if possible.
Dealer: N	♥ AQ	
Vul: None	♦ A84	You bid first.
HCP: 16	♣ A642	

Board: 81	♠ 9	East Bids 2♠ if possible.
Dealer: S	♥ J7654	West Bids 3♠ if possible.
Vul: None	♦ Q9742	East Bids 4♠ if possible.
HCP: 3	♣ 54	Partner bids first.

Board: 82	♠ A97	West Bids 2♠ if possible.
Dealer: N	♥ KJ	
Vul: NS	♦ AK643	You bid first.
HCP: 15	♣ 1094	

Board: 83	♠ 7632	East Bids 3♦ if possible.
Dealer: S	♥ 98653	
Vul: EW	♦ —	Partner bids first.
HCP: 0	♣ 10864	

Board: 84	♠ Q82	West Bids 3♦ if possible.
Dealer: N	♥ AKQ	
Vul: None	♦ A1087	You bid first.
HCP: 15	♣ 1095	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ Q98				1NT
Vul: NS	♥ A98654	♥ KQJ3	Pass	2♦	3♣	Pass
North HCP: 5	♦ 8652	♦ AQJ7	Pass	3♥	AP	
South HCP: 17	♣ 32	♣ Q9				
Contract: 3♥ N						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ Q932	♠ 10				
Vul: None	♥ AQ	♥ 97642		1NT	Pass	2♦
North HCP: 16	♦ A84	♦ 653	2♠	AP		
South HCP: 3	♣ A642	♣ QJ98				
Contract: 2♠ W						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ 1082				1NT
Vul: None	♥ J7654	♥ AK109	Pass	2♦	2♠	3♥
North HCP: 3	♦ Q9742	♦ K86	3♠	4♥	4♠	AP
South HCP: 15	♣ 54	♣ KQ10				
Contract: 4♠ E						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ 652				
Vul: NS	♥ KJ	♥ 98632		1NT	Pass	2♦
North HCP: 15	♦ AK643	♦ Q72	2♠	AP		
South HCP: 4	♣ 1094	♣ Q3				
Contract: 2♠ W						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 7632	♠ A84				1NT
Vul: EW	♥ 98653	♥ A74	Pass	2♦	3♦	AP
North HCP: 0	♦ —	♦ A982				
South HCP: 16	♣ 10864	♣ KJ7				
Contract: 3♦ E						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ J6				
Vul: None	♥ AKQ	♥ 76543		1NT	Pass	2♦
North HCP: 15	♦ A1087	♦ 9	3♦	AP		
South HCP: 5	♣ 1095	♣ A7643				
Contract: 3♦ W						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 79	♠ Q98	East Bids 3♣ if possible.
Dealer: S	♥ KQJ3	
Vul: NS	♦ AQJ7	You bid first.
HCP: 17	♣ Q9	

Board: 80	♠ 10	West Bids 2♠ if possible.
Dealer: N	♥ 97642	
Vul: None	♦ 653	Partner bids first.
HCP: 3	♣ QJ98	

Board: 81	♠ 1082	East Bids 2♠ if possible.
Dealer: S	♥ AK109	West Bids 3♠ if possible.
Vul: None	♦ K86	East Bids 4♠ if possible.
HCP: 15	♣ KQ10	You bid first.

Board: 82	♠ 652	West Bids 2♠ if possible.
Dealer: N	♥ 98632	
Vul: NS	♦ Q72	Partner bids first.
HCP: 4	♣ Q3	

Board: 83	♠ A84	East Bids 3♦ if possible.
Dealer: S	♥ A74	
Vul: EW	♦ A982	You bid first.
HCP: 16	♣ KJ7	

Board: 84	♠ J6	West Bids 3♦ if possible.
Dealer: N	♥ 76543	
Vul: None	♦ 9	Partner bids first.
HCP: 5	♣ A7643	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ Q98				1NT
Vul: NS	♥ A98654	♥ KQJ3	Pass	2♦	3♣	Pass
North HCP: 5	♦ 8652	♦ AQJ7	Pass	3♥	AP	
South HCP: 17	♣ 32	♣ Q9				
Contract: 3♥ N						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ Q932	♠ 10				
Vul: None	♥ AQ	♥ 97642		1NT	Pass	2♦
North HCP: 16	♦ A84	♦ 653	2♠	AP		
South HCP: 3	♣ A642	♣ QJ98				
Contract: 2♠ W						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ 1082				1NT
Vul: None	♥ J7654	♥ AK109	Pass	2♦	2♠	3♥
North HCP: 3	♦ Q9742	♦ K86	3♠	4♥	4♠	AP
South HCP: 15	♣ 54	♣ KQ10				
Contract: 4♠ E						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ 652				
Vul: NS	♥ KJ	♥ 98632		1NT	Pass	2♦
North HCP: 15	♦ AK643	♦ Q72	2♠	AP		
South HCP: 4	♣ 1094	♣ Q3				
Contract: 2♠ W						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 7632	♠ A84				1NT
Vul: EW	♥ 98653	♥ A74	Pass	2♦	3♦	AP
North HCP: 0	♦ —	♦ A982				
South HCP: 16	♣ 10864	♣ KJ7				
Contract: 3♦ E						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ J6				
Vul: None	♥ AKQ	♥ 76543		1NT	Pass	2♦
North HCP: 15	♦ A1087	♦ 9	3♦	AP		
South HCP: 5	♣ 1095	♣ A7643				
Contract: 3♦ W						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 85	♠ A1093	East Bids 3♣ if possible.
Dealer: S	♥ QJ542	
Vul: NS	♦ 73	Partner bids first.
HCP: 7	♣ 103	
Board: 86	♠ A6	West Bids 3♣ if possible.
Dealer: N	♥ AKQ	
Vul: Both	♦ 98653	You bid first.
HCP: 17	♣ A75	
Board: 87	♠ 106	East Bids 2♠ if possible.
Dealer: S	♥ J10764	West Bids 2NT if possible.
Vul: NS	♦ 743	East Bids 3♠ if possible.
HCP: 2	♣ J106	Partner bids first.
Board: 88	♠ A64	West Bids 3♥ if possible.
Dealer: N	♥ K8	
Vul: Both	♦ J1065	You bid first.
HCP: 17	♣ AKQ7	
Board: 89	♠ 109876	East Bids 3♣ if possible.
Dealer: S	♥ K74	East Bids 4♣ if possible.
Vul: EW	♦ 9863	
HCP: 3	♣ 2	Partner bids first.
Board: 90	♠ 102	West Bids 2♥ if possible.
Dealer: N	♥ AJ107	East Bids 2♠ if possible.
Vul: None	♦ AQ95	
HCP: 15	♣ A42	You bid first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ A1093	♠ KQ76				1NT
Vul: NS	♥ QJ542	♥ AK3	Pass	2♦	3♣	Pass
North HCP: 7	♦ 73	♦ Q9	Pass	XA♠♠	AP	
South HCP: 16	♣ 103	♣ Q762				
Contract: 3♣X E						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 98				
Vul: Both	♥ AKQ	♥ 86532		1NT	Pass	2♦
North HCP: 17	♦ 98653	♦ KJ42	3♣	3♥	AP	
South HCP: 4	♣ A75	♣ 93				
Contract: 3♥ N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ 953				1NT
Vul: NS	♥ J10764	♥ 83	Pass	2♦	2♠	Pass
North HCP: 2	♦ 743	♦ AKQ9	2NT	Pass	3♠	AP
South HCP: 15	♣ J106	♣ AQ43				
Contract: 3♠ E						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ A64	♠ Q10852				
Vul: Both	♥ K8	♥ 6		1NT	Pass	2♥
North HCP: 17	♦ J1065	♦ 873	3♥	AP		
South HCP: 3	♣ AKQ7	♣ J632				
Contract: 3♥ W						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 109876	♠ AK54				1NT
Vul: EW	♥ K74	♥ AJ65	Pass	2♥	3♣	3♠
North HCP: 3	♦ 9863	♦ A5	Pass	Pass	4♣	AP
South HCP: 16	♣ 2	♣ 1093				
Contract: 4♣ E						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ 102	♠ 96				2♦
Vul: None	♥ AJ107	♥ K9843	2♥ ¹	X	2♠	4♥
North HCP: 15	♦ AQ95	♦ 104	AP			
South HCP: 8	♣ A42	♣ KQ86	1. Michaels Cuebid			
Contract: 4♥ S						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 85	♠ KQ76	East Bids 3♣ if possible.
Dealer: S	♥ AK3	
Vul: NS	♦ Q9	You bid first.
HCP: 16	♣ Q762	
Board: 86	♠ 98	West Bids 3♣ if possible.
Dealer: N	♥ 86532	
Vul: Both	♦ KJ42	Partner bids first.
HCP: 4	♣ 93	
Board: 87	♠ 953	East Bids 2♠ if possible.
Dealer: S	♥ 83	West Bids 2NT if possible.
Vul: NS	♦ AKQ9	East Bids 3♠ if possible.
HCP: 15	♣ AQ43	You bid first.
Board: 88	♠ Q10852	West Bids 3♥ if possible.
Dealer: N	♥ 6	
Vul: Both	♦ 873	Partner bids first.
HCP: 3	♣ J632	
Board: 89	♠ AK54	East Bids 3♣ if possible.
Dealer: S	♥ AJ65	East Bids 4♣ if possible.
Vul: EW	♦ A5	
HCP: 16	♣ 1093	You bid first.
Board: 90	♠ 96	West Bids 2♥ if possible.
Dealer: N	♥ K9843	East Bids 2♠ if possible.
Vul: None	♦ 104	
HCP: 8	♣ KQ86	Partner bids first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ A1093	♠ KQ76				1NT
Vul: NS	♥ QJ542	♥ AK3	Pass	2♦	3♣	Pass
North HCP: 7	♦ 73	♦ Q9	Pass	XA♠♠	AP	
South HCP: 16	♣ 103	♣ Q762				
Contract: 3♣X E						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 98				
Vul: Both	♥ AKQ	♥ 86532		1NT	Pass	2♦
North HCP: 17	♦ 98653	♦ KJ42	3♣	3♥	AP	
South HCP: 4	♣ A75	♣ 93				
Contract: 3♥ N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ 953				1NT
Vul: NS	♥ J10764	♥ 83	Pass	2♦	2♠	Pass
North HCP: 2	♦ 743	♦ AKQ9	2NT	Pass	3♠	AP
South HCP: 15	♣ J106	♣ AQ43				
Contract: 3♠ E						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ A64	♠ Q10852				
Vul: Both	♥ K8	♥ 6		1NT	Pass	2♥
North HCP: 17	♦ J1065	♦ 873	3♥	AP		
South HCP: 3	♣ AKQ7	♣ J632				
Contract: 3♥ W						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 109876	♠ AK54				1NT
Vul: EW	♥ K74	♥ AJ65	Pass	2♥	3♣	3♠
North HCP: 3	♦ 9863	♦ A5	Pass	Pass	4♣	AP
South HCP: 16	♣ 2	♣ 1093				
Contract: 4♣ E						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ 102	♠ 96				2♦
Vul: None	♥ AJ107	♥ K9843	2♥ ¹	X	2♠	4♥
North HCP: 15	♦ AQ95	♦ 104	AP			
South HCP: 8	♣ A42	♣ KQ86	1. Michaels Cuebid			
Contract: 4♥ S						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 91	♠ Q9642	East Bids 2♠ if possible.
Dealer: S	♥ 102	West Bids 2NT if possible.
Vul: NS	♦ 6	
HCP: 6	♣ KJ954	Partner bids first.

Board: 92	♠ K2	West Bids 3♥ if possible.
Dealer: N	♥ J95	
Vul: None	♦ K976	You bid first.
HCP: 15	♣ AKJ8	

Board: 93	♠ 3	East Bids 3♠ if possible.
Dealer: S	♥ KJ852	
Vul: EW	♦ K83	Partner bids first.
HCP: 9	♣ Q762	

Board: 94	♠ KJ7	West Bids 4♥ if possible.
Dealer: N	♥ 864	
Vul: Both	♦ K105	You bid first.
HCP: 15	♣ AKJ2	

Board: 95	♠ K92	East Bids 3♣ if possible.
Dealer: S	♥ 987653	
Vul: NS	♦ 54	Partner bids first.
HCP: 3	♣ 96	

Board: 96	♠ AK85	West Bids 3♥ if possible.
Dealer: N	♥ K9	
Vul: Both	♦ KQ3	You bid first.
HCP: 15	♣ 6432	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ Q9642	♠ K875				1NT
Vul: NS	♥ 102	♥ K76	Pass	2♥	2♠ ¹	X
North HCP: 6	♦ 6	♦ KQ5		2NT ²	3♠	AP
South HCP: 17	♣ KJ954	♣ AQ7				
Contract: 3♠ N						
						1. Michaels Cuebid
						2. to the partner's longer

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ J9753				
Vul: None	♥ J95	♥ 4		1NT	Pass	2♥
North HCP: 15	♦ K976	♦ A42	3♥	AP		
South HCP: 5	♣ AKJ8	♣ 9753				
Contract: 3♥ W						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ Q7				
Vul: EW	♥ KJ852	♥ AQ93				1NT
North HCP: 9	♦ K83	♦ QJ102	Pass	2♦	3♠	AP
South HCP: 15	♣ Q762	♣ KJ9				
Contract: 3♠ E						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ Q65432				
Vul: Both	♥ 864	♥ J		1NT	Pass	2♥
North HCP: 15	♦ K105	♦ J3	4♥	AP		
South HCP: 4	♣ AKJ2	♣ 10943				
Contract: 4♥ W						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ K92	♠ A43				
Vul: NS	♥ 987653	♥ AQ102				1NT
North HCP: 3	♦ 54	♦ KQ82	Pass	2♦	3♠	Pass
South HCP: 17	♣ 96	♣ Q10	Pass	3♥	AP	
Contract: 3♥ N						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ Q9743				
Vul: Both	♥ K9	♥ 84		1NT	Pass	2♥
North HCP: 15	♦ KQ3	♦ J62	3♥	Pass	Pass	XA♠♠
South HCP: 10	♣ 6432	♣ AK5	Pass	3♠	Pass	4♠
Contract: 4♠ N			AP			

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 91	♠ K875	East Bids 2♠ if possible.
Dealer: S	♥ K76	West Bids 2NT if possible.
Vul: NS	♦ KQ5	
HCP: 17	♣ AQ7	You bid first.

Board: 92	♠ J9753	West Bids 3♥ if possible.
Dealer: N	♥ 4	
Vul: None	♦ A42	Partner bids first.
HCP: 5	♣ 9753	

Board: 93	♠ Q7	East Bids 3♠ if possible.
Dealer: S	♥ AQ93	
Vul: EW	♦ QJ102	You bid first.
HCP: 15	♣ KJ9	

Board: 94	♠ Q65432	West Bids 4♥ if possible.
Dealer: N	♥ J	
Vul: Both	♦ J3	Partner bids first.
HCP: 4	♣ 10943	

Board: 95	♠ A43	East Bids 3♣ if possible.
Dealer: S	♥ AQ102	
Vul: NS	♦ KQ82	You bid first.
HCP: 17	♣ Q10	

Board: 96	♠ Q9743	West Bids 3♥ if possible.
Dealer: N	♥ 84	
Vul: Both	♦ J62	Partner bids first.
HCP: 10	♣ AK5	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ Q9642	♠ K875				1NT
Vul: NS	♥ 102	♥ K76	Pass	2♥	2♠ ¹	X
North HCP: 6	♦ 6	♦ KQ5		2NT ²	3♠	AP
South HCP: 17	♣ KJ954	♣ AQ7				
Contract: 3♠ N						
						1. Michaels Cuebid
						2. to the partner's longer

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ J9753				
Vul: None	♥ J95	♥ 4		1NT	Pass	2♥
North HCP: 15	♦ K976	♦ A42	3♥	AP		
South HCP: 5	♣ AKJ8	♣ 9753				
Contract: 3♥ W						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ Q7				
Vul: EW	♥ KJ852	♥ AQ93				1NT
North HCP: 9	♦ K83	♦ QJ102	Pass	2♦	3♠	AP
South HCP: 15	♣ Q762	♣ KJ9				
Contract: 3♠ E						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ Q65432				
Vul: Both	♥ 864	♥ J		1NT	Pass	2♥
North HCP: 15	♦ K105	♦ J3	4♥	AP		
South HCP: 4	♣ AKJ2	♣ 10943				
Contract: 4♥ W						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ K92	♠ A43				
Vul: NS	♥ 987653	♥ AQ102				1NT
North HCP: 3	♦ 54	♦ KQ82	Pass	2♦	3♠	Pass
South HCP: 17	♣ 96	♣ Q10	Pass	3♥	AP	
Contract: 3♥ N						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ Q9743				
Vul: Both	♥ K9	♥ 84	3♥	Pass	Pass	XA♠♠
North HCP: 15	♦ KQ3	♦ J62	Pass	3♠	Pass	4♠
South HCP: 10	♣ 6432	♣ AK5	AP			
Contract: 4♠ N						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 97	♠ A10986	East Bids 3♥ if possible.
Dealer: S	♥ 85	
Vul: None	♦ 93	Partner bids first.
HCP: 4	♣ 9765	

Board: 98	♠ AQ98	West Bids 3♣ if possible.
Dealer: N	♥ KJ7	
Vul: None	♦ AK7	You bid first.
HCP: 17	♣ 642	

Board: 99	♠ KQ73	East Bids 3♦ if possible.
Dealer: S	♥ 1097654	
Vul: NS	♦ 74	Partner bids first.
HCP: 5	♣ 8	

Board: 100	♠ J3	West Bids 2♠ if possible.
Dealer: N	♥ AK32	
Vul: EW	♦ AJ4	You bid first.
HCP: 16	♣ QJ42	

Board: 101	♠ Q7652	East Bids 2♠ if possible.
Dealer: S	♥ 9	
Vul: EW	♦ 54	Partner bids first.
HCP: 6	♣ A9764	

Board: 102	♠ A95	West Bids 3♣ if possible.
Dealer: N	♥ K8	East Bids 4♣ if possible.
Vul: Both	♦ AKJ42	
HCP: 15	♣ 654	You bid first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ A10986	♠ KJ742				1NT
Vul: None	♥ 85	♥ 109	Pass	2♥	3♥	3♠
North HCP: 4	♦ 93	♦ A64	AP			
South HCP: 15	♣ 9765	♣ AK10				
Contract: 3♠ S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ K10542		1NT	Pass	2♥
Vul: None	♥ KJ7	♥ Q10982	3♣	3♠	Pass	4♠
North HCP: 17	♦ AK7	♦ 84	AP			
South HCP: 7	♣ 642	♣ Q				
Contract: 4♠ N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ KQ73	♠ J109				1NT
Vul: NS	♥ 1097654	♥ KQ8	Pass	2♦	3♦	Pass
North HCP: 5	♦ 74	♦ K98	Pass	3♥	AP	
South HCP: 16	♣ 8	♣ AK43				
Contract: 3♥ N						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ 95		1NT	Pass	2♦
Vul: EW	♥ AK32	♥ Q10974	2♠	3♥	Pass	4♥
North HCP: 16	♦ AJ4	♦ K1065	AP			
South HCP: 9	♣ QJ42	♣ A7				
Contract: 4♥ N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ Q7652	♠ AJ104				1NT
Vul: EW	♥ 9	♥ AQ85	Pass	2♥	2♠ ¹	3♠
North HCP: 6	♦ 54	♦ K7	Pass	4♠	AP	
South HCP: 16	♣ A9764	♣ Q82	1. Michaels Cuebid			
Contract: 4♠ S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ Q87432		1NT	Pass	2♥
Vul: Both	♥ K8	♥ 52	3♣	Pass	Pass	3♠
North HCP: 15	♦ AKJ42	♦ Q10973	Pass	Pass	4♣	AP
South HCP: 4	♣ 654	♣ —				
Contract: 4♣ W						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 97	♠ KJ742	East Bids 3♥ if possible.
Dealer: S	♥ 109	
Vul: None	♦ A64	You bid first.
HCP: 15	♣ AK10	
Board: 98	♠ K10542	West Bids 3♣ if possible.
Dealer: N	♥ Q10982	
Vul: None	♦ 84	Partner bids first.
HCP: 7	♣ Q	
Board: 99	♠ J109	East Bids 3♦ if possible.
Dealer: S	♥ KQ8	
Vul: NS	♦ K98	You bid first.
HCP: 16	♣ AK43	
Board: 100	♠ 95	West Bids 2♠ if possible.
Dealer: N	♥ Q10974	
Vul: EW	♦ K1065	Partner bids first.
HCP: 9	♣ A7	
Board: 101	♠ AJ104	East Bids 2♠ if possible.
Dealer: S	♥ AQ85	
Vul: EW	♦ K7	You bid first.
HCP: 16	♣ Q82	
Board: 102	♠ Q87432	West Bids 3♣ if possible.
Dealer: N	♥ 52	East Bids 4♣ if possible.
Vul: Both	♦ Q10973	
HCP: 4	♣ —	Partner bids first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ A10986	♠ KJ742				1NT
Vul: None	♥ 85	♥ 109	Pass	2♥	3♥	3♠
North HCP: 4	♦ 93	♦ A64	AP			
South HCP: 15	♣ 9765	♣ AK10				
Contract: 3♠ S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ K10542		1NT	Pass	2♥
Vul: None	♥ KJ7	♥ Q10982	3♣	3♠	Pass	4♠
North HCP: 17	♦ AK7	♦ 84	AP			
South HCP: 7	♣ 642	♣ Q				
Contract: 4♠ N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ KQ73	♠ J109				1NT
Vul: NS	♥ 1097654	♥ KQ8	Pass	2♦	3♦	Pass
North HCP: 5	♦ 74	♦ K98	Pass	3♥	AP	
South HCP: 16	♣ 8	♣ AK43				
Contract: 3♥ N						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ 95		1NT	Pass	2♦
Vul: EW	♥ AK32	♥ Q10974	2♠	3♥	Pass	4♥
North HCP: 16	♦ AJ4	♦ K1065	AP			
South HCP: 9	♣ QJ42	♣ A7				
Contract: 4♥ N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ Q7652	♠ AJ104				1NT
Vul: EW	♥ 9	♥ AQ85	Pass	2♥	2♠ ¹	3♠
North HCP: 6	♦ 54	♦ K7	Pass	4♠	AP	
South HCP: 16	♣ A9764	♣ Q82	1. Michaels Cuebid			
Contract: 4♠ S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ Q87432		1NT	Pass	2♥
Vul: Both	♥ K8	♥ 52	3♣	Pass	Pass	3♠
North HCP: 15	♦ AKJ42	♦ Q10973	Pass	Pass	4♣	AP
South HCP: 4	♣ 654	♣ —				
Contract: 4♣ W						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 103	♠ 952	East Bids 3♣ if possible.
Dealer: S	♥ 109753	
Vul: None	♦ 103	Partner bids first.
HCP: 0	♣ 1076	

Board: 104	♠ A83	West Bids 2♥ if possible.
Dealer: N	♥ 103	East Bids 2♠ if possible.
Vul: Both	♦ Q643	
HCP: 15	♣ AKQ4	You bid first.

Board: 105	♠ AJ965	East Bids 3♦ if possible.
Dealer: S	♥ J10873	
Vul: None	♦ 5	Partner bids first.
HCP: 6	♣ 63	

Board: 106	♠ 653	West Bids 3♥ if possible.
Dealer: N	♥ Q2	
Vul: NS	♦ AKJ3	You bid first.
HCP: 16	♣ AQ82	

Board: 107	♠ 52	East Bids 3♦ if possible.
Dealer: S	♥ 108643	
Vul: EW	♦ 9	Partner bids first.
HCP: 6	♣ AQ964	

Board: 108	♠ Q104	West Bids 3♥ if possible.
Dealer: N	♥ 976	
Vul: NS	♦ AK8	You bid first.
HCP: 15	♣ KQJ7	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ AQ73				1NT
Vul: None	♥ 109753	♥ QJ8	Pass	2♦	3♣	AP
North HCP: 0	♦ 103	♦ K642				
South HCP: 16	♣ 1076	♣ A3				
Contract: 3♣ E						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ 4		1NT	Pass	2♦
Vul: Both	♥ 103	♥ AKJ864	2♥ ¹	Pass	2♠	4♥
North HCP: 15	♦ Q643	♦ A	AP			
South HCP: 12	♣ AKQ4	♣ 109652	1. Michaels Cuebid			
Contract: 4♥ S						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ AJ965	♠ Q107				1NT
Vul: None	♥ J10873	♥ A2	Pass	2♥	3♦	AP
North HCP: 6	♦ 5	♦ Q76				
South HCP: 16	♣ 63	♣ AKJ108				
Contract: 3♦ E						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ 653	♠ AJ972		1NT	Pass	2♥
Vul: NS	♥ Q2	♥ 87	3♥	Pass	Pass	XA♠♠
North HCP: 16	♦ AKJ3	♦ Q1074	AP			
South HCP: 7	♣ AQ82	♣ 76				
Contract: 3♥X W						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ AKQ93				1NT
Vul: EW	♥ 108643	♥ AKJ	Pass	2♦	3♦	AP
North HCP: 6	♦ 9	♦ 42				
South HCP: 17	♣ AQ964	♣ 873				
Contract: 3♦ E						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ Q104	♠ 98632		1NT	Pass	2♥
Vul: NS	♥ 976	♥ J53	3♥	AP		
North HCP: 15	♦ AK8	♦ 932				
South HCP: 1	♣ KQJ7	♣ 64				
Contract: 3♥ W						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 103	♠ AQ73	East Bids 3♣ if possible.
Dealer: S	♥ QJ8	
Vul: None	♦ K642	You bid first.
HCP: 16	♣ A3	

Board: 104	♠ 4	West Bids 2♥ if possible.
Dealer: N	♥ AKJ864	East Bids 2♠ if possible.
Vul: Both	♦ A	
HCP: 12	♣ 109652	Partner bids first.

Board: 105	♠ Q107	East Bids 3♦ if possible.
Dealer: S	♥ A2	
Vul: None	♦ Q76	You bid first.
HCP: 16	♣ AKJ108	

Board: 106	♠ AJ972	West Bids 3♥ if possible.
Dealer: N	♥ 87	
Vul: NS	♦ Q1074	Partner bids first.
HCP: 7	♣ 76	

Board: 107	♠ AKQ93	East Bids 3♦ if possible.
Dealer: S	♥ AKJ	
Vul: EW	♦ 42	You bid first.
HCP: 17	♣ 873	

Board: 108	♠ 98632	West Bids 3♥ if possible.
Dealer: N	♥ J53	
Vul: NS	♦ 932	Partner bids first.
HCP: 1	♣ 64	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ AQ73				1NT
Vul: None	♥ 109753	♥ QJ8	Pass	2♦	3♣	AP
North HCP: 0	♦ 103	♦ K642				
South HCP: 16	♣ 1076	♣ A3				
Contract: 3♣ E						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ 4		1NT	Pass	2♦
Vul: Both	♥ 103	♥ AKJ864	2♥ ¹	Pass	2♠	4♥
North HCP: 15	♦ Q643	♦ A	AP			
South HCP: 12	♣ AKQ4	♣ 109652	1. Michaels Cuebid			
Contract: 4♥ S						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ AJ965	♠ Q107				1NT
Vul: None	♥ J10873	♥ A2	Pass	2♥	3♦	AP
North HCP: 6	♦ 5	♦ Q76				
South HCP: 16	♣ 63	♣ AKJ108				
Contract: 3♦ E						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ 653	♠ AJ972		1NT	Pass	2♥
Vul: NS	♥ Q2	♥ 87	3♥	Pass	Pass	XA♣♣
North HCP: 16	♦ AKJ3	♦ Q1074	AP			
South HCP: 7	♣ AQ82	♣ 76				
Contract: 3♥X W						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ AKQ93				1NT
Vul: EW	♥ 108643	♥ AKJ	Pass	2♦	3♦	AP
North HCP: 6	♦ 9	♦ 42				
South HCP: 17	♣ AQ964	♣ 873				
Contract: 3♦ E						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ Q104	♠ 98632		1NT	Pass	2♥
Vul: NS	♥ 976	♥ J53	3♥	AP		
North HCP: 15	♦ AK8	♦ 932				
South HCP: 1	♣ KQJ7	♣ 64				
Contract: 3♥ W						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 109	♠ Q1096	East Bids 3♣ if possible.
Dealer: S	♥ J10762	
Vul: EW	♦ 32	Partner bids first.
HCP: 3	♣ 53	

Board: 110	♠ A54	West Bids 3♣ if possible.
Dealer: N	♥ KJ3	
Vul: None	♦ AK943	You bid first.
HCP: 15	♣ 53	

Board: 111	♠ J9854	East Bids 2♠ if possible.
Dealer: S	♥ 32	West Bids 2NT if possible.
Vul: EW	♦ 10643	East Bids 3♣ if possible.
HCP: 3	♣ Q2	Partner bids first.

Board: 112	♠ AK103	West Bids 3♦ if possible.
Dealer: N	♥ AJ4	
Vul: Both	♦ 92	You bid first.
HCP: 16	♣ A972	

Board: 113	♠ A10762	East Bids 3♦ if possible.
Dealer: S	♥ 8432	
Vul: None	♦ 8	Partner bids first.
HCP: 6	♣ Q62	

Board: 114	♠ 65	West Bids 3♦ if possible.
Dealer: N	♥ AK542	
Vul: Both	♦ K75	You bid first.
HCP: 15	♣ KQ8	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 109	North:	South:				
Dealer: S	♠ Q1096	♠ KJ53	West	North	East	South
Vul: EW	♥ J10762	♥ 543				1NT
North HCP: 3	♦ 32	♦ AK10	Pass	2♦	3♣	AP
South HCP: 15	♣ 53	♣ A96				
Contract: 3♣ E						

Board: 110	North:	South:				
Dealer: N	♠ A54	♠ 862	West	North	East	South
Vul: None	♥ KJ3	♥ A9865		1NT	Pass	2♦
North HCP: 15	♦ AK943	♦ 82	3♣	3♥	AP	
South HCP: 6	♣ 53	♣ Q87				
Contract: 3♥ N						

Board: 111	North:	South:				
Dealer: S	♠ J9854	♠ A63	West	North	East	South
Vul: EW	♥ 32	♥ A65	Pass	2♥	2♠ ¹	X
North HCP: 3	♦ 10643	♦ KJ8	2NT ²	Pass	3♣	AP
South HCP: 15	♣ Q2	♣ K1098				
Contract: 3♣ E			1. Michaels Cuebid			
			2. to the partner's longer			

Board: 112	North:	South:				
Dealer: N	♠ AK103	♠ 654	West	North	East	South
Vul: Both	♥ AJ4	♥ Q87653		1NT	Pass	2♦
North HCP: 16	♦ 92	♦ 76	3♦	Pass	Pass	3♥
South HCP: 2	♣ A972	♣ 53	AP			
Contract: 3♥ S						

Board: 113	North:	South:				
Dealer: S	♠ A10762	♠ Q43	West	North	East	South
Vul: None	♥ 8432	♥ QJ7				1NT
North HCP: 6	♦ 8	♦ K72	Pass	2♥	3♦	AP
South HCP: 15	♣ Q62	♣ AK75				
Contract: 3♦ E						

Board: 114	North:	South:				
Dealer: N	♠ 65	♠ KQ1083	West	North	East	South
Vul: Both	♥ AK542	♥ Q76		1NT	Pass	2♥
North HCP: 15	♦ K75	♦ 2	3♦	AP		
South HCP: 7	♣ KQ8	♣ 10964				
Contract: 3♦ W						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 109	♠ KJ53	East Bids 3♣ if possible.
Dealer: S	♥ 543	
Vul: EW	♦ AK10	You bid first.
HCP: 15	♣ A96	
Board: 110	♠ 862	West Bids 3♣ if possible.
Dealer: N	♥ A9865	
Vul: None	♦ 82	Partner bids first.
HCP: 6	♣ Q87	
Board: 111	♠ A63	East Bids 2♠ if possible.
Dealer: S	♥ A65	West Bids 2NT if possible.
Vul: EW	♦ KJ8	East Bids 3♣ if possible.
HCP: 15	♣ K1098	You bid first.
Board: 112	♠ 654	West Bids 3♦ if possible.
Dealer: N	♥ Q87653	
Vul: Both	♦ 76	Partner bids first.
HCP: 2	♣ 53	
Board: 113	♠ Q43	East Bids 3♦ if possible.
Dealer: S	♥ QJ7	
Vul: None	♦ K72	You bid first.
HCP: 15	♣ AK75	
Board: 114	♠ KQ1083	West Bids 3♦ if possible.
Dealer: N	♥ Q76	
Vul: Both	♦ 2	Partner bids first.
HCP: 7	♣ 10964	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ Q1096	♠ KJ53				1NT
Vul: EW	♥ J10762	♥ 543	Pass	2♦	3♣	AP
North HCP: 3	♦ 32	♦ AK10				
South HCP: 15	♣ 53	♣ A96				
Contract: 3♣ E						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ 862		1NT	Pass	2♦
Vul: None	♥ KJ3	♥ A9865	3♣	3♥	AP	
North HCP: 15	♦ AK943	♦ 82				
South HCP: 6	♣ 53	♣ Q87				
Contract: 3♥ N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ J9854	♠ A63				1NT
Vul: EW	♥ 32	♥ A65	Pass	2♥	2♠ ¹	X
North HCP: 3	♦ 10643	♦ KJ8	2NT ²	Pass	3♣	AP
South HCP: 15	♣ Q2	♣ K1098				
Contract: 3♣ E			1. Michaels Cuebid			
			2. to the partner's longer			

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ 654		1NT	Pass	2♦
Vul: Both	♥ AJ4	♥ Q87653	3♦	Pass	Pass	3♥
North HCP: 16	♦ 92	♦ 76	AP			
South HCP: 2	♣ A972	♣ 53				
Contract: 3♥ S						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ A10762	♠ Q43				1NT
Vul: None	♥ 8432	♥ QJ7	Pass	2♥	3♦	AP
North HCP: 6	♦ 8	♦ K72				
South HCP: 15	♣ Q62	♣ AK75				
Contract: 3♦ E						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ KQ1083		1NT	Pass	2♥
Vul: Both	♥ AK542	♥ Q76	3♦	AP		
North HCP: 15	♦ K75	♦ 2				
South HCP: 7	♣ KQ8	♣ 10964				
Contract: 3♦ W						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 115	♠ 107	East Bids 2♠ if possible.
Dealer: S	♥ QJ976	East Bids 3♠ if possible.
Vul: None	♦ KJ7	
HCP: 7	♣ 1054	Partner bids first.
Board: 116	♠ KQ2	West Bids 3♦ if possible.
Dealer: N	♥ Q9753	
Vul: NS	♦ A107	You bid first.
HCP: 15	♣ KJ	
Board: 117	♠ 943	East Bids 2♠ if possible.
Dealer: S	♥ J10852	
Vul: EW	♦ Q63	Partner bids first.
HCP: 7	♣ A7	
Board: 118	♠ A6	West Bids 3♦ if possible.
Dealer: N	♥ AJ2	
Vul: None	♦ 976	You bid first.
HCP: 17	♣ AKJ97	
Board: 119	♠ A10987	East Bids 3♣ if possible.
Dealer: S	♥ 743	
Vul: None	♦ J93	Partner bids first.
HCP: 5	♣ 73	
Board: 120	♠ AKQ72	West Bids 3♦ if possible.
Dealer: N	♥ 876	West Doubles 4♥ if possible.
Vul: NS	♦ Q5	
HCP: 15	♣ A32	You bid first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ J53				1NT
Vul: None	♥ QJ976	♥ K5	Pass	2♦	2♠	Pass
North HCP: 7	♦ KJ7	♦ A82	Pass	X	Pass	3♣
South HCP: 15	♣ 1054	♣ AK763	Pass	Pass	3♠	Pass
Contract: 3♠X E			Pass	XA♠♠	AP	

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ A9765				
Vul: NS	♥ Q9753	♥ KJ		1NT	Pass	2♥
North HCP: 15	♦ A107	♦ 6	3♦	AP		
South HCP: 8	♣ KJ	♣ 109832				
Contract: 3♦ W						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ 943	♠ A6				1NT
Vul: EW	♥ J10852	♥ AK6				
North HCP: 7	♦ Q63	♦ 984	Pass	2♦	2♠	AP
South HCP: 16	♣ A7	♣ KQ643				
Contract: 2♠ E						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ Q108732				1NT
Vul: None	♥ AJ2	♥ Q		1NT	Pass	2♥
North HCP: 17	♦ 976	♦ 108	3♦	Pass	Pass	3♠
South HCP: 4	♣ AKJ97	♣ 10853	AP			
Contract: 3♠ S						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ A10987	♠ KJ				1NT
Vul: None	♥ 743	♥ K106				
North HCP: 5	♦ J93	♦ AKQ87	Pass	2♥	3♣	AP
South HCP: 17	♣ 73	♣ J104				
Contract: 3♣ E						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AKQ72	♠ —				1NT
Vul: NS	♥ 876	♥ QJ1032	3♦	Pass	Pass	2♦
North HCP: 15	♦ Q5	♦ 8762	Pass	3♥	Pass	XA♠♠
South HCP: 9	♣ A32	♣ KQJ5	X	AP		4♥
Contract: 4♥X N						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 115	♠ J53	East Bids 2♠ if possible.
Dealer: S	♥ K5	East Bids 3♠ if possible.
Vul: None	♦ A82	
HCP: 15	♣ AK763	You bid first.
Board: 116	♠ A9765	West Bids 3♦ if possible.
Dealer: N	♥ KJ	
Vul: NS	♦ 6	Partner bids first.
HCP: 8	♣ 109832	
Board: 117	♠ A6	East Bids 2♠ if possible.
Dealer: S	♥ AK6	
Vul: EW	♦ 984	You bid first.
HCP: 16	♣ KQ643	
Board: 118	♠ Q108732	West Bids 3♦ if possible.
Dealer: N	♥ Q	
Vul: None	♦ 108	Partner bids first.
HCP: 4	♣ 10853	
Board: 119	♠ KJ	East Bids 3♣ if possible.
Dealer: S	♥ K106	
Vul: None	♦ AKQ87	You bid first.
HCP: 17	♣ J104	
Board: 120	♠ —	West Bids 3♦ if possible.
Dealer: N	♥ QJ1032	West Doubles 4♥ if possible.
Vul: NS	♦ 8762	
HCP: 9	♣ KQJ5	Partner bids first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ J53				1NT
Vul: None	♥ QJ976	♥ K5	Pass	2♦	2♠	Pass
North HCP: 7	♦ KJ7	♦ A82	Pass	X	Pass	3♣
South HCP: 15	♣ 1054	♣ AK763	Pass	Pass	3♠	Pass
Contract: 3♠X E			Pass	XA♠♠	AP	

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ A9765				
Vul: NS	♥ Q9753	♥ KJ		1NT	Pass	2♥
North HCP: 15	♦ A107	♦ 6	3♦	AP		
South HCP: 8	♣ KJ	♣ 109832				
Contract: 3♦ W						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ 943	♠ A6				1NT
Vul: EW	♥ J10852	♥ AK6				
North HCP: 7	♦ Q63	♦ 984	Pass	2♦	2♠	AP
South HCP: 16	♣ A7	♣ KQ643				
Contract: 2♠ E						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ Q108732				1NT
Vul: None	♥ AJ2	♥ Q		1NT	Pass	2♥
North HCP: 17	♦ 976	♦ 108	3♦	Pass	Pass	3♠
South HCP: 4	♣ AKJ97	♣ 10853	AP			
Contract: 3♠ S						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ A10987	♠ KJ				1NT
Vul: None	♥ 743	♥ K106				
North HCP: 5	♦ J93	♦ AKQ87	Pass	2♥	3♣	AP
South HCP: 17	♣ 73	♣ J104				
Contract: 3♣ E						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AKQ72	♠ —				1NT
Vul: NS	♥ 876	♥ QJ1032	3♦	Pass	Pass	2♦
North HCP: 15	♦ Q5	♦ 8762	Pass	3♥	Pass	XA♠♠
South HCP: 9	♣ A32	♣ KQJ5	X	AP		4♥
Contract: 4♥X N						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 121	♠ 864	East Bids 3♣ if possible.
Dealer: S	♥ QJ7542	
Vul: NS	♦ 10974	Partner bids first.
HCP: 3	♣ —	

Board: 122	♠ 1075	West Bids 2♠ if possible.
Dealer: N	♥ AQ962	West Bids 3♠ if possible.
Vul: None	♦ Q5	
HCP: 15	♣ AQJ	You bid first.

Board: 123	♠ 5	East Bids 2♠ if possible.
Dealer: S	♥ K96542	West Bids 3♠ if possible.
Vul: NS	♦ 92	
HCP: 4	♣ J743	Partner bids first.

Board: 124	♠ Q86	West Bids 3♦ if possible.
Dealer: N	♥ AQ	
Vul: EW	♦ J102	You bid first.
HCP: 16	♣ AQJ82	

Board: 125	♠ J32	East Bids 3♣ if possible.
Dealer: S	♥ K9852	
Vul: EW	♦ 953	Partner bids first.
HCP: 4	♣ 64	

Board: 126	♠ KQ108	West Bids 2NT if possible.
Dealer: N	♥ AQ9	East Bids 3♣ if possible.
Vul: Both	♦ AJ10	
HCP: 16	♣ 854	You bid first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ 864	♠ KQ97				1NT
Vul: NS	♥ QJ7542	♥ AK6	Pass	2♦	3♣	Pass
North HCP: 3	♦ 10974	♦ K82	Pass	3♥	AP	
South HCP: 15	♣ —	♣ 1053				
Contract: 3♥ N						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ 1075	♠ Q8		1NT	Pass	2♦
Vul: None	♥ AQ962	♥ K10873	2♣	3♥	Pass	Pass
North HCP: 15	♦ Q5	♦ 1064	3♣	AP		
South HCP: 5	♣ AQJ	♣ 832				
Contract: 3♠ W						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ K7				1NT
Vul: NS	♥ K96542	♥ 873	Pass	2♦	2♠	Pass
North HCP: 4	♦ 92	♦ AQ105	3♠	AP		
South HCP: 16	♣ J743	♣ AK62				
Contract: 3♠ E						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ A109753		1NT	Pass	2♥
Vul: EW	♥ AQ	♥ 976	3♦	Pass	Pass	3♠
North HCP: 16	♦ J102	♦ 965	AP			
South HCP: 4	♣ AQJ82	♣ 7				
Contract: 3♠ S						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ KQ1094				1NT
Vul: EW	♥ K9852	♥ A64	Pass	2♦	3♣	AP
North HCP: 4	♦ 953	♦ AK7				
South HCP: 16	♣ 64	♣ 98				
Contract: 3♣ E						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ KQ108	♠ 9743		1NT	Pass	2♦
Vul: Both	♥ AQ9	♥ J10642	2NT ¹	X ²	3♣	AP
North HCP: 16	♦ AJ10	♦ 975	1. Unusual 2NT			
South HCP: 1	♣ 854	♣ 3	2. artificial			
Contract: 3♣ E						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 121	♠ KQ97	East Bids 3♣ if possible.
Dealer: S	♥ AK6	
Vul: NS	♦ K82	You bid first.
HCP: 15	♣ 1053	

Board: 122	♠ Q8	West Bids 2♠ if possible.
Dealer: N	♥ K10873	West Bids 3♠ if possible.
Vul: None	♦ 1064	
HCP: 5	♣ 832	Partner bids first.

Board: 123	♠ K7	East Bids 2♠ if possible.
Dealer: S	♥ 873	West Bids 3♠ if possible.
Vul: NS	♦ AQ105	
HCP: 16	♣ AK62	You bid first.

Board: 124	♠ A109753	West Bids 3♦ if possible.
Dealer: N	♥ 976	
Vul: EW	♦ 965	Partner bids first.
HCP: 4	♣ 7	

Board: 125	♠ KQ1094	East Bids 3♣ if possible.
Dealer: S	♥ A64	
Vul: EW	♦ AK7	You bid first.
HCP: 16	♣ 98	

Board: 126	♠ 9743	West Bids 2NT if possible.
Dealer: N	♥ J10642	East Bids 3♣ if possible.
Vul: Both	♦ 975	
HCP: 1	♣ 3	Partner bids first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ 864	♠ KQ97				1NT
Vul: NS	♥ QJ7542	♥ AK6	Pass	2♦	3♣	Pass
North HCP: 3	♦ 10974	♦ K82	Pass	3♥	AP	
South HCP: 15	♣ —	♣ 1053				
Contract: 3♥ N						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ 1075	♠ Q8		1NT	Pass	2♦
Vul: None	♥ AQ962	♥ K10873	2♣	3♥	Pass	Pass
North HCP: 15	♦ Q5	♦ 1064	3♣	AP		
South HCP: 5	♣ AQJ	♣ 832				
Contract: 3♠ W						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ K7				1NT
Vul: NS	♥ K96542	♥ 873	Pass	2♦	2♠	Pass
North HCP: 4	♦ 92	♦ AQ105	3♠	AP		
South HCP: 16	♣ J743	♣ AK62				
Contract: 3♠ E						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ A109753		1NT	Pass	2♥
Vul: EW	♥ AQ	♥ 976	3♦	Pass	Pass	3♠
North HCP: 16	♦ J102	♦ 965	AP			
South HCP: 4	♣ AQJ82	♣ 7				
Contract: 3♠ S						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ KQ1094				1NT
Vul: EW	♥ K9852	♥ A64	Pass	2♦	3♣	AP
North HCP: 4	♦ 953	♦ AK7				
South HCP: 16	♣ 64	♣ 98				
Contract: 3♣ E						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ KQ108	♠ 9743		1NT	Pass	2♦
Vul: Both	♥ AQ9	♥ J10642	2NT ¹	X ²	3♣	AP
North HCP: 16	♦ AJ10	♦ 975	1. Unusual 2NT			
South HCP: 1	♣ 854	♣ 3	2. artificial			
Contract: 3♣ E						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 127 ♠ 1075
Dealer: S ♥ J10732
Vul: NS ♦ K
HCP: 6 ♣ Q1085

East Bids 2♥ if possible.
West Bids 3♣ if possible.
East Bids 3♦ if possible.

Partner bids first.

Board: 128 ♠ Q75
Dealer: N ♥ K65
Vul: NS ♦ AK104
HCP: 16 ♣ A106

West Bids 3♣ if possible.

You bid first.

Board: 129 ♠ A98542
Dealer: S ♥ —
Vul: EW ♦ 9853
HCP: 5 ♣ J97

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

Partner bids first.

Board: 130 ♠ 865
Dealer: N ♥ A843
Vul: NS ♦ AK76
HCP: 15 ♣ A6

West Bids 2♠ if possible.
East Bids 3♠ if possible.
West Bids 4♠ if possible.

You bid first.

Board: 131 ♠ J7432
Dealer: S ♥ 2
Vul: EW ♦ Q876
HCP: 3 ♣ 1073

East Bids 3♥ if possible.

Partner bids first.

Board: 132 ♠ A65
Dealer: N ♥ 765
Vul: None ♦ A76
HCP: 15 ♣ AK62

West Bids 3♥ if possible.

You bid first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ K4				1NT
Vul: NS	♥ J10732	♥ A84	Pass	2♦	2♥ ¹	X
North HCP: 6	♦ K	♦ AJ742	3♣	Pass	3♦	AP
South HCP: 15	♣ Q1085	♣ K96	1. Michaels Cuebid			
Contract: 3♦ E						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ Q75	♠ KJ10				
Vul: NS	♥ K65	♥ 109872		1NT	Pass	2♦
North HCP: 16	♦ AK104	♦ 32	3♣	AP		
South HCP: 4	♣ A106	♣ 742				
Contract: 3♣ W						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ A98542	♠ QJ				1NT
Vul: EW	♥ —	♥ Q10972	Pass	2♥	2♠ ¹	Pass
North HCP: 5	♦ 9853	♦ AK10	2NT ²	3♣	AP	
South HCP: 15	♣ J97	♣ K54	1. Michaels Cuebid			
Contract: 3♠ N			2. to the partner's longer			

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ 865	♠ —				
Vul: NS	♥ A843	♥ Q10952		1NT	Pass	2♦
North HCP: 15	♦ AK76	♦ 532	2♠	3♥	3♠	4♥
South HCP: 5	♣ A6	♣ QJ872	4♠	X	AP	
Contract: 4♠X W						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ J7432	♠ Q10				
Vul: EW	♥ 2	♥ Q73				1NT
North HCP: 3	♦ Q876	♦ AKJ54	Pass	2♥	3♥	AP
South HCP: 15	♣ 1073	♣ K42				
Contract: 3♥ E						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ 109832				
Vul: None	♥ 765	♥ 94		1NT	Pass	2♥
North HCP: 15	♦ A76	♦ QJ93	3♥	AP		
South HCP: 5	♣ AK62	♣ Q3				
Contract: 3♥ W						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 127 ♠ K4
Dealer: S ♥ A84
Vul: NS ♦ AJ742
HCP: 15 ♣ K96

East Bids 2♥ if possible.
West Bids 3♣ if possible.
East Bids 3♦ if possible.

You bid first.

Board: 128 ♠ KJ10
Dealer: N ♥ 109872
Vul: NS ♦ 32
HCP: 4 ♣ 742

West Bids 3♣ if possible.

Partner bids first.

Board: 129 ♠ QJ
Dealer: S ♥ Q10972
Vul: EW ♦ AK10
HCP: 15 ♣ K54

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

You bid first.

Board: 130 ♠ —
Dealer: N ♥ Q10952
Vul: NS ♦ 532
HCP: 5 ♣ QJ872

West Bids 2♠ if possible.
East Bids 3♠ if possible.
West Bids 4♠ if possible.

Partner bids first.

Board: 131 ♠ Q10
Dealer: S ♥ Q73
Vul: EW ♦ AKJ54
HCP: 15 ♣ K42

East Bids 3♥ if possible.

You bid first.

Board: 132 ♠ 109832
Dealer: N ♥ 94
Vul: None ♦ QJ93
HCP: 5 ♣ Q3

West Bids 3♥ if possible.

Partner bids first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ K4				1NT
Vul: NS	♥ J10732	♥ A84	Pass	2♦	2♥ ¹	X
North HCP: 6	♦ K	♦ AJ742	3♣	Pass	3♦	AP
South HCP: 15	♣ Q1085	♣ K96	1. Michaels Cuebid			
Contract: 3♦ E						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ Q75	♠ KJ10				
Vul: NS	♥ K65	♥ 109872		1NT	Pass	2♦
North HCP: 16	♦ AK104	♦ 32	3♣	AP		
South HCP: 4	♣ A106	♣ 742				
Contract: 3♣ W						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ A98542	♠ QJ				1NT
Vul: EW	♥ —	♥ Q10972	Pass	2♥	2♠ ¹	Pass
North HCP: 5	♦ 9853	♦ AK10	2NT ²	3♣	AP	
South HCP: 15	♣ J97	♣ K54	1. Michaels Cuebid			
Contract: 3♠ N			2. to the partner's longer			

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ 865	♠ —				
Vul: NS	♥ A843	♥ Q10952		1NT	Pass	2♦
North HCP: 15	♦ AK76	♦ 532	2♠	3♥	3♠	4♥
South HCP: 5	♣ A6	♣ QJ872	4♠	X	AP	
Contract: 4♠X W						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ J7432	♠ Q10				
Vul: EW	♥ 2	♥ Q73				1NT
North HCP: 3	♦ Q876	♦ AKJ54	Pass	2♥	3♥	AP
South HCP: 15	♣ 1073	♣ K42				
Contract: 3♥ E						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ 109832				
Vul: None	♥ 765	♥ 94		1NT	Pass	2♥
North HCP: 15	♦ A76	♦ QJ93	3♥	AP		
South HCP: 5	♣ AK62	♣ Q3				
Contract: 3♥ W						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 133	♠ J10654	East Bids 3♥ if possible.
Dealer: S	♥ 7	
Vul: EW	♦ Q93	Partner bids first.
HCP: 4	♣ J864	

Board: 134	♠ Q83	West Bids 2♠ if possible.
Dealer: N	♥ Q94	
Vul: None	♦ AJ	You bid first.
HCP: 17	♣ AKJ52	

Board: 135	♠ QJ10742	East Bids 3♦ if possible.
Dealer: S	♥ Q52	
Vul: NS	♦ 6	Partner bids first.
HCP: 6	♣ J32	

Board: 136	♠ KQJ7	West Bids 4♣ if possible.
Dealer: N	♥ 974	
Vul: Both	♦ AKQ7	You bid first.
HCP: 17	♣ Q2	

Board: 137	♠ A8732	East Bids 3♥ if possible.
Dealer: S	♥ 52	
Vul: EW	♦ K92	Partner bids first.
HCP: 10	♣ QJ5	

Board: 138	♠ AK7	West Bids 3♥ if possible.
Dealer: N	♥ 65	
Vul: None	♦ AQ87	You bid first.
HCP: 17	♣ A1086	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ J10654	♠ A2				1NT
Vul: EW	♥ 7	♥ Q52	Pass	2♥	3♥	AP
North HCP: 4	♦ Q93	♦ KJ76				
South HCP: 17	♣ J864	♣ AK32				
Contract: 3♥ E						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ Q83	♠ 10542				
Vul: None	♥ Q94	♥ K8652		1NT	Pass	2♦
North HCP: 17	♦ AJ	♦ 87	2♠	AP		
South HCP: 5	♣ AKJ52	♣ Q6				
Contract: 2♠ W						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ QJ10742	♠ A9				1NT
Vul: NS	♥ Q52	♥ AK97	Pass	2♥	3♦	Pass
North HCP: 6	♦ 6	♦ J95	Pass	4♠	AP	
South HCP: 16	♣ J32	♣ A874				
Contract: 4♠ N						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ KQJ7	♠ A10842				
Vul: Both	♥ 974	♥ Q3		1NT	Pass	2♥
North HCP: 17	♦ AKQ7	♦ J98632	4♣	Pass	Pass	4♦
South HCP: 7	♣ Q2	♣ —	Pass	4♠	AP	
Contract: 4♠ N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ A8732	♠ KQ964				1NT
Vul: EW	♥ 52	♥ Q64	Pass	2♥	3♥	3♠
North HCP: 10	♦ K92	♦ J5	Pass	4♠	AP	
South HCP: 15	♣ QJ5	♣ AK7				
Contract: 4♠ S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ Q10942				
Vul: None	♥ 65	♥ 87		1NT	Pass	2♥
North HCP: 17	♦ AQ87	♦ KJ106	3♥	AP		
South HCP: 6	♣ A1086	♣ 43				
Contract: 3♥ W						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 133	♠ A2	East Bids 3♥ if possible.
Dealer: S	♥ Q52	
Vul: EW	♦ KJ76	You bid first.
HCP: 17	♣ AK32	

Board: 134	♠ 10542	West Bids 2♠ if possible.
Dealer: N	♥ K8652	
Vul: None	♦ 87	Partner bids first.
HCP: 5	♣ Q6	

Board: 135	♠ A9	East Bids 3♦ if possible.
Dealer: S	♥ AK97	
Vul: NS	♦ J95	You bid first.
HCP: 16	♣ A874	

Board: 136	♠ A10842	West Bids 4♣ if possible.
Dealer: N	♥ Q3	
Vul: Both	♦ J98632	Partner bids first.
HCP: 7	♣ —	

Board: 137	♠ KQ964	East Bids 3♥ if possible.
Dealer: S	♥ Q64	
Vul: EW	♦ J5	You bid first.
HCP: 15	♣ AK7	

Board: 138	♠ Q10942	West Bids 3♥ if possible.
Dealer: N	♥ 87	
Vul: None	♦ KJ106	Partner bids first.
HCP: 6	♣ 43	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ J10654	♠ A2				1NT
Vul: EW	♥ 7	♥ Q52	Pass	2♥	3♥	AP
North HCP: 4	♦ Q93	♦ KJ76				
South HCP: 17	♣ J864	♣ AK32				
Contract: 3♥ E						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ Q83	♠ 10542				
Vul: None	♥ Q94	♥ K8652		1NT	Pass	2♦
North HCP: 17	♦ AJ	♦ 87	2♠	AP		
South HCP: 5	♣ AKJ52	♣ Q6				
Contract: 2♠ W						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ QJ10742	♠ A9				1NT
Vul: NS	♥ Q52	♥ AK97	Pass	2♥	3♦	Pass
North HCP: 6	♦ 6	♦ J95	Pass	4♠	AP	
South HCP: 16	♣ J32	♣ A874				
Contract: 4♠ N						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ KQJ7	♠ A10842				
Vul: Both	♥ 974	♥ Q3		1NT	Pass	2♥
North HCP: 17	♦ AKQ7	♦ J98632	4♣	Pass	Pass	4♦
South HCP: 7	♣ Q2	♣ —	Pass	4♠	AP	
Contract: 4♠ N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ A8732	♠ KQ964				1NT
Vul: EW	♥ 52	♥ Q64	Pass	2♥	3♥	3♠
North HCP: 10	♦ K92	♦ J5	Pass	4♠	AP	
South HCP: 15	♣ QJ5	♣ AK7				
Contract: 4♠ S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ Q10942				
Vul: None	♥ 65	♥ 87		1NT	Pass	2♥
North HCP: 17	♦ AQ87	♦ KJ106	3♥	AP		
South HCP: 6	♣ A1086	♣ 43				
Contract: 3♥ W						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 139	♠ Q8653	East Bids 4♥ if possible.
Dealer: S	♥ —	
Vul: NS	♦ J983	Partner bids first.
HCP: 5	♣ Q1082	
Board: 140	♠ J74	West Bids 2♠ if possible.
Dealer: N	♥ 832	East Bids 2NT if possible.
Vul: NS	♦ AK84	
HCP: 15	♣ AK8	You bid first.
Board: 141	♠ J5	East Bids 3♣ if possible.
Dealer: S	♥ J87432	
Vul: Both	♦ 10853	Partner bids first.
HCP: 2	♣ 5	
Board: 142	♠ Q2	West Bids 2♥ if possible.
Dealer: N	♥ AQ1062	
Vul: None	♦ A52	You bid first.
HCP: 16	♣ A52	
Board: 143	♠ Q10972	East Bids 3♥ if possible.
Dealer: S	♥ 863	
Vul: EW	♦ K3	Partner bids first.
HCP: 5	♣ 987	
Board: 144	♠ K10965	West Bids 3♦ if possible.
Dealer: N	♥ AK10	
Vul: Both	♦ K32	You bid first.
HCP: 17	♣ A2	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ Q8653	♠ K10				1NT
Vul: NS	♥ —	♥ Q973	Pass	2♥	4♥	AP
North HCP: 5	♦ J983	♦ AQ2				
South HCP: 15	♣ Q1082	♣ KJ93				
Contract: 4♥ E						
Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ J74	♠ K10962		1NT	Pass	2♥
Vul: NS	♥ 832	♥ K109	2♠ ¹	X	2NT ²	3NT
North HCP: 15	♦ AK84	♦ QJ9	AP			
South HCP: 10	♣ AK8	♣ J7				
Contract: 3N N			1. Michaels Cuebid			
			2. to the partner's longer			
Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ AKQ102				1NT
Vul: Both	♥ J87432	♥ 1065	Pass	2♦	3♣	4♣ ¹
North HCP: 2	♦ 10853	♦ K4	Pass	4♥	AP	
South HCP: 16	♣ 5	♣ A43				
Contract: 4♥ N			1. limit raise or better in ♥			
Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ 104		1NT	Pass	2♦
Vul: None	♥ AQ1062	♥ K8743	2♥ ¹	3♥	Pass	4♥
North HCP: 16	♦ A52	♦ Q1063	AP			
South HCP: 7	♣ A52	♣ Q4				
Contract: 4♥ N			1. Michaels Cuebid			
Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ Q10972	♠ AK8				1NT
Vul: EW	♥ 863	♥ A9	Pass	2♥	3♥	Pass
North HCP: 5	♦ K3	♦ 975	Pass	2♥	3♥	Pass
South HCP: 15	♣ 987	♣ A10642	Pass	XA♠	AP	
Contract: 3♥ X E						
Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ K10965	♠ Q84		1NT	Pass	2♦
Vul: Both	♥ AK10	♥ J9653	3♦	AP		
North HCP: 17	♦ K32	♦ 1098				
South HCP: 3	♣ A2	♣ 43				
Contract: 3♦ W						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 139	♠ K10	East Bids 4♥ if possible.
Dealer: S	♥ Q973	
Vul: NS	♦ AQ2	You bid first.
HCP: 15	♣ KJ93	
Board: 140	♠ K10962	West Bids 2♠ if possible.
Dealer: N	♥ K109	East Bids 2NT if possible.
Vul: NS	♦ QJ9	
HCP: 10	♣ J7	Partner bids first.
Board: 141	♠ AKQ102	East Bids 3♣ if possible.
Dealer: S	♥ 1065	
Vul: Both	♦ K4	You bid first.
HCP: 16	♣ A43	
Board: 142	♠ 104	West Bids 2♥ if possible.
Dealer: N	♥ K8743	
Vul: None	♦ Q1063	Partner bids first.
HCP: 7	♣ Q4	
Board: 143	♠ AK8	East Bids 3♥ if possible.
Dealer: S	♥ A9	
Vul: EW	♦ 975	You bid first.
HCP: 15	♣ A10642	
Board: 144	♠ Q84	West Bids 3♦ if possible.
Dealer: N	♥ J9653	
Vul: Both	♦ 1098	Partner bids first.
HCP: 3	♣ 43	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ Q8653	♠ K10				1NT
Vul: NS	♥ —	♥ Q973				
North HCP: 5	♦ J983	♦ AQ2	Pass	2♥	4♥	AP
South HCP: 15	♣ Q1082	♣ KJ93				
Contract: 4♥ E						
Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ J74	♠ K10962		1NT	Pass	2♥
Vul: NS	♥ 832	♥ K109	2♠ ¹	X	2NT ²	3NT
North HCP: 15	♦ AK84	♦ QJ9	AP			
South HCP: 10	♣ AK8	♣ J7				
Contract: 3N N			1. Michaels Cuebid			
			2. to the partner's longer			
Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ AKQ102				1NT
Vul: Both	♥ J87432	♥ 1065	Pass	2♦	3♣	4♣ ¹
North HCP: 2	♦ 10853	♦ K4	Pass	4♥	AP	
South HCP: 16	♣ 5	♣ A43				
Contract: 4♥ N			1. limit raise or better in ♥			
Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ 104		1NT	Pass	2♦
Vul: None	♥ AQ1062	♥ K8743	2♥ ¹	3♥	Pass	4♥
North HCP: 16	♦ A52	♦ Q1063	AP			
South HCP: 7	♣ A52	♣ Q4				
Contract: 4♥ N			1. Michaels Cuebid			
Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ Q10972	♠ AK8				1NT
Vul: EW	♥ 863	♥ A9	Pass	2♥	3♥	Pass
North HCP: 5	♦ K3	♦ 975	Pass	2♥	3♥	Pass
South HCP: 15	♣ 987	♣ A10642	Pass	XA♠	AP	
Contract: 3♥ X E						
Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ K10965	♠ Q84		1NT	Pass	2♦
Vul: Both	♥ AK10	♥ J9653	3♦	AP		
North HCP: 17	♦ K32	♦ 1098				
South HCP: 3	♣ A2	♣ 43				
Contract: 3♦ W						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 145	♠ 7632	East Bids 2♠ if possible.
Dealer: S	♥ K10983	
Vul: None	♦ 6	Partner bids first.
HCP: 3	♣ 1065	
Board: 146	♠ AK	West Bids 3♦ if possible.
Dealer: N	♥ J1084	
Vul: NS	♦ J954	You bid first.
HCP: 16	♣ AK4	
Board: 147	♠ Q1082	East Bids 3♣ if possible.
Dealer: S	♥ J9732	West Bids X♥ if possible.
Vul: NS	♦ J108	
HCP: 4	♣ 2	Partner bids first.
Board: 148	♠ AJ93	West Bids 3♣ if possible.
Dealer: N	♥ KQJ	
Vul: EW	♦ AQ5	You bid first.
HCP: 17	♣ 1042	
Board: 149	♠ 743	East Bids 2♥ if possible.
Dealer: S	♥ AJ743	West Bids 2NT if possible.
Vul: EW	♦ 1073	East Bids 3♦ if possible.
HCP: 5	♣ 105	Partner bids first.
Board: 150	♠ K73	West Bids 2♠ if possible.
Dealer: N	♥ A764	West Bids 3♠ if possible.
Vul: None	♦ A72	East Bids XA♠♠ if possible.
HCP: 15	♣ A65	You bid first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 7632	♠ 105				1NT
Vul: None	♥ K10983	♥ AQ5				
North HCP: 3	♦ 6	♦ AJ109	Pass	2♦	2♠	AP
South HCP: 16	♣ 1065	♣ AJ32				
Contract: 2♠ E						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J98653		1NT	Pass	2♥
Vul: NS	♥ J1084	♥ 93	3♦	Pass	Pass	3♠
North HCP: 16	♦ J954	♦ 83	AP			
South HCP: 4	♣ AK4	♣ QJ6				
Contract: 3♠ S						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ Q1082	♠ 65				1NT
Vul: NS	♥ J9732	♥ AKQ6	Pass	2♦	3♣	3♥
North HCP: 4	♦ J108	♦ Q543	X♥	AP		
South HCP: 15	♣ 2	♣ A98				
Contract: 3♥ X S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ AJ93	♠ Q854		1NT	Pass	2♦
Vul: EW	♥ KQJ	♥ 98742	3♣	AP		
North HCP: 17	♦ AQ5	♦ 732				
South HCP: 2	♣ 1042	♣ 5				
Contract: 3♣ W						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ 743	♠ K82				1NT
Vul: EW	♥ AJ743	♥ KQ2	Pass	2♦	2♥ ¹	X
North HCP: 5	♦ 1073	♦ K82	2NT ²	Pass	3♦	Pass
South HCP: 17	♣ 105	♣ KQJ3	Pass	3♥	AP	
Contract: 3♥ N						

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

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ 96		1NT	Pass	2♦
Vul: None	♥ A764	♥ QJ853	2♠	3♥	Pass	Pass
North HCP: 15	♦ A72	♦ J1053	3♠	Pass	Pass	4♥
South HCP: 5	♣ A65	♣ J2	Pass	Pass	XA♣♣	AP
Contract: 4♥ X N						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 145	♠ 105	East Bids 2♠ if possible.
Dealer: S	♥ AQ5	
Vul: None	♦ AJ109	You bid first.
HCP: 16	♣ AJ32	
Board: 146	♠ J98653	West Bids 3♦ if possible.
Dealer: N	♥ 93	
Vul: NS	♦ 83	Partner bids first.
HCP: 4	♣ QJ6	
Board: 147	♠ 65	East Bids 3♣ if possible.
Dealer: S	♥ AKQ6	West Bids X♥ if possible.
Vul: NS	♦ Q543	
HCP: 15	♣ A98	You bid first.
Board: 148	♠ Q854	West Bids 3♣ if possible.
Dealer: N	♥ 98742	
Vul: EW	♦ 732	Partner bids first.
HCP: 2	♣ 5	
Board: 149	♠ K82	East Bids 2♥ if possible.
Dealer: S	♥ KQ2	West Bids 2NT if possible.
Vul: EW	♦ K82	East Bids 3♦ if possible.
HCP: 17	♣ KQJ3	You bid first.
Board: 150	♠ 96	West Bids 2♠ if possible.
Dealer: N	♥ QJ853	West Bids 3♠ if possible.
Vul: None	♦ J1053	East Bids XA♠♠ if possible.
HCP: 5	♣ J2	Partner bids first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 7632	♠ 105				1NT
Vul: None	♥ K10983	♥ AQ5				
North HCP: 3	♦ 6	♦ AJ109	Pass	2♦	2♠	AP
South HCP: 16	♣ 1065	♣ AJ32				
Contract: 2♠ E						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J98653		1NT	Pass	2♥
Vul: NS	♥ J1084	♥ 93	3♦	Pass	Pass	3♠
North HCP: 16	♦ J954	♦ 83	AP			
South HCP: 4	♣ AK4	♣ QJ6				
Contract: 3♠ S						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ Q1082	♠ 65				1NT
Vul: NS	♥ J9732	♥ AKQ6	Pass	2♦	3♣	3♥
North HCP: 4	♦ J108	♦ Q543	X♥	AP		
South HCP: 15	♣ 2	♣ A98				
Contract: 3♥ X S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ AJ93	♠ Q854		1NT	Pass	2♦
Vul: EW	♥ KQJ	♥ 98742	3♣	AP		
North HCP: 17	♦ AQ5	♦ 732				
South HCP: 2	♣ 1042	♣ 5				
Contract: 3♣ W						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ 743	♠ K82				1NT
Vul: EW	♥ AJ743	♥ KQ2	Pass	2♦	2♥ ¹	X
North HCP: 5	♦ 1073	♦ K82	2NT ²	Pass	3♦	Pass
South HCP: 17	♣ 105	♣ KQJ3	Pass	3♥	AP	
Contract: 3♥ N						

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

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ 96		1NT	Pass	2♦
Vul: None	♥ A764	♥ QJ853	2♠	3♥	Pass	Pass
North HCP: 15	♦ A72	♦ J1053	3♠	Pass	Pass	4♥
South HCP: 5	♣ A65	♣ J2	Pass	Pass	XA♣♣	AP
Contract: 4♥ X N						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 151	♠ J10743	East Bids 3♦ if possible.
Dealer: S	♥ K10843	
Vul: EW	♦ A6	Partner bids first.
HCP: 8	♣ 10	

Board: 152	♠ 52	West Bids 2♠ if possible.
Dealer: N	♥ A43	
Vul: Both	♦ AQ1072	You bid first.
HCP: 15	♣ AJ4	

Board: 153	♠ K10954	East Bids 3♦ if possible.
Dealer: S	♥ 8632	
Vul: NS	♦ 96	Partner bids first.
HCP: 6	♣ K7	

Board: 154	♠ AJ52	West Bids 3♦ if possible.
Dealer: N	♥ AQJ4	
Vul: None	♦ 852	You bid first.
HCP: 15	♣ K9	

Board: 155	♠ AK985	East Bids 3♥ if possible.
Dealer: S	♥ —	
Vul: NS	♦ 10964	Partner bids first.
HCP: 8	♣ J1065	

Board: 156	♠ AJ1052	West Bids 3♥ if possible.
Dealer: N	♥ J42	
Vul: None	♦ AKQ	You bid first.
HCP: 15	♣ 62	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ J10743	♠ AK8				1NT
Vul: EW	♥ K10843	♥ J2	Pass	2♥	3♦	Pass
North HCP: 8	♦ A6	♦ 9542	Pass	4♥	Pass	4♠
South HCP: 15	♣ 10	♣ AK92	AP			
Contract: 4♠ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ 52	♠ 76		1NT	Pass	2♦
Vul: Both	♥ A43	♥ KJ1075	2♠	Pass	Pass	3♣
North HCP: 15	♦ AQ1072	♦ J8	Pass	3♥	AP	
South HCP: 8	♣ AJ4	♣ K853				
Contract: 3♥ N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ K10954	♠ QJ8				1NT
Vul: NS	♥ 8632	♥ AK7	Pass	2♥	3♦	AP
North HCP: 6	♦ 96	♦ Q108				
South HCP: 15	♣ K7	♣ QJ104				
Contract: 3♦ E						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AJ52	♠ KQ1098		1NT	Pass	2♥
Vul: None	♥ AQJ4	♥ K3	3♦	3♠	Pass	4♠
North HCP: 15	♦ 852	♦ 106	AP			
South HCP: 8	♣ K9	♣ 10732				
Contract: 4♠ N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ AK985	♠ Q76				1NT
Vul: NS	♥ —	♥ Q8	Pass	2♥	3♥	AP
North HCP: 8	♦ 10964	♦ AK753				
South HCP: 16	♣ J1065	♣ KQ7				
Contract: 3♥ E						

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ AJ1052	♠ KQ643		1NT	Pass	2♥
Vul: None	♥ J42	♥ 8	3♥	3♠	Pass	4♠
North HCP: 15	♦ AKQ	♦ J42	AP			
South HCP: 9	♣ 62	♣ K853				
Contract: 4♠ N						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 151	♠ AK8	East Bids 3♦ if possible.
Dealer: S	♥ J2	
Vul: EW	♦ 9542	You bid first.
HCP: 15	♣ AK92	

Board: 152	♠ 76	West Bids 2♠ if possible.
Dealer: N	♥ KJ1075	
Vul: Both	♦ J8	Partner bids first.
HCP: 8	♣ K853	

Board: 153	♠ QJ8	East Bids 3♦ if possible.
Dealer: S	♥ AK7	
Vul: NS	♦ Q108	You bid first.
HCP: 15	♣ QJ104	

Board: 154	♠ KQ1098	West Bids 3♦ if possible.
Dealer: N	♥ K3	
Vul: None	♦ 106	Partner bids first.
HCP: 8	♣ 10732	

Board: 155	♠ Q76	East Bids 3♥ if possible.
Dealer: S	♥ Q8	
Vul: NS	♦ AK753	You bid first.
HCP: 16	♣ KQ7	

Board: 156	♠ KQ643	West Bids 3♥ if possible.
Dealer: N	♥ 8	
Vul: None	♦ J42	Partner bids first.
HCP: 9	♣ K853	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ J10743	♠ AK8				1NT
Vul: EW	♥ K10843	♥ J2	Pass	2♥	3♦	Pass
North HCP: 8	♦ A6	♦ 9542	Pass	4♥	Pass	4♠
South HCP: 15	♣ 10	♣ AK92	AP			
Contract: 4♠ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ 52	♠ 76		1NT	Pass	2♦
Vul: Both	♥ A43	♥ KJ1075	2♠	Pass	Pass	3♣
North HCP: 15	♦ AQ1072	♦ J8	Pass	3♥	AP	
South HCP: 8	♣ AJ4	♣ K853				
Contract: 3♥ N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ K10954	♠ QJ8				1NT
Vul: NS	♥ 8632	♥ AK7	Pass	2♥	3♦	AP
North HCP: 6	♦ 96	♦ Q108				
South HCP: 15	♣ K7	♣ QJ104				
Contract: 3♦ E						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AJ52	♠ KQ1098		1NT	Pass	2♥
Vul: None	♥ AQJ4	♥ K3	3♦	3♠	Pass	4♠
North HCP: 15	♦ 852	♦ 106	AP			
South HCP: 8	♣ K9	♣ 10732				
Contract: 4♠ N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ AK985	♠ Q76				1NT
Vul: NS	♥ —	♥ Q8	Pass	2♥	3♥	AP
North HCP: 8	♦ 10964	♦ AK753				
South HCP: 16	♣ J1065	♣ KQ7				
Contract: 3♥ E						

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ AJ1052	♠ KQ643		1NT	Pass	2♥
Vul: None	♥ J42	♥ 8	3♥	3♠	Pass	4♠
North HCP: 15	♦ AKQ	♦ J42	AP			
South HCP: 9	♣ 62	♣ K853				
Contract: 4♠ N						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 157	♠ 974	East Bids 3♦ if possible.
Dealer: S	♥ QJ654	West Bids 3NT if possible.
Vul: EW	♦ 85	
HCP: 3	♣ 987	Partner bids first.

Board: 158	♠ K105	West Bids 2♠ if possible.
Dealer: N	♥ QJ8	
Vul: Both	♦ AQ84	You bid first.
HCP: 15	♣ K54	

Board: 159	♠ 765	East Bids 2♠ if possible.
Dealer: S	♥ Q9652	
Vul: EW	♦ 843	Partner bids first.
HCP: 3	♣ J9	

Board: 160	♠ 92	West Bids 3♦ if possible.
Dealer: N	♥ A53	
Vul: Both	♦ K963	You bid first.
HCP: 15	♣ AKJ3	

Board: 161	♠ K2	East Bids 2♠ if possible.
Dealer: S	♥ K10974	
Vul: NS	♦ A96	Partner bids first.
HCP: 11	♣ J105	

Board: 162	♠ QJ7	West Bids 3♦ if possible.
Dealer: N	♥ AK72	
Vul: NS	♦ K985	You bid first.
HCP: 15	♣ Q10	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ 974	♠ KQ106				1NT
Vul: EW	♥ QJ654	♥ K1083	Pass	2♦	3♦	3♥
North HCP: 3	♦ 85	♦ Q72	3NT	AP		
South HCP: 16	♣ 987	♣ AQ				
Contract: 3N W						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ K105	♠ 763				
Vul: Both	♥ QJ8	♥ AK753		1NT	Pass	2♦
North HCP: 15	♦ AQ84	♦ 92	2♠	AP		
South HCP: 9	♣ K54	♣ Q76				
Contract: 2♠ W						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ Q82				1NT
Vul: EW	♥ Q9652	♥ A3	Pass	2♦	2♠	AP
North HCP: 3	♦ 843	♦ A1075				
South HCP: 17	♣ J9	♣ AK76				
Contract: 2♠ E						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ AQ1085				
Vul: Both	♥ A53	♥ QJ6		1NT	Pass	2♥
North HCP: 15	♦ K963	♦ 5	3♦	AP		
South HCP: 11	♣ AKJ3	♣ Q1082				
Contract: 3♦ W						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ 863				1NT
Vul: NS	♥ K10974	♥ A3	Pass	2♦	2♠	Pass
North HCP: 11	♦ A96	♦ KJ10	Pass	X	Pass	3♣
South HCP: 15	♣ J105	♣ AK642	Pass	3NT	AP	
Contract: 3N S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ QJ7	♠ A108432				
Vul: NS	♥ AK72	♥ 86		1NT	Pass	2♥
North HCP: 15	♦ K985	♦ 62	3♦	Pass	Pass	3♠
South HCP: 4	♣ Q10	♣ 762	AP			
Contract: 3♠ S						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 157	♠ KQ106	East Bids 3♦ if possible.
Dealer: S	♥ K1083	West Bids 3NT if possible.
Vul: EW	♦ Q72	
HCP: 16	♣ AQ	You bid first.
Board: 158	♠ 763	West Bids 2♠ if possible.
Dealer: N	♥ AK753	
Vul: Both	♦ 92	Partner bids first.
HCP: 9	♣ Q76	
Board: 159	♠ Q82	East Bids 2♠ if possible.
Dealer: S	♥ A3	
Vul: EW	♦ A1075	You bid first.
HCP: 17	♣ AK76	
Board: 160	♠ AQ1085	West Bids 3♦ if possible.
Dealer: N	♥ QJ6	
Vul: Both	♦ 5	Partner bids first.
HCP: 11	♣ Q1082	
Board: 161	♠ 863	East Bids 2♠ if possible.
Dealer: S	♥ A3	
Vul: NS	♦ KJ10	You bid first.
HCP: 15	♣ AK642	
Board: 162	♠ A108432	West Bids 3♦ if possible.
Dealer: N	♥ 86	
Vul: NS	♦ 62	Partner bids first.
HCP: 4	♣ 762	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ 974	♠ KQ106				1NT
Vul: EW	♥ QJ654	♥ K1083	Pass	2♦	3♦	3♥
North HCP: 3	♦ 85	♦ Q72	3NT	AP		
South HCP: 16	♣ 987	♣ AQ				
Contract: 3N W						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ K105	♠ 763				
Vul: Both	♥ QJ8	♥ AK753		1NT	Pass	2♦
North HCP: 15	♦ AQ84	♦ 92	2♠	AP		
South HCP: 9	♣ K54	♣ Q76				
Contract: 2♠ W						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ Q82				1NT
Vul: EW	♥ Q9652	♥ A3	Pass	2♦	2♠	AP
North HCP: 3	♦ 843	♦ A1075				
South HCP: 17	♣ J9	♣ AK76				
Contract: 2♠ E						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ AQ1085				
Vul: Both	♥ A53	♥ QJ6		1NT	Pass	2♥
North HCP: 15	♦ K963	♦ 5	3♦	AP		
South HCP: 11	♣ AKJ3	♣ Q1082				
Contract: 3♦ W						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ 863				1NT
Vul: NS	♥ K10974	♥ A3	Pass	2♦	2♠	Pass
North HCP: 11	♦ A96	♦ KJ10	Pass	X	Pass	3♣
South HCP: 15	♣ J105	♣ AK642	Pass	3NT	AP	
Contract: 3N S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ QJ7	♠ A108432				
Vul: NS	♥ AK72	♥ 86		1NT	Pass	2♥
North HCP: 15	♦ K985	♦ 62	3♦	Pass	Pass	3♠
South HCP: 4	♣ Q10	♣ 762	AP			
Contract: 3♠ S						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 163	♠ J1032	East Bids 3♦ if possible.
Dealer: S	♥ QJ942	
Vul: None	♦ 43	Partner bids first.
HCP: 6	♣ Q4	
Board: 164	♠ AKJ7	West Bids 3♣ if possible.
Dealer: N	♥ AQ64	East Bids 4♣ if possible.
Vul: NS	♦ Q84	West Bids 5♣ if possible.
HCP: 16	♣ 76	You bid first.
Board: 165	♠ J62	East Bids 3♣ if possible.
Dealer: S	♥ Q9864	
Vul: None	♦ Q8	Partner bids first.
HCP: 5	♣ 976	
Board: 166	♠ A83	West Bids 3♥ if possible.
Dealer: N	♥ Q84	
Vul: EW	♦ A76	You bid first.
HCP: 16	♣ AQ82	
Board: 167	♠ QJ972	East Bids 3♦ if possible.
Dealer: S	♥ 1073	
Vul: NS	♦ 32	Partner bids first.
HCP: 6	♣ QJ10	
Board: 168	♠ AQ10	West Bids 3♣ if possible.
Dealer: N	♥ J62	
Vul: None	♦ AKQJ9	You bid first.
HCP: 17	♣ 86	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ J1032	♠ A54				1NT
Vul: None	♥ QJ942	♥ A1065	Pass	2♦	3♦	3♥
North HCP: 6	♦ 43	♦ A87	AP			
South HCP: 17	♣ Q4	♣ AJ2				
Contract: 3♥ S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ Q9832		1NT	Pass	2♥
Vul: NS	♥ AQ64	♥ 932	3♣	3♠	4♣	Pass
North HCP: 16	♦ Q84	♦ 765	5♣	AP		
South HCP: 2	♣ 76	♣ 105				
Contract: 5♣ W						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ J62	♠ KQ8				1NT
Vul: None	♥ Q9864	♥ AJ107	Pass	2♦	3♣	3♥
North HCP: 5	♦ Q8	♦ K972	AP			
South HCP: 17	♣ 976	♣ A2				
Contract: 3♥ S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ QJ1042		1NT	Pass	2♥
Vul: EW	♥ Q84	♥ 10	3♥	AP		
North HCP: 16	♦ A76	♦ QJ2				
South HCP: 6	♣ AQ82	♣ 10974				
Contract: 3♥ W						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ QJ972	♠ A103				1NT
Vul: NS	♥ 1073	♥ QJ964	Pass	2♥	3♦	AP
North HCP: 6	♦ 32	♦ A6				
South HCP: 15	♣ QJ10	♣ A96				
Contract: 3♦ E						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 987		1NT	Pass	2♦
Vul: None	♥ J62	♥ K9875	3♣	3♥	AP	
North HCP: 17	♦ AKQJ9	♦ 1043				
South HCP: 4	♣ 86	♣ J4				
Contract: 3♥ N						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 163	♠ A54	East Bids 3♦ if possible.
Dealer: S	♥ A1065	
Vul: None	♦ A87	You bid first.
HCP: 17	♣ AJ2	

Board: 164	♠ Q9832	West Bids 3♣ if possible.
Dealer: N	♥ 932	East Bids 4♣ if possible.
Vul: NS	♦ 765	West Bids 5♣ if possible.
HCP: 2	♣ 105	Partner bids first.

Board: 165	♠ KQ8	East Bids 3♣ if possible.
Dealer: S	♥ AJ107	
Vul: None	♦ K972	You bid first.
HCP: 17	♣ A2	

Board: 166	♠ QJ1042	West Bids 3♥ if possible.
Dealer: N	♥ 10	
Vul: EW	♦ QJ2	Partner bids first.
HCP: 6	♣ 10974	

Board: 167	♠ A103	East Bids 3♦ if possible.
Dealer: S	♥ QJ964	
Vul: NS	♦ A6	You bid first.
HCP: 15	♣ A96	

Board: 168	♠ 987	West Bids 3♣ if possible.
Dealer: N	♥ K9875	
Vul: None	♦ 1043	Partner bids first.
HCP: 4	♣ J4	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ J1032	♠ A54				1NT
Vul: None	♥ QJ942	♥ A1065	Pass	2♦	3♦	3♥
North HCP: 6	♦ 43	♦ A87	AP			
South HCP: 17	♣ Q4	♣ AJ2				
Contract: 3♥ S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ Q9832		1NT	Pass	2♥
Vul: NS	♥ AQ64	♥ 932	3♣	3♠	4♣	Pass
North HCP: 16	♦ Q84	♦ 765	5♣	AP		
South HCP: 2	♣ 76	♣ 105				
Contract: 5♣ W						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ J62	♠ KQ8				1NT
Vul: None	♥ Q9864	♥ AJ107	Pass	2♦	3♣	3♥
North HCP: 5	♦ Q8	♦ K972	AP			
South HCP: 17	♣ 976	♣ A2				
Contract: 3♥ S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ QJ1042		1NT	Pass	2♥
Vul: EW	♥ Q84	♥ 10	3♥	AP		
North HCP: 16	♦ A76	♦ QJ2				
South HCP: 6	♣ AQ82	♣ 10974				
Contract: 3♥ W						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ QJ972	♠ A103				1NT
Vul: NS	♥ 1073	♥ QJ964	Pass	2♥	3♦	AP
North HCP: 6	♦ 32	♦ A6				
South HCP: 15	♣ QJ10	♣ A96				
Contract: 3♦ E						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 987		1NT	Pass	2♦
Vul: None	♥ J62	♥ K9875	3♣	3♥	AP	
North HCP: 17	♦ AKQJ9	♦ 1043				
South HCP: 4	♣ 86	♣ J4				
Contract: 3♥ N						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 169	♠ 10	East Bids 3♠ if possible.
Dealer: S	♥ AQ987	
Vul: NS	♦ 82	Partner bids first.
HCP: 11	♣ KQ1086	
Board: 170	♠ A75	West Bids 4NT if possible.
Dealer: N	♥ A763	East Bids 5♣ if possible.
Vul: EW	♦ K1052	
HCP: 15	♣ A6	You bid first.
Board: 171	♠ K1086	East Bids 3♣ if possible.
Dealer: S	♥ Q10754	West Bids X♥ if possible.
Vul: Both	♦ 10	
HCP: 5	♣ 642	Partner bids first.
Board: 172	♠ KQ	West Bids 3♦ if possible.
Dealer: N	♥ AQ84	
Vul: NS	♦ 9832	You bid first.
HCP: 15	♣ KJ5	
Board: 173	♠ Q9873	East Bids 3♦ if possible.
Dealer: S	♥ 105	
Vul: EW	♦ 1065	Partner bids first.
HCP: 3	♣ J92	
Board: 174	♠ J10	West Bids 4♠ if possible.
Dealer: N	♥ AK1042	
Vul: Both	♦ AQJ	You bid first.
HCP: 16	♣ J98	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ K84				1NT
Vul: NS	♥ AQ987	♥ K642	Pass	2♦	3♣	Pass
North HCP: 11	♦ 82	♦ AQ9	Pass	4♣	Pass	4♥
South HCP: 16	♣ KQ1086	♣ A97	AP			
Contract: 4♥ S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ KQ9862		1NT	Pass	2♥
Vul: EW	♥ A763	♥ 52	4NT ¹	Pass	5♣	X♣
North HCP: 15	♦ K1052	♦ 7	Pass ²	Pass	Pass	
South HCP: 5	♣ A6	♣ 10854	1. Unusual 4NT			
Contract: 5♣X E			2. bidable suit			

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ K1086	♠ A32				1NT
Vul: Both	♥ Q10754	♥ AKJ86	Pass	2♦	3♣	Pass
North HCP: 5	♦ 10	♦ J63	Pass	XA♠♠	Pass	3♥
South HCP: 15	♣ 642	♣ Q9	X♥	AP		
Contract: 3♥X S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J10973				
Vul: NS	♥ AQ84	♥ K102		1NT	Pass	2♥
North HCP: 15	♦ 9832	♦ 10	3♦	AP		
South HCP: 4	♣ KJ5	♣ 8732				
Contract: 3♦ W						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ Q9873	♠ AKJ				1NT
Vul: EW	♥ 105	♥ K63				
North HCP: 3	♦ 1065	♦ J84	Pass	2♥	3♦	AP
South HCP: 16	♣ J92	♣ A1065				
Contract: 3♦ E						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ 3				
Vul: Both	♥ AK1042	♥ 98653		1NT	Pass	2♦
North HCP: 16	♦ AQJ	♦ 982	4♠	Pass	Pass	XA♠♠
South HCP: 4	♣ J98	♣ A764	AP			
Contract: 4♠X W						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 169	♠ K84	East Bids 3♠ if possible.
Dealer: S	♥ K642	
Vul: NS	♦ AQ9	You bid first.
HCP: 16	♣ A97	
Board: 170	♠ KQ9862	West Bids 4NT if possible.
Dealer: N	♥ 52	East Bids 5♣ if possible.
Vul: EW	♦ 7	
HCP: 5	♣ 10854	Partner bids first.
Board: 171	♠ A32	East Bids 3♣ if possible.
Dealer: S	♥ AKJ86	West Bids X♥ if possible.
Vul: Both	♦ J63	
HCP: 15	♣ Q9	You bid first.
Board: 172	♠ J10973	West Bids 3♦ if possible.
Dealer: N	♥ K102	
Vul: NS	♦ 10	Partner bids first.
HCP: 4	♣ 8732	
Board: 173	♠ AKJ	East Bids 3♦ if possible.
Dealer: S	♥ K63	
Vul: EW	♦ J84	You bid first.
HCP: 16	♣ A1065	
Board: 174	♠ 3	West Bids 4♠ if possible.
Dealer: N	♥ 98653	
Vul: Both	♦ 982	Partner bids first.
HCP: 4	♣ A764	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ K84				1NT
Vul: NS	♥ AQ987	♥ K642	Pass	2♦	3♠	Pass
North HCP: 11	♦ 82	♦ AQ9	Pass	4♣	Pass	4♥
South HCP: 16	♣ KQ1086	♣ A97	AP			
Contract: 4♥ S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ KQ9862		1NT	Pass	2♥
Vul: EW	♥ A763	♥ 52	4NT ¹	Pass	5♣	X♣
North HCP: 15	♦ K1052	♦ 7	Pass ²	Pass	Pass	
South HCP: 5	♣ A6	♣ 10854	1. Unusual 4NT			
Contract: 5♣X E			2. bidable suit			

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ K1086	♠ A32				1NT
Vul: Both	♥ Q10754	♥ AKJ86	Pass	2♦	3♣	Pass
North HCP: 5	♦ 10	♦ J63	Pass	XA♠♠	Pass	3♥
South HCP: 15	♣ 642	♣ Q9	X♥	AP		
Contract: 3♥X S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J10973				
Vul: NS	♥ AQ84	♥ K102		1NT	Pass	2♥
North HCP: 15	♦ 9832	♦ 10	3♦	AP		
South HCP: 4	♣ KJ5	♣ 8732				
Contract: 3♦ W						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ Q9873	♠ AKJ				1NT
Vul: EW	♥ 105	♥ K63				
North HCP: 3	♦ 1065	♦ J84	Pass	2♥	3♦	AP
South HCP: 16	♣ J92	♣ A1065				
Contract: 3♦ E						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ 3				
Vul: Both	♥ AK1042	♥ 98653		1NT	Pass	2♦
North HCP: 16	♦ AQJ	♦ 982	4♠	Pass	Pass	XA♠♠
South HCP: 4	♣ J98	♣ A764	AP			
Contract: 4♠X W						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 175	♠ 54	East Bids 2♠ if possible.
Dealer: S	♥ J10963	
Vul: None	♦ KQ5	Partner bids first.
HCP: 6	♣ 954	

Board: 176	♠ AKQ65	West Bids 4♥ if possible.
Dealer: N	♥ J5	
Vul: NS	♦ KQ2	You bid first.
HCP: 17	♣ Q42	

Board: 177	♠ 6	East Bids 2♠ if possible.
Dealer: S	♥ Q10765	East Bids 4♠ if possible.
Vul: None	♦ 9864	
HCP: 2	♣ 832	Partner bids first.

Board: 178	♠ Q85	West Bids 2♠ if possible.
Dealer: N	♥ AKQJ	
Vul: EW	♦ Q108	You bid first.
HCP: 17	♣ K107	

Board: 179	♠ AJ2	East Bids 3♣ if possible.
Dealer: S	♥ 98732	
Vul: EW	♦ 98	Partner bids first.
HCP: 7	♣ Q74	

Board: 180	♠ J62	West Bids 3♥ if possible.
Dealer: N	♥ K10	
Vul: Both	♦ AQJ6	You bid first.
HCP: 17	♣ AQ84	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ K876				1NT
Vul: None	♥ J10963	♥ AQ52	Pass	2♦	2♠	3♥
North HCP: 6	♦ KQ5	♦ 96	AP			
South HCP: 16	♣ 954	♣ AK8				
Contract: 3♥ S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AKQ65	♠ J10932		1NT	Pass	2♥
Vul: NS	♥ J5	♥ 10	4♥	Pass	Pass	XA♠♠
North HCP: 17	♦ KQ2	♦ 109865	AP			
South HCP: 4	♣ Q42	♣ K9				
Contract: 4♥X W						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ J43				1NT
Vul: None	♥ Q10765	♥ KJ42	Pass	2♦	2♠	3♥
North HCP: 2	♦ 9864	♦ A75	Pass	Pass	4♠	AP
South HCP: 16	♣ 832	♣ AQJ				
Contract: 4♠ E						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ Q85	♠ 76		1NT	Pass	2♦
Vul: EW	♥ AKQJ	♥ 1096432	2♠	3♥	AP	
North HCP: 17	♦ Q108	♦ KJ3				
South HCP: 5	♣ K107	♣ J5				
Contract: 3♥ N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ AJ2	♠ Q75				1NT
Vul: EW	♥ 98732	♥ AKJ10	Pass	2♦	3♣	3♥
North HCP: 7	♦ 98	♦ KQJ6	AP			
South HCP: 16	♣ Q74	♣ 53				
Contract: 3♥ S						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ J62	♠ Q10954		1NT	Pass	2♥
Vul: Both	♥ K10	♥ 932	3♥	Pass	Pass	XA♠♠
North HCP: 17	♦ AQJ6	♦ K108	AP			
South HCP: 9	♣ AQ84	♣ KJ				
Contract: 3♥X W						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 175	♠ K876	East Bids 2♠ if possible.
Dealer: S	♥ AQ52	
Vul: None	♦ 96	You bid first.
HCP: 16	♣ AK8	

Board: 176	♠ J10932	West Bids 4♥ if possible.
Dealer: N	♥ 10	
Vul: NS	♦ 109865	Partner bids first.
HCP: 4	♣ K9	

Board: 177	♠ J43	East Bids 2♠ if possible.
Dealer: S	♥ KJ42	East Bids 4♠ if possible.
Vul: None	♦ A75	
HCP: 16	♣ AQJ	You bid first.

Board: 178	♠ 76	West Bids 2♠ if possible.
Dealer: N	♥ 1096432	
Vul: EW	♦ KJ3	Partner bids first.
HCP: 5	♣ J5	

Board: 179	♠ Q75	East Bids 3♣ if possible.
Dealer: S	♥ AKJ10	
Vul: EW	♦ KQJ6	You bid first.
HCP: 16	♣ 53	

Board: 180	♠ Q10954	West Bids 3♥ if possible.
Dealer: N	♥ 932	
Vul: Both	♦ K108	Partner bids first.
HCP: 9	♣ KJ	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ K876				1NT
Vul: None	♥ J10963	♥ AQ52	Pass	2♦	2♠	3♥
North HCP: 6	♦ KQ5	♦ 96	AP			
South HCP: 16	♣ 954	♣ AK8				
Contract: 3♥ S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AKQ65	♠ J10932		1NT	Pass	2♥
Vul: NS	♥ J5	♥ 10	4♥	Pass	Pass	XA♠♠
North HCP: 17	♦ KQ2	♦ 109865	AP			
South HCP: 4	♣ Q42	♣ K9				
Contract: 4♥X W						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ J43				1NT
Vul: None	♥ Q10765	♥ KJ42	Pass	2♦	2♠	3♥
North HCP: 2	♦ 9864	♦ A75	Pass	Pass	4♠	AP
South HCP: 16	♣ 832	♣ AQJ				
Contract: 4♠ E						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ Q85	♠ 76		1NT	Pass	2♦
Vul: EW	♥ AKQJ	♥ 1096432	2♠	3♥	AP	
North HCP: 17	♦ Q108	♦ KJ3				
South HCP: 5	♣ K107	♣ J5				
Contract: 3♥ N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ AJ2	♠ Q75				1NT
Vul: EW	♥ 98732	♥ AKJ10	Pass	2♦	3♣	3♥
North HCP: 7	♦ 98	♦ KQJ6	AP			
South HCP: 16	♣ Q74	♣ 53				
Contract: 3♥ S						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ J62	♠ Q10954		1NT	Pass	2♥
Vul: Both	♥ K10	♥ 932	3♥	Pass	Pass	XA♠♠
North HCP: 17	♦ AQJ6	♦ K108	AP			
South HCP: 9	♣ AQ84	♣ KJ				
Contract: 3♥X W						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 181	♠ J10753	East Bids 3♣ if possible.
Dealer: S	♥ J103	
Vul: None	♦ AKJ2	Partner bids first.
HCP: 10	♣ 9	

Board: 182	♠ AQ1063	West Bids 3♦ if possible.
Dealer: N	♥ A4	
Vul: EW	♦ Q83	You bid first.
HCP: 16	♣ A97	

Board: 183	♠ 1052	East Bids 3♦ if possible.
Dealer: S	♥ J8742	
Vul: Both	♦ A102	Partner bids first.
HCP: 6	♣ J6	

Board: 184	♠ Q42	West Bids 3♥ if possible.
Dealer: N	♥ 432	
Vul: None	♦ AK6	You bid first.
HCP: 16	♣ AK76	

Board: 185	♠ 76543	East Bids 3♦ if possible.
Dealer: S	♥ 83	
Vul: NS	♦ 87	Partner bids first.
HCP: 1	♣ J1075	

Board: 186	♠ J108	West Bids 2♥ if possible.
Dealer: N	♥ AQ5	East Bids 2NT if possible.
Vul: None	♦ AKJ8	West Bids 3♠ if possible.
HCP: 17	♣ Q63	East Bids XA♠♠ if possible.
		You bid first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ J10753	♠ A9				1NT
Vul: None	♥ J103	♥ AK98	Pass	2♥	3♣	Pass
North HCP: 10	♦ AKJ2	♦ 8643	Pass	3♦	AP	
South HCP: 15	♣ 9	♣ A65				
Contract: 3♦ N						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ AQ1063	♠ 9874				
Vul: EW	♥ A4	♥ KQ1085		1NT	Pass	2♦
North HCP: 16	♦ Q83	♦ 7	3♦	AP		
South HCP: 5	♣ A97	♣ 653				
Contract: 3♦ W						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 1052	♠ K94				1NT
Vul: Both	♥ J8742	♥ AQ965	Pass	2♦	3♦	3♥
North HCP: 6	♦ A102	♦ 97	AP			
South HCP: 16	♣ J6	♣ AK2				
Contract: 3♥ S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ Q42	♠ AJ983				
Vul: None	♥ 432	♥ J7		1NT	Pass	2♥
North HCP: 16	♦ AK6	♦ 9732	3♥	Pass	Pass	XA♠♠
South HCP: 8	♣ AK76	♣ Q8	AP			
Contract: 3♥X W						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 76543	♠ AQ108				
Vul: NS	♥ 83	♥ KQ76				1NT
North HCP: 1	♦ 87	♦ J4	Pass	2♥	3♦	AP
South HCP: 16	♣ J1075	♣ A93				
Contract: 3♦ E						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ 76				
Vul: None	♥ AQ5	♥ J98742	2♥ ¹	X	2NT ²	3♥
North HCP: 17	♦ AKJ8	♦ 62	3♠	Pass	Pass	4♥
South HCP: 4	♣ Q63	♣ K108	Pass	Pass	XA♠♠	AP
Contract: 4♥X S						

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

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 181	♠ A9	East Bids 3♣ if possible.
Dealer: S	♥ AK98	
Vul: None	♦ 8643	You bid first.
HCP: 15	♣ A65	
Board: 182	♠ 9874	West Bids 3♦ if possible.
Dealer: N	♥ KQ1085	
Vul: EW	♦ 7	Partner bids first.
HCP: 5	♣ 653	
Board: 183	♠ K94	East Bids 3♦ if possible.
Dealer: S	♥ AQ965	
Vul: Both	♦ 97	You bid first.
HCP: 16	♣ AK2	
Board: 184	♠ AJ983	West Bids 3♥ if possible.
Dealer: N	♥ J7	
Vul: None	♦ 9732	Partner bids first.
HCP: 8	♣ Q8	
Board: 185	♠ AQ108	East Bids 3♦ if possible.
Dealer: S	♥ KQ76	
Vul: NS	♦ J4	You bid first.
HCP: 16	♣ A93	
Board: 186	♠ 76	West Bids 2♥ if possible.
Dealer: N	♥ J98742	East Bids 2NT if possible.
Vul: None	♦ 62	West Bids 3♠ if possible.
HCP: 4	♣ K108	East Bids XA♠♠ if possible.
		Partner bids first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ J10753	♠ A9				1NT
Vul: None	♥ J103	♥ AK98	Pass	2♥	3♣	Pass
North HCP: 10	♦ AKJ2	♦ 8643	Pass	3♦	AP	
South HCP: 15	♣ 9	♣ A65				
Contract: 3♦ N						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ AQ1063	♠ 9874				
Vul: EW	♥ A4	♥ KQ1085		1NT	Pass	2♦
North HCP: 16	♦ Q83	♦ 7	3♦	AP		
South HCP: 5	♣ A97	♣ 653				
Contract: 3♦ W						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 1052	♠ K94				1NT
Vul: Both	♥ J8742	♥ AQ965	Pass	2♦	3♦	3♥
North HCP: 6	♦ A102	♦ 97	AP			
South HCP: 16	♣ J6	♣ AK2				
Contract: 3♥ S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ Q42	♠ AJ983				
Vul: None	♥ 432	♥ J7		1NT	Pass	2♥
North HCP: 16	♦ AK6	♦ 9732	3♥	Pass	Pass	XA♠♠
South HCP: 8	♣ AK76	♣ Q8	AP			
Contract: 3♥X W						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 76543	♠ AQ108				
Vul: NS	♥ 83	♥ KQ76				1NT
North HCP: 1	♦ 87	♦ J4	Pass	2♥	3♦	AP
South HCP: 16	♣ J1075	♣ A93				
Contract: 3♦ E						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ 76				
Vul: None	♥ AQ5	♥ J98742	2♥ ¹	X	2NT ²	3♥
North HCP: 17	♦ AKJ8	♦ 62	3♠	Pass	Pass	4♥
South HCP: 4	♣ Q63	♣ K108	Pass	Pass	XA♠♠	AP
Contract: 4♥X S						

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

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 187	♠ 8	East Bids 4♠ if possible.
Dealer: S	♥ 109752	
Vul: NS	♦ 8754	Partner bids first.
HCP: 0	♣ 975	
Board: 188	♠ KQJ10	West Bids 4NT if possible.
Dealer: N	♥ Q987	East Bids 5♣ if possible.
Vul: EW	♦ K92	
HCP: 15	♣ A8	You bid first.
Board: 189	♠ 952	East Bids 2♠ if possible.
Dealer: S	♥ KQJ107	East Bids 3♠ if possible.
Vul: Both	♦ QJ43	East Bids 4♠ if possible.
HCP: 9	♣ 10	Partner bids first.
Board: 190	♠ AK9	West Bids 3♦ if possible.
Dealer: N	♥ A754	East Bids 3♥ if possible.
Vul: Both	♦ 1086	West Bids 3NT if possible.
HCP: 16	♣ AJ9	East Bids 4♥ if possible.
		You bid first.
Board: 191	♠ J10973	East Bids 3♦ if possible.
Dealer: S	♥ J762	West Bids X♠ if possible.
Vul: None	♦ 82	
HCP: 2	♣ 84	Partner bids first.
Board: 192	♠ 763	West Bids 2♠ if possible.
Dealer: N	♥ Q10	
Vul: EW	♦ AKJ64	You bid first.
HCP: 17	♣ AQJ	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ A107				1NT
Vul: NS	♥ 109752	♥ KJ43	Pass	2♦	4♠	AP
North HCP: 0	♦ 8754	♦ AKQ				
South HCP: 17	♣ 975	♣ 1086				
Contract: 4♠ E						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ KQJ10	♠ A93		1NT	Pass	2♦
Vul: EW	♥ Q987	♥ K10642	4NT ¹	Pass	5♣	Pass
North HCP: 15	♦ K92	♦ J753	Pass ²	5♥	AP	
South HCP: 8	♣ A8	♣ 5				
Contract: 5♥ N						

1. Unusual 4NT
2. bidable suit

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ Q7				1NT
Vul: Both	♥ KQJ107	♥ A93	Pass	2♦	2♠	Pass
North HCP: 9	♦ QJ43	♦ AK1086	Pass	3♦	3♠	4♥
South HCP: 17	♣ 10	♣ A85	Pass	Pass	4♠	X
Contract: 4♠X E			AP			

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J105432				
Vul: Both	♥ A754	♥ 62		1NT	Pass	2♥
North HCP: 16	♦ 1086	♦ 53	3♦	Pass	3♥	Pass
South HCP: 1	♣ AJ9	♣ 1072	3NT	Pass	4♥	AP
Contract: 4♥ E						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ J10973	♠ A42				1NT
Vul: None	♥ J762	♥ A3	Pass	2♥	3♦	3♠
North HCP: 2	♦ 82	♦ K1063	X♠	AP		
South HCP: 17	♣ 84	♣ KQJ9				
Contract: 3♠X S						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ 763	♠ 84				
Vul: EW	♥ Q10	♥ J7632		1NT	Pass	2♦
North HCP: 17	♦ AKJ64	♦ 972	2♠	AP		
South HCP: 1	♣ AQJ	♣ 842				
Contract: 2♠ W						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 187	♠ A107	East Bids 4♠ if possible.
Dealer: S	♥ KJ43	
Vul: NS	♦ AKQ	You bid first.
HCP: 17	♣ 1086	
Board: 188	♠ A93	West Bids 4NT if possible.
Dealer: N	♥ K10642	East Bids 5♣ if possible.
Vul: EW	♦ J753	
HCP: 8	♣ 5	Partner bids first.
Board: 189	♠ Q7	East Bids 2♠ if possible.
Dealer: S	♥ A93	East Bids 3♠ if possible.
Vul: Both	♦ AK1086	East Bids 4♠ if possible.
HCP: 17	♣ A85	You bid first.
Board: 190	♠ J105432	West Bids 3♦ if possible.
Dealer: N	♥ 62	East Bids 3♥ if possible.
Vul: Both	♦ 53	West Bids 3NT if possible.
HCP: 1	♣ 1072	East Bids 4♥ if possible.
		Partner bids first.
Board: 191	♠ A42	East Bids 3♦ if possible.
Dealer: S	♥ A3	West Bids X♠ if possible.
Vul: None	♦ K1063	
HCP: 17	♣ KQJ9	You bid first.
Board: 192	♠ 84	West Bids 2♠ if possible.
Dealer: N	♥ J7632	
Vul: EW	♦ 972	Partner bids first.
HCP: 1	♣ 842	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ A107				1NT
Vul: NS	♥ 109752	♥ KJ43	Pass	2♦	4♠	AP
North HCP: 0	♦ 8754	♦ AKQ				
South HCP: 17	♣ 975	♣ 1086				
Contract: 4♠ E						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ KQJ10	♠ A93		1NT	Pass	2♦
Vul: EW	♥ Q987	♥ K10642	4NT ¹	Pass	5♣	Pass
North HCP: 15	♦ K92	♦ J753	Pass ²	5♥	AP	
South HCP: 8	♣ A8	♣ 5				
Contract: 5♥ N						

1. Unusual 4NT
2. bidable suit

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ Q7				1NT
Vul: Both	♥ KQJ107	♥ A93	Pass	2♦	2♠	Pass
North HCP: 9	♦ QJ43	♦ AK1086	Pass	3♦	3♠	4♥
South HCP: 17	♣ 10	♣ A85	Pass	Pass	4♠	X
Contract: 4♠X E			AP			

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J105432				
Vul: Both	♥ A754	♥ 62		1NT	Pass	2♥
North HCP: 16	♦ 1086	♦ 53	3♦	Pass	3♥	Pass
South HCP: 1	♣ AJ9	♣ 1072	3NT	Pass	4♥	AP
Contract: 4♥ E						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ J10973	♠ A42				1NT
Vul: None	♥ J762	♥ A3	Pass	2♥	3♦	3♠
North HCP: 2	♦ 82	♦ K1063	X♠	AP		
South HCP: 17	♣ 84	♣ KQJ9				
Contract: 3♠X S						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ 763	♠ 84				
Vul: EW	♥ Q10	♥ J7632		1NT	Pass	2♦
North HCP: 17	♦ AKJ64	♦ 972	2♠	AP		
South HCP: 1	♣ AQJ	♣ 842				
Contract: 2♠ W						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 193	♠ 72	East Bids 2♠ if possible.
Dealer: S	♥ J7543	East Bids 3♠ if possible.
Vul: None	♦ Q754	
HCP: 7	♣ A8	Partner bids first.

Board: 194	♠ J86	West Bids 3♦ if possible.
Dealer: N	♥ A987	
Vul: NS	♦ K63	You bid first.
HCP: 15	♣ AK4	

Board: 195	♠ 98765	East Bids 3♦ if possible.
Dealer: S	♥ 73	
Vul: None	♦ A62	Partner bids first.
HCP: 4	♣ 1093	

Board: 196	♠ KQ4	West Bids 4♣ if possible.
Dealer: N	♥ 985	
Vul: EW	♦ AQJ7	You bid first.
HCP: 16	♣ A65	

Board: 197	♠ 87432	East Bids 3♦ if possible.
Dealer: S	♥ J	
Vul: NS	♦ 5	Partner bids first.
HCP: 4	♣ QJ10976	

Board: 198	♠ K108	West Bids 3♦ if possible.
Dealer: N	♥ A1052	
Vul: EW	♦ A9	You bid first.
HCP: 17	♣ AQ87	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ Q6				1NT
Vul: None	♥ J7543	♥ AQ10	Pass	2♦	2♠	Pass
North HCP: 7	♦ Q754	♦ KJ6	Pass	3♦	3♠	4♥
South HCP: 17	♣ A8	♣ KQ643	AP			
Contract: 4♥ S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ J86	♠ KQ932		1NT	Pass	2♥
Vul: NS	♥ A987	♥ K64	3♦	Pass	Pass	XA♠♠
North HCP: 15	♦ K63	♦ 102	AP			
South HCP: 8	♣ AK4	♣ 863				
Contract: 3♦X W						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 98765	♠ AJ3				1NT
Vul: None	♥ 73	♥ KQ42	Pass	2♥	3♦	AP
North HCP: 4	♦ A62	♦ 1084				
South HCP: 15	♣ 1093	♣ AJ8				
Contract: 3♦ E						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ J85		1NT	Pass	2♦
Vul: EW	♥ 985	♥ A10764	4♣	Pass	Pass	XA♠♠
North HCP: 16	♦ AQJ7	♦ 1063	AP			
South HCP: 5	♣ A65	♣ 72				
Contract: 4♣X W						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 87432	♠ Q65				1NT
Vul: NS	♥ J	♥ Q85	Pass	2♥	3♦	AP
North HCP: 4	♦ 5	♦ A92				
South HCP: 15	♣ QJ10976	♣ AK54				
Contract: 3♦ E						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ K108	♠ AQJ943		1NT	Pass	2♥
Vul: EW	♥ A1052	♥ 96	3♦	3♠	Pass	4♠
North HCP: 17	♦ A9	♦ 63	AP			
South HCP: 7	♣ AQ87	♣ 542				
Contract: 4♠ N						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 193	♠ Q6	East Bids 2♠ if possible.
Dealer: S	♥ AQ10	East Bids 3♠ if possible.
Vul: None	♦ KJ6	
HCP: 17	♣ KQ643	You bid first.

Board: 194	♠ KQ932	West Bids 3♦ if possible.
Dealer: N	♥ K64	
Vul: NS	♦ 102	Partner bids first.
HCP: 8	♣ 863	

Board: 195	♠ AJ3	East Bids 3♦ if possible.
Dealer: S	♥ KQ42	
Vul: None	♦ 1084	You bid first.
HCP: 15	♣ AJ8	

Board: 196	♠ J85	West Bids 4♣ if possible.
Dealer: N	♥ A10764	
Vul: EW	♦ 1063	Partner bids first.
HCP: 5	♣ 72	

Board: 197	♠ Q65	East Bids 3♦ if possible.
Dealer: S	♥ Q85	
Vul: NS	♦ A92	You bid first.
HCP: 15	♣ AK54	

Board: 198	♠ AQJ943	West Bids 3♦ if possible.
Dealer: N	♥ 96	
Vul: EW	♦ 63	Partner bids first.
HCP: 7	♣ 542	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ Q6				1NT
Vul: None	♥ J7543	♥ AQ10	Pass	2♦	2♠	Pass
North HCP: 7	♦ Q754	♦ KJ6	Pass	3♦	3♠	4♥
South HCP: 17	♣ A8	♣ KQ643	AP			
Contract: 4♥ S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ J86	♠ KQ932		1NT	Pass	2♥
Vul: NS	♥ A987	♥ K64	3♦	Pass	Pass	XA♠♠
North HCP: 15	♦ K63	♦ 102	AP			
South HCP: 8	♣ AK4	♣ 863				
Contract: 3♦X W						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 98765	♠ AJ3				1NT
Vul: None	♥ 73	♥ KQ42	Pass	2♥	3♦	AP
North HCP: 4	♦ A62	♦ 1084				
South HCP: 15	♣ 1093	♣ AJ8				
Contract: 3♦ E						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ J85		1NT	Pass	2♦
Vul: EW	♥ 985	♥ A10764	4♣	Pass	Pass	XA♠♠
North HCP: 16	♦ AQJ7	♦ 1063	AP			
South HCP: 5	♣ A65	♣ 72				
Contract: 4♣X W						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 87432	♠ Q65				1NT
Vul: NS	♥ J	♥ Q85	Pass	2♥	3♦	AP
North HCP: 4	♦ 5	♦ A92				
South HCP: 15	♣ QJ10976	♣ AK54				
Contract: 3♦ E						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ K108	♠ AQJ943		1NT	Pass	2♥
Vul: EW	♥ A1052	♥ 96	3♦	3♠	Pass	4♠
North HCP: 17	♦ A9	♦ 63	AP			
South HCP: 7	♣ AQ87	♣ 542				
Contract: 4♠ N						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 199	♠ Q108654	East Bids 2♠ if possible.
Dealer: S	♥ J62	West Bids 3♥ if possible.
Vul: None	♦ J43	
HCP: 4	♣ 3	Partner bids first.

Board: 200	♠ A4	West Bids 3♥ if possible.
Dealer: N	♥ Q873	
Vul: NS	♦ AK5	You bid first.
HCP: 17	♣ A642	

Board: 201	♠ J10763	East Bids 4NT if possible.
Dealer: S	♥ 96	West Bids 5♣ if possible.
Vul: None	♦ 6542	
HCP: 1	♣ 63	Partner bids first.

Board: 202	♠ 74	West Bids 2♠ if possible.
Dealer: N	♥ Q97	
Vul: EW	♦ AKQ5	You bid first.
HCP: 16	♣ KQ97	

Board: 203	♠ K7642	East Bids 2♠ if possible.
Dealer: S	♥ 85	
Vul: EW	♦ Q96	Partner bids first.
HCP: 5	♣ 1075	

Board: 204	♠ KQJ	West Bids 3♥ if possible.
Dealer: N	♥ 105	
Vul: Both	♦ AK53	You bid first.
HCP: 15	♣ Q1072	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ Q108654	♠ AK73				1NT
Vul: None	♥ J62	♥ 84	Pass	2♥	2♠ ¹	X
North HCP: 4	♦ J43	♦ A72	3♥	3♠	AP	
South HCP: 15	♣ 3	♣ A652	1. Michaels Cuebid			
Contract: 3♠ N						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ KQ763				
Vul: NS	♥ Q873	♥ 6		1NT	Pass	2♥
North HCP: 17	♦ AK5	♦ Q976	3♥	AP		
South HCP: 7	♣ A642	♣ 1098				
Contract: 3♥ W						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ J10763	♠ AQ5				1NT
Vul: None	♥ 96	♥ KJ532	Pass	2♥	4NT ¹	Pass
North HCP: 1	♦ 6542	♦ 87	5♣	Pass	Pass ²	Pass
South HCP: 17	♣ 63	♣ AK7	1. Unusual 4NT			
Contract: 5♣ W			2. bidable suit			

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ Q2				
Vul: EW	♥ Q97	♥ K8542		1NT	Pass	2♦
North HCP: 16	♦ AKQ5	♦ 8743	2♠	AP		
South HCP: 5	♣ KQ97	♣ 43				
Contract: 2♠ W						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ K7642	♠ A1085				1NT
Vul: EW	♥ 85	♥ Q64	Pass	2♥	2♠ ¹	3♠
North HCP: 5	♦ Q96	♦ AK54	AP			
South HCP: 16	♣ 1075	♣ K2	1. Michaels Cuebid			
Contract: 3♠ S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 109763				
Vul: Both	♥ 105	♥ J83		1NT	Pass	2♥
North HCP: 15	♦ AK53	♦ 104	3♥	Pass	Pass	XA♣♣
South HCP: 6	♣ Q1072	♣ AJ8	AP			
Contract: 3♥X W						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 199	♠ AK73	East Bids 2♠ if possible.
Dealer: S	♥ 84	West Bids 3♥ if possible.
Vul: None	♦ A72	
HCP: 15	♣ A652	You bid first.
Board: 200	♠ KQ763	West Bids 3♥ if possible.
Dealer: N	♥ 6	
Vul: NS	♦ Q976	Partner bids first.
HCP: 7	♣ 1098	
Board: 201	♠ AQ5	East Bids 4NT if possible.
Dealer: S	♥ KJ532	West Bids 5♣ if possible.
Vul: None	♦ 87	
HCP: 17	♣ AK7	You bid first.
Board: 202	♠ Q2	West Bids 2♠ if possible.
Dealer: N	♥ K8542	
Vul: EW	♦ 8743	Partner bids first.
HCP: 5	♣ 43	
Board: 203	♠ A1085	East Bids 2♠ if possible.
Dealer: S	♥ Q64	
Vul: EW	♦ AK54	You bid first.
HCP: 16	♣ K2	
Board: 204	♠ 109763	West Bids 3♥ if possible.
Dealer: N	♥ J83	
Vul: Both	♦ 104	Partner bids first.
HCP: 6	♣ AJ8	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ Q108654	♠ AK73				1NT
Vul: None	♥ J62	♥ 84	Pass	2♥	2♠ ¹	X
North HCP: 4	♦ J43	♦ A72	3♥	3♠	AP	
South HCP: 15	♣ 3	♣ A652				
Contract: 3♠ N						1. Michaels Cuebid

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ KQ763				
Vul: NS	♥ Q873	♥ 6		1NT	Pass	2♥
North HCP: 17	♦ AK5	♦ Q976	3♥	AP		
South HCP: 7	♣ A642	♣ 1098				
Contract: 3♥ W						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ J10763	♠ AQ5				1NT
Vul: None	♥ 96	♥ KJ532	Pass	2♥	4NT ¹	Pass
North HCP: 1	♦ 6542	♦ 87	5♣	Pass	Pass ²	Pass
South HCP: 17	♣ 63	♣ AK7				
Contract: 5♣ W						1. Unusual 4NT 2. bidable suit

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ Q2				
Vul: EW	♥ Q97	♥ K8542		1NT	Pass	2♦
North HCP: 16	♦ AKQ5	♦ 8743	2♠	AP		
South HCP: 5	♣ KQ97	♣ 43				
Contract: 2♠ W						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ K7642	♠ A1085				1NT
Vul: EW	♥ 85	♥ Q64	Pass	2♥	2♠ ¹	3♠
North HCP: 5	♦ Q96	♦ AK54	AP			
South HCP: 16	♣ 1075	♣ K2				
Contract: 3♠ S						1. Michaels Cuebid

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 109763				
Vul: Both	♥ 105	♥ J83		1NT	Pass	2♥
North HCP: 15	♦ AK53	♦ 104	3♥	Pass	Pass	XA♣♣
South HCP: 6	♣ Q1072	♣ AJ8	AP			
Contract: 3♥X W						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 205
Dealer: S
Vul: None
HCP: 8

♠ —
♥ A9642
♦ 9872
♣ A1095

East Bids 2♠ if possible.
West Bids 3♠ if possible.
East Bids 4♠ if possible.

Partner bids first.

Board: 206
Dealer: N
Vul: None
HCP: 16

♠ AK
♥ K765
♦ Q976
♣ A52

West Bids 3♣ if possible.

You bid first.

Board: 207
Dealer: S
Vul: NS
HCP: 5

♠ KJ954
♥ 10985
♦ 10
♣ J75

East Bids 3♦ if possible.

Partner bids first.

Board: 208
Dealer: N
Vul: EW
HCP: 16

♠ A65
♥ A2
♦ AK543
♣ J52

West Bids 3♣ if possible.

You bid first.

Board: 209
Dealer: S
Vul: Both
HCP: 6

♠ K10654
♥ J2
♦ J3
♣ J972

East Bids 3♥ if possible.

Partner bids first.

Board: 210
Dealer: N
Vul: NS
HCP: 16

♠ K9
♥ J106
♦ AQ85
♣ AQ65

West Bids 2♠ if possible.
East Bids 3♥ if possible.
West Bids 3♠ if possible.

You bid first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ K9				1NT
Vul: None	♥ A9642	♥ KQ1053	Pass	2♦	2♠	3♥
North HCP: 8	♦ 9872	♦ A54	3♣	4♥	4♠	Pass
South HCP: 15	♣ A1095	♣ K64	Pass	XA♠♠	AP	
Contract: 4♠X E						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 109872		1NT	Pass	2♥
Vul: None	♥ K765	♥ A1082	3♣	Pass	Pass	XA♠♠
North HCP: 16	♦ Q976	♦ 83	AP			
South HCP: 4	♣ A52	♣ 43				
Contract: 3♣X W						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ KJ954	♠ A62				1NT
Vul: NS	♥ 10985	♥ AK	Pass	2♥	3♦	AP
North HCP: 5	♦ 10	♦ J732				
South HCP: 15	♣ J75	♣ K832				
Contract: 3♦ E						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ Q10987		1NT	Pass	2♥
Vul: EW	♥ A2	♥ Q105	3♣	AP		
North HCP: 16	♦ AK543	♦ 972				
South HCP: 4	♣ J52	♣ 87				
Contract: 3♣ W						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ K10654	♠ AQ				1NT
Vul: Both	♥ J2	♥ 987	Pass	2♥	3♥	AP
North HCP: 6	♦ J3	♦ AQ85				
South HCP: 16	♣ J972	♣ A543				
Contract: 3♥ E						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ 4		1NT	Pass	2♦
Vul: NS	♥ J106	♥ Q8532	2♠	Pass	3♥ ¹	Pass
North HCP: 16	♦ AQ85	♦ 10932	3♠	AP		
South HCP: 2	♣ AQ65	♣ 432				
Contract: 3♠ W			1. limit raise or better in ♠			

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 205 ♠ K9
Dealer: S ♥ KQ1053
Vul: None ♦ A54
HCP: 15 ♣ K64

East Bids 2♠ if possible.
West Bids 3♠ if possible.
East Bids 4♠ if possible.

You bid first.

Board: 206 ♠ 109872
Dealer: N ♥ A1082
Vul: None ♦ 83
HCP: 4 ♣ 43

West Bids 3♣ if possible.

Partner bids first.

Board: 207 ♠ A62
Dealer: S ♥ AK
Vul: NS ♦ J732
HCP: 15 ♣ K832

East Bids 3♦ if possible.

You bid first.

Board: 208 ♠ Q10987
Dealer: N ♥ Q105
Vul: EW ♦ 972
HCP: 4 ♣ 87

West Bids 3♣ if possible.

Partner bids first.

Board: 209 ♠ AQ
Dealer: S ♥ 987
Vul: Both ♦ AQ85
HCP: 16 ♣ A543

East Bids 3♥ if possible.

You bid first.

Board: 210 ♠ 4
Dealer: N ♥ Q8532
Vul: NS ♦ 10932
HCP: 2 ♣ 432

West Bids 2♠ if possible.
East Bids 3♥ if possible.
West Bids 3♠ if possible.

Partner bids first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ K9				1NT
Vul: None	♥ A9642	♥ KQ1053	Pass	2♦	2♠	3♥
North HCP: 8	♦ 9872	♦ A54	3♣	4♥	4♠	Pass
South HCP: 15	♣ A1095	♣ K64	Pass	XA♠♠	AP	
Contract: 4♠X E						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 109872		1NT	Pass	2♥
Vul: None	♥ K765	♥ A1082	3♣	Pass	Pass	XA♠♠
North HCP: 16	♦ Q976	♦ 83	AP			
South HCP: 4	♣ A52	♣ 43				
Contract: 3♣X W						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ KJ954	♠ A62				1NT
Vul: NS	♥ 10985	♥ AK	Pass	2♥	3♦	AP
North HCP: 5	♦ 10	♦ J732				
South HCP: 15	♣ J75	♣ K832				
Contract: 3♦ E						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ Q10987		1NT	Pass	2♥
Vul: EW	♥ A2	♥ Q105	3♣	AP		
North HCP: 16	♦ AK543	♦ 972				
South HCP: 4	♣ J52	♣ 87				
Contract: 3♣ W						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ K10654	♠ AQ				1NT
Vul: Both	♥ J2	♥ 987	Pass	2♥	3♥	AP
North HCP: 6	♦ J3	♦ AQ85				
South HCP: 16	♣ J972	♣ A543				
Contract: 3♥ E						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ 4		1NT	Pass	2♦
Vul: NS	♥ J106	♥ Q8532	2♠	Pass	3♥ ¹	Pass
North HCP: 16	♦ AQ85	♦ 10932	3♠	AP		
South HCP: 2	♣ AQ65	♣ 432				
Contract: 3♠ W			1. limit raise or better in ♠			

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 211	♠ 765	East Bids 2♠ if possible.
Dealer: S	♥ KJ874	
Vul: EW	♦ J7	Partner bids first.
HCP: 11	♣ AQ5	
Board: 212	♠ AQ98	West Bids 3♣ if possible.
Dealer: N	♥ AJ8	
Vul: EW	♦ A872	You bid first.
HCP: 15	♣ 42	
Board: 213	♠ 9	East Bids 3♠ if possible.
Dealer: S	♥ A5432	
Vul: Both	♦ 10862	Partner bids first.
HCP: 5	♣ J64	
Board: 214	♠ K5	West Bids 2♠ if possible.
Dealer: N	♥ 873	West Bids 3♠ if possible.
Vul: NS	♦ AQ84	
HCP: 16	♣ AK84	You bid first.
Board: 215	♠ J8532	East Bids 3♥ if possible.
Dealer: S	♥ 32	
Vul: EW	♦ 9742	Partner bids first.
HCP: 1	♣ 107	
Board: 216	♠ KQJ6	West Bids 3♣ if possible.
Dealer: N	♥ Q72	
Vul: None	♦ K64	You bid first.
HCP: 15	♣ A72	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ K102	Pass	2♦	2♠	1NT
Vul: EW	♥ KJ874	♥ Q1032	Pass	4♣ ¹	Pass	4♦ ²
North HCP: 11	♦ J7	♦ AK2	Pass	4♥	AP	
South HCP: 16	♣ AQ5	♣ KJ8	1. Cue bid, a ♣ stopper			
Contract: 4♥ S			2. Cue bid, a ♠ stopper			

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ K10632				
Vul: EW	♥ AJ8	♥ Q1073		1NT	Pass	2♥
North HCP: 15	♦ A872	♦ 93	3♣	3♠	AP	
South HCP: 5	♣ 42	♣ 93				
Contract: 3♠ N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ A102				1NT
Vul: Both	♥ A5432	♥ 1098	Pass	2♦	3♠	4♥
North HCP: 5	♦ 10862	♦ A7	AP			
South HCP: 17	♣ J64	♣ AKQ83				
Contract: 4♥ S						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ —		1NT	Pass	2♦
Vul: NS	♥ 873	♥ QJ542	2♠	Pass	Pass	3♦
North HCP: 16	♦ AQ84	♦ K10765	3♠	X	AP	
South HCP: 9	♣ AK84	♣ QJ10				
Contract: 3♠X W						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ J8532	♠ AQ6				1NT
Vul: EW	♥ 32	♥ 987	Pass	2♥	3♥	AP
North HCP: 1	♦ 9742	♦ AK8				
South HCP: 17	♣ 107	♣ A632				
Contract: 3♥ E						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ KQJ6	♠ 108753		1NT	Pass	2♥
Vul: None	♥ Q72	♥ K54	3♣	3♠	AP	
North HCP: 15	♦ K64	♦ J102				
South HCP: 4	♣ A72	♣ 85				
Contract: 3♠ N						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 211	♠ K102	East Bids 2♠ if possible.
Dealer: S	♥ Q1032	
Vul: EW	♦ AK2	You bid first.
HCP: 16	♣ KJ8	
Board: 212	♠ K10632	West Bids 3♣ if possible.
Dealer: N	♥ Q1073	
Vul: EW	♦ 93	Partner bids first.
HCP: 5	♣ 93	
Board: 213	♠ A102	East Bids 3♠ if possible.
Dealer: S	♥ 1098	
Vul: Both	♦ A7	You bid first.
HCP: 17	♣ AKQ83	
Board: 214	♠ —	West Bids 2♠ if possible.
Dealer: N	♥ QJ542	West Bids 3♠ if possible.
Vul: NS	♦ K10765	
HCP: 9	♣ QJ10	Partner bids first.
Board: 215	♠ AQ6	East Bids 3♥ if possible.
Dealer: S	♥ 987	
Vul: EW	♦ AK8	You bid first.
HCP: 17	♣ A632	
Board: 216	♠ 108753	West Bids 3♣ if possible.
Dealer: N	♥ K54	
Vul: None	♦ J102	Partner bids first.
HCP: 4	♣ 85	

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ K102	Pass	2♦	2♠	1NT
Vul: EW	♥ KJ874	♥ Q1032	Pass	4♣ ¹	Pass	4♦ ²
North HCP: 11	♦ J7	♦ AK2	Pass	4♥	AP	
South HCP: 16	♣ AQ5	♣ KJ8	1. Cue bid, a ♣ stopper			
Contract: 4♥ S			2. Cue bid, a ♠ stopper			

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ K10632		1NT	Pass	2♥
Vul: EW	♥ AJ8	♥ Q1073	3♣	3♠	AP	
North HCP: 15	♦ A872	♦ 93				
South HCP: 5	♣ 42	♣ 93				
Contract: 3♠ N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ A102				1NT
Vul: Both	♥ A5432	♥ 1098	Pass	2♦	3♠	4♥
North HCP: 5	♦ 10862	♦ A7	AP			
South HCP: 17	♣ J64	♣ AKQ83				
Contract: 4♥ S						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ —		1NT	Pass	2♦
Vul: NS	♥ 873	♥ QJ542	2♠	Pass	Pass	3♦
North HCP: 16	♦ AQ84	♦ K10765	3♠	X	AP	
South HCP: 9	♣ AK84	♣ QJ10				
Contract: 3♠X W						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ J8532	♠ AQ6				1NT
Vul: EW	♥ 32	♥ 987	Pass	2♥	3♥	AP
North HCP: 1	♦ 9742	♦ AK8				
South HCP: 17	♣ 107	♣ A632				
Contract: 3♥ E						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ KQJ6	♠ 108753		1NT	Pass	2♥
Vul: None	♥ Q72	♥ K54	3♣	3♠	AP	
North HCP: 15	♦ K64	♦ J102				
South HCP: 4	♣ A72	♣ 85				
Contract: 3♠ N						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 217	♠ AJ974	East Bids 3♣ if possible.
Dealer: S	♥ J94	
Vul: Both	♦ KJ632	Partner bids first.
HCP: 10	♣ —	
Board: 218	♠ AQ	West Bids 3♣ if possible.
Dealer: N	♥ KJ832	
Vul: NS	♦ Q105	You bid first.
HCP: 15	♣ K98	
Board: 219	♠ Q	East Bids 4NT if possible.
Dealer: S	♥ J10654	West Bids 5♦ if possible.
Vul: EW	♦ A1043	
HCP: 7	♣ 974	Partner bids first.
Board: 220	♠ 92	West Bids 2♠ if possible.
Dealer: N	♥ A104	West Bids 3♠ if possible.
Vul: None	♦ AKQJ	West Doubles 4♥ if possible.
HCP: 17	♣ K1082	You bid first.
Board: 221	♠ J10953	East Bids 3♥ if possible.
Dealer: S	♥ 975	
Vul: NS	♦ 107	Partner bids first.
HCP: 4	♣ K92	
Board: 222	♠ AQ62	West Bids 3♣ if possible.
Dealer: N	♥ AK7	East Bids X♠ if possible.
Vul: EW	♦ Q983	
HCP: 16	♣ J4	You bid first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ AJ974	♠ K852	Pass	2♥	3♣	1NT
Vul: Both	♥ J94	♥ AKQ3	Pass	4♦ ¹	Pass	4♥ ²
North HCP: 10	♦ KJ632	♦ 74	Pass	4♠	AP	
South HCP: 16	♣ —	♣ A72	1. Cue bid, a ♦ stopper			
Contract: 4♠ S			2. Cue bid, a ♣ stopper			

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 107654				
Vul: NS	♥ KJ832	♥ 1076		1NT	Pass	2♥
North HCP: 15	♦ Q105	♦ K983	3♣	AP		
South HCP: 3	♣ K98	♣ 5				
Contract: 3♣ W						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ KJ982	Pass	2♦	4NT ¹	1NT
Vul: EW	♥ J10654	♥ AK3	5♦	Pass	Pass ²	Pass
North HCP: 7	♦ A1043	♦ J2	1. Unusual 4NT			
South HCP: 15	♣ 974	♣ K106	2. bidable suit			
Contract: 5♦ W						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ J8		1NT	Pass	2♦
Vul: None	♥ A104	♥ QJ975	2♠	3♥	Pass	Pass
North HCP: 17	♦ AKQJ	♦ 9652	3♠	Pass	Pass	4♥
South HCP: 4	♣ K1082	♣ 75	X	AP		
Contract: 4♥ X N						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ J10953	♠ KQ7				1NT
Vul: NS	♥ 975	♥ Q106	Pass	2♥	3♥	Pass
North HCP: 4	♦ 107	♦ AQJ4	Pass	XA♠♠	AP	
South HCP: 15	♣ K92	♣ J86				
Contract: 3♥ X E						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AQ62	♠ J9743				
Vul: EW	♥ AK7	♥ Q83		1NT	Pass	2♥
North HCP: 16	♦ Q983	♦ 104	3♣	3♠	X♠	AP
South HCP: 3	♣ J4	♣ 986				
Contract: 3♠ X N						

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 217	♠ K852	East Bids 3♣ if possible.
Dealer: S	♥ AKQ3	
Vul: Both	♦ 74	You bid first.
HCP: 16	♣ A72	
Board: 218	♠ 107654	West Bids 3♣ if possible.
Dealer: N	♥ 1076	
Vul: NS	♦ K983	Partner bids first.
HCP: 3	♣ 5	
Board: 219	♠ KJ982	East Bids 4NT if possible.
Dealer: S	♥ AK3	West Bids 5♦ if possible.
Vul: EW	♦ J2	
HCP: 15	♣ K106	You bid first.
Board: 220	♠ J8	West Bids 2♠ if possible.
Dealer: N	♥ QJ975	West Bids 3♠ if possible.
Vul: None	♦ 9652	West Doubles 4♥ if possible.
HCP: 4	♣ 75	Partner bids first.
Board: 221	♠ KQ7	East Bids 3♥ if possible.
Dealer: S	♥ Q106	
Vul: NS	♦ AQJ4	You bid first.
HCP: 15	♣ J86	
Board: 222	♠ J9743	West Bids 3♣ if possible.
Dealer: N	♥ Q83	East Bids X♠ if possible.
Vul: EW	♦ 104	
HCP: 3	♣ 986	Partner bids first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ AJ974	♠ K852	Pass	2♥	3♣	1NT
Vul: Both	♥ J94	♥ AKQ3	Pass	4♦ ¹	Pass	4♥ ²
North HCP: 10	♦ KJ632	♦ 74	Pass	4♠	AP	
South HCP: 16	♣ —	♣ A72	1. Cue bid, a ♦ stopper			
Contract: 4♠ S			2. Cue bid, a ♣ stopper			

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 107654				
Vul: NS	♥ KJ832	♥ 1076		1NT	Pass	2♥
North HCP: 15	♦ Q105	♦ K983	3♣	AP		
South HCP: 3	♣ K98	♣ 5				
Contract: 3♣ W						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ KJ982	Pass	2♦	4NT ¹	1NT
Vul: EW	♥ J10654	♥ AK3	5♦	Pass	Pass ²	Pass
North HCP: 7	♦ A1043	♦ J2	1. Unusual 4NT			
South HCP: 15	♣ 974	♣ K106	2. bidable suit			
Contract: 5♦ W						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ J8		1NT	Pass	2♦
Vul: None	♥ A104	♥ QJ975	2♠	3♥	Pass	Pass
North HCP: 17	♦ AKQJ	♦ 9652	3♠	Pass	Pass	4♥
South HCP: 4	♣ K1082	♣ 75	X	AP		
Contract: 4♥ X N						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ J10953	♠ KQ7				1NT
Vul: NS	♥ 975	♥ Q106	Pass	2♥	3♥	Pass
North HCP: 4	♦ 107	♦ AQJ4	Pass	XA♠♠	AP	
South HCP: 15	♣ K92	♣ J86				
Contract: 3♥ X E						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AQ62	♠ J9743				
Vul: EW	♥ AK7	♥ Q83		1NT	Pass	2♥
North HCP: 16	♦ Q983	♦ 104	3♣	3♠	X♠	AP
South HCP: 3	♣ J4	♣ 986				
Contract: 3♠ X N						

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 223	♠ 7	East Bids 2♠ if possible.
Dealer: S	♥ KJ1073	
Vul: Both	♦ 10743	Partner bids first.
HCP: 11	♣ AK10	
Board: 224	♠ K82	West Bids 3♣ if possible.
Dealer: N	♥ AQ87	East Bids XA♠♠ if possible.
Vul: NS	♦ AQ	
HCP: 15	♣ 10653	You bid first.
Board: 225	♠ AQ1083	East Bids 3♥ if possible.
Dealer: S	♥ 53	
Vul: EW	♦ Q1097	Partner bids first.
HCP: 8	♣ 85	
Board: 226	♠ KQ108	West Bids 3♣ if possible.
Dealer: N	♥ AK6	
Vul: Both	♦ A984	You bid first.
HCP: 16	♣ 62	
Board: 227	♠ AQ1075	East Bids 3♦ if possible.
Dealer: S	♥ 32	
Vul: EW	♦ 10	Partner bids first.
HCP: 6	♣ 109864	
Board: 228	♠ AJ5	West Bids 2♥ if possible.
Dealer: N	♥ AJ94	East Bids 2♠ if possible.
Vul: NS	♦ KQ97	East Bids 3♠ if possible.
HCP: 15	♣ 85	West Bids 4♠ if possible.
		You bid first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ Q103				1NT
Vul: Both	♥ KJ1073	♥ AQ2	Pass	2♦	2♠	Pass
North HCP: 11	♦ 10743	♦ AJ9	Pass	X	Pass	3♥
South HCP: 15	♣ AK10	♣ Q984	Pass	3NT	Pass	4♥
Contract: 4♥ S			AP			

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ AQJ754				
Vul: NS	♥ AQ87	♥ 54		1NT	Pass	2♥
North HCP: 15	♦ AQ	♦ 1076	3♣	Pass	Pass	4♠
South HCP: 7	♣ 10653	♣ 92	Pass	Pass	XA♠♠	AP
Contract: 4♠X S						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ AQ1083	♠ K54				1NT
Vul: EW	♥ 53	♥ A10				
North HCP: 8	♦ Q1097	♦ A862	Pass	2♥	3♥	AP
South HCP: 15	♣ 85	♣ A632				
Contract: 3♥ E						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ KQ108	♠ J7543				
Vul: Both	♥ AK6	♥ J982		1NT	Pass	2♥
North HCP: 16	♦ A984	♦ Q6	3♣	3♠	Pass	4♠
South HCP: 7	♣ 62	♣ K9	AP			
Contract: 4♠ N						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ AQ1075	♠ 962				1NT
Vul: EW	♥ 32	♥ AKQ76				
North HCP: 6	♦ 10	♦ J9	Pass	2♥	3♦	3♠
South HCP: 16	♣ 109864	♣ KQJ	Pass	4♠	AP	
Contract: 4♠ S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ 4				2♦
Vul: NS	♥ AJ94	♥ K87652	2♥ ¹	X	2♠	3♥
North HCP: 15	♦ KQ97	♦ 108643	Pass	Pass	3♠	4♥
South HCP: 3	♣ 85	♣ 7	4♠	X	AP	
Contract: 4♠X E			1. Michaels Cuebid			

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 223	♠ Q103	East Bids 2♠ if possible.
Dealer: S	♥ AQ2	
Vul: Both	♦ AJ9	You bid first.
HCP: 15	♣ Q984	
Board: 224	♠ AQJ754	West Bids 3♣ if possible.
Dealer: N	♥ 54	East Bids XA♠♠ if possible.
Vul: NS	♦ 1076	
HCP: 7	♣ 92	Partner bids first.
Board: 225	♠ K54	East Bids 3♥ if possible.
Dealer: S	♥ A10	
Vul: EW	♦ A862	You bid first.
HCP: 15	♣ A632	
Board: 226	♠ J7543	West Bids 3♣ if possible.
Dealer: N	♥ J982	
Vul: Both	♦ Q6	Partner bids first.
HCP: 7	♣ K9	
Board: 227	♠ 962	East Bids 3♦ if possible.
Dealer: S	♥ AKQ76	
Vul: EW	♦ J9	You bid first.
HCP: 16	♣ KQJ	
Board: 228	♠ 4	West Bids 2♥ if possible.
Dealer: N	♥ K87652	East Bids 2♠ if possible.
Vul: NS	♦ 108643	East Bids 3♠ if possible.
HCP: 3	♣ 7	West Bids 4♠ if possible.
		Partner bids first.

Opponents Overall Stayman or Jacoby Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ Q103				1NT
Vul: Both	♥ KJ1073	♥ AQ2	Pass	2♦	2♠	Pass
North HCP: 11	♦ 10743	♦ AJ9	Pass	X	Pass	3♥
South HCP: 15	♣ AK10	♣ Q984	Pass	3NT	Pass	4♥
Contract: 4♥ S			AP			

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ AQJ754				
Vul: NS	♥ AQ87	♥ 54		1NT	Pass	2♥
North HCP: 15	♦ AQ	♦ 1076	3♣	Pass	Pass	4♠
South HCP: 7	♣ 10653	♣ 92	Pass	Pass	XA♠♠	AP
Contract: 4♠X S						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ AQ1083	♠ K54				1NT
Vul: EW	♥ 53	♥ A10				
North HCP: 8	♦ Q1097	♦ A862	Pass	2♥	3♥	AP
South HCP: 15	♣ 85	♣ A632				
Contract: 3♥ E						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ KQ108	♠ J7543				
Vul: Both	♥ AK6	♥ J982		1NT	Pass	2♥
North HCP: 16	♦ A984	♦ Q6	3♣	3♠	Pass	4♠
South HCP: 7	♣ 62	♣ K9	AP			
Contract: 4♠ N						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ AQ1075	♠ 962				1NT
Vul: EW	♥ 32	♥ AKQ76				
North HCP: 6	♦ 10	♦ J9	Pass	2♥	3♦	3♠
South HCP: 16	♣ 109864	♣ KQJ	Pass	4♠	AP	
Contract: 4♠ S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ 4				2♦
Vul: NS	♥ AJ94	♥ K87652	2♥ ¹	X	2♠	3♥
North HCP: 15	♦ KQ97	♦ 108643	Pass	Pass	3♠	4♥
South HCP: 3	♣ 85	♣ 7	4♠	X	AP	
Contract: 4♠X E			1. Michaels Cuebid			

North hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 229	♠ Q97643	East Bids 3♦ if possible.
Dealer: S	♥ 2	
Vul: EW	♦ 65	Partner bids first.
HCP: 2	♣ 8432	

Board: 230	♠ AQJ3	West Bids 3♦ if possible.
Dealer: N	♥ K762	
Vul: NS	♦ J5	You bid first.
HCP: 15	♣ A75	

Board: 231	♠ 54	East Bids 2♠ if possible.
Dealer: S	♥ 987653	West Bids 3♦ if possible.
Vul: Both	♦ 10	East Bids 3♠ if possible.
HCP: 0	♣ 7654	West Bids 4♥ if possible.
		East Bids 4♠ if possible.
		Partner bids first.

Opponents Overcall Stayman or Jacoby Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ Q97643	♠ AK102				1NT
Vul: EW	♥ 2	♥ AK86	Pass	2♥	3♦	3♠
North HCP: 2	♦ 65	♦ 1074	AP			
South HCP: 15	♣ 8432	♣ J5				
Contract: 3♠ S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AQJ3	♠ 98542				
Vul: NS	♥ K762	♥ J543		1NT	Pass	2♥
North HCP: 15	♦ J5	♦ 32	3♦	AP		
South HCP: 3	♣ A75	♣ Q4				
Contract: 3♦ W						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ A92				1NT
Vul: Both	♥ 987653	♥ AJ4	Pass	2♦	2♠	Pass
North HCP: 0	♦ 10	♦ AJ752	3♦	Pass	3♠	Pass
South HCP: 15	♣ 7654	♣ J3	4♥ ¹	Pass	4♠	AP
Contract: 4♠ E			1. limit raise or better in ♠			

South hands (Practice Page)

Opponents Overcall Stayman or Jacoby

Board: 229	♠ AK102	East Bids 3♦ if possible.
Dealer: S	♥ AK86	
Vul: EW	♦ 1074	You bid first.
HCP: 15	♣ J5	

Board: 230	♠ 98542	West Bids 3♦ if possible.
Dealer: N	♥ J543	
Vul: NS	♦ 32	Partner bids first.
HCP: 3	♣ Q4	

Board: 231	♠ A92	East Bids 2♠ if possible.
Dealer: S	♥ AJ4	West Bids 3♦ if possible.
Vul: Both	♦ AJ752	East Bids 3♠ if possible.
HCP: 15	♣ J3	West Bids 4♥ if possible.
		East Bids 4♠ if possible.
		You bid first.

Opponents Overcall Stayman or Jacoby Both hands (Answers Page)

Board: 229

Dealer: S

Vul: EW

North HCP: 2

South HCP: 15

Contract: 3♠ S

North:

♠ Q97643

♥ 2

♦ 65

♣ 8432

South:

♠ AK102

♥ AK86

♦ 1074

♣ J5

West North East South

Pass 2♥ 3♦ 3♠

AP

1NT

Board: 230

Dealer: N

Vul: NS

North HCP: 15

South HCP: 3

Contract: 3♦ W

North:

♠ AQJ3

♥ K762

♦ J5

♣ A75

South:

♠ 98542

♥ J543

♦ 32

♣ Q4

West North East South

3♦ 1NT Pass 2♥

AP

Board: 231

Dealer: S

Vul: Both

North HCP: 0

South HCP: 15

Contract: 4♠ E

North:

♠ 54

♥ 987653

♦ 10

♣ 7654

South:

♠ A92

♥ AJ4

♦ AJ752

♣ J3

West North East South

Pass 2♦ 2♠ Pass

3♦ Pass 3♠ Pass

4♥¹ Pass 4♠ AP

1. limit raise or better in ♠