

## North hands

## We\_Overcall\_NT\_then\_MSS

<b>Board: 1</b>	♠ T865	RHO opens the bidding 1 ♦.
Dealer: West	♥ AKT4	You bid next.
Vul: E-W	♦ A96	
HCP: 15	♣ A7	

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<b>Board: 2</b>	♠ Q5	LHO opens the bidding 1 ♣.
Dealer: East	♥ 62	Partner bids next.
Vul: N-S	♦ AJ97	
HCP: 10+1	♣ QJ952	

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<b>Board: 3</b>	♠ A94	RHO opens the bidding 1 ♠.
Dealer: West	♥ A753	You bid next.
Vul: Both	♦ AJ85	
HCP: 16	♣ QJ	

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<b>Board: 4</b>	♠ -	LHO opens the bidding 1 ♥.
Dealer: East	♥ JT84	Partner bids next.
Vul: None	♦ AK96	
HCP: 11+1	♣ K9432	

## Both hands (Answers Page)

### Board: 1

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 12+1

Contract: 3NT South

North:

♠ T865

♥ AKT4

♦ A96

♣ A7

South:

♠ QJ

♥ 62

♦ KJ875

♣ KQ94

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

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 2

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 16

Contract: 2NT South

North:

♠ Q5

♥ 62

♦ AJ97

♣ QJ952

South:

♠ AJ93

♥ AKJ9

♦ 82

♣ K83

W	N	E	S
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		1 ♣	1NT
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Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
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All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 3

Dealer: West

Vul: Both

North HCP: 16

South HCP: 10+1

Contract: 3NT South

North:

♠ A94

♥ A753

♦ AJ85

♣ QJ

South:

♠ QJ

♥ 64

♦ 9632

♣ AK865

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

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 4

Dealer: East

Vul: None

North HCP: 11+1

South HCP: 17

Contract: 6 ♦ South

North:

♠ -

♥ JT84

♦ AK96

♣ K9432

South:

♠ QJT6

♥ AK2

♦ QJT7

♣ A5

W	N	E	S
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		1 ♥	1NT
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Pass	2 ♠ <sup>1</sup>	Pass	4 ♦ <sup>2</sup>
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Pass	5 ♠	Pass	6 ♦ <sup>3</sup>
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All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. 2 out of 4

# South hands

# We\_Overcall\_NT\_then\_MSS

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

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

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

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

## Both hands (Answers Page)

### Board: 1

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 12+1

Contract: 3NT South

North:

♠ T865

♥ AKT4

♦ A96

♣ A7

South:

♠ QJ

♥ 62

♦ KJ875

♣ KQ94

W	N	E	S
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1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
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Pass	2NT <sup>2</sup>	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 2

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 16

Contract: 2NT South

North:

♠ Q5

♥ 62

♦ AJ97

♣ QJ952

South:

♠ AJ93

♥ AKJ9

♦ 82

♣ K83

W	N	E	S
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		1 ♣	1NT
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Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
------	------------------	------	------------------

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 3

Dealer: West

Vul: Both

North HCP: 16

South HCP: 10+1

Contract: 3NT South

North:

♠ A94

♥ A753

♦ AJ85

♣ QJ

South:

♠ QJ

♥ 64

♦ 9632

♣ AK865

W	N	E	S
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1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

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

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 4

Dealer: East

Vul: None

North HCP: 11+1

South HCP: 17

Contract: 6 ♦ South

North:

♠ -

♥ JT84

♦ AK96

♣ K9432

South:

♠ QJT6

♥ AK2

♦ QJT7

♣ A5

W	N	E	S
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		1 ♥	1NT
--	--	-----	-----

Pass	2 ♠ <sup>1</sup>	Pass	4 ♦ <sup>2</sup>
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Pass	5 ♠	Pass	6 ♦ <sup>3</sup>
------	-----	------	------------------

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. 2 out of 4

# North hands

# We\_Overcall\_NT\_then\_MSS

<b>Board: 5</b>	♠ KJ9	RHO opens the bidding 1 ♠.
Dealer: West	♥ Q853	You bid next.
Vul: Both	♦ KQJ	West (RHO) Doubles 2 ♠ if possible.
HCP: 16	♣ A84	

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<b>Board: 6</b>	♠ A42	LHO opens the bidding 1 ♥.
Dealer: East	♥ 4	Partner bids next.
Vul: N-S	♦ AQJ8	East (LHO) Doubles 3 ♥ if possible.
HCP: 13+1	♣ Q9763	

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<b>Board: 7</b>	♠ A986	RHO opens the bidding 1 ♣.
Dealer: West	♥ AQ75	You bid next.
Vul: Both	♦ Q9	
HCP: 16	♣ A75	

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<b>Board: 8</b>	♠ J8	LHO opens the bidding 1 ♥.
Dealer: East	♥ 97	Partner bids next.
Vul: N-S	♦ AK954	
HCP: 11+1	♣ QJ95	

## Both hands (Answers Page)

### Board: 5

Dealer: West

Vul: Both

North HCP: 16

South HCP: 10+1

Contract: 3NT South

North:

♠ KJ9

♥ Q853

♦ KQJ

♣ A84

South:

♠ Q2

♥ KT

♦ 9732

♣ KQ753

W N E S

1 ♠ 1NT Pass 2 ♠<sup>1</sup>

X 2NT<sup>2</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 6

Dealer: East

Vul: N-S

North HCP: 13+1

South HCP: 15

Contract: 3NT South

North:

♠ A42

♥ 4

♦ AQJ8

♣ Q9763

South:

♠ QJ75

♥ KJ9

♦ K3

♣ AJ82

W N E S

1 ♥ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♣<sup>2</sup>

Pass 3 ♥<sup>3</sup> X 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 7

Dealer: West

Vul: Both

North HCP: 16

South HCP: 11+1

Contract: 3NT North

North:

♠ A986

♥ AQ75

♦ Q9

♣ A75

South:

♠ 5

♥ J93

♦ AJ53

♣ KQT93

W N E S

1 ♣ 1NT Pass 2 ♠<sup>1</sup>

Pass 2NT<sup>2</sup> Pass 3 ♠<sup>3</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 8

Dealer: East

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 3NT North

North:

♠ J8

♥ 97

♦ AK954

♣ QJ95

South:

♠ A965

♥ K863

♦ JT

♣ AK4

W N E S

1 ♥ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

<b>Board: 5</b>	♠ Q2	LHO opens the bidding 1 ♠.
Dealer: West	♥ KT	Partner bids next.
Vul: Both	♦ 9732	West (LHO) Doubles 2 ♠ if possible.
HCP: 10+1	♣ KQ753	

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<b>Board: 6</b>	♠ QJ75	RHO opens the bidding 1 ♥.
Dealer: East	♥ KJ9	You bid next.
Vul: N-S	♦ K3	East (RHO) Doubles 3 ♥ if possible.
HCP: 15	♣ AJ82	

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<b>Board: 7</b>	♠ 5	LHO opens the bidding 1 ♣.
Dealer: West	♥ J93	Partner bids next.
Vul: Both	♦ AJ53	
HCP: 11+1	♣ KQT93	

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<b>Board: 8</b>	♠ A965	RHO opens the bidding 1 ♥.
Dealer: East	♥ K863	You bid next.
Vul: N-S	♦ JT	
HCP: 15	♣ AK4	

## Both hands (Answers Page)

### Board: 5

Dealer: West

Vul: Both

North HCP: 16

South HCP: 10+1

Contract: 3NT South

North:

♠ KJ9

♥ Q853

♦ KQJ

♣ A84

South:

♠ Q2

♥ KT

♦ 9732

♣ KQ753

W N E S

1 ♠ 1NT Pass 2 ♠<sup>1</sup>

X 2NT<sup>2</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 6

Dealer: East

Vul: N-S

North HCP: 13+1

South HCP: 15

Contract: 3NT South

North:

♠ A42

♥ 4

♦ AQJ8

♣ Q9763

South:

♠ QJ75

♥ KJ9

♦ K3

♣ AJ82

W N E S

Pass 1 ♥ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♣<sup>2</sup>

Pass 3 ♥<sup>3</sup> X 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 7

Dealer: West

Vul: Both

North HCP: 16

South HCP: 11+1

Contract: 3NT North

North:

♠ A986

♥ AQ75

♦ Q9

♣ A75

South:

♠ 5

♥ J93

♦ AJ53

♣ KQT93

W N E S

1 ♣ 1NT Pass 2 ♠<sup>1</sup>

Pass 2NT<sup>2</sup> Pass 3 ♠<sup>3</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 8

Dealer: East

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 3NT North

North:

♠ J8

♥ 97

♦ AK954

♣ QJ95

South:

♠ A965

♥ K863

♦ JT

♣ AK4

W N E S

Pass 1 ♥ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial



# North hands

# We\_Overcall\_NT\_then\_MSS

**Board: 9**      ♠ AQJ      RHO opens the bidding 1 ♠.  
 Dealer: West      ♥ T5      You bid next.  
 Vul: None      ♦ A72      West (RHO) bids 3 ♥ if possible.  
 HCP: 16+1      ♣ KQ854

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**Board: 10**      ♠ 4      LHO opens the bidding 1 ♥.  
 Dealer: East      ♥ AT7      Partner bids next.  
 Vul: Both      ♦ KQJ5  
 HCP: 12+1      ♣ Q7543

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**Board: 11**      ♠ AK65      RHO opens the bidding 1 ♣.  
 Dealer: West      ♥ K92      You bid next.  
 Vul: N-S      ♦ 953  
 HCP: 16      ♣ AQ5

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**Board: 12**      ♠ Q6      LHO opens the bidding 1 ♣.  
 Dealer: East      ♥ AK      Partner bids next.  
 Vul: N-S      ♦ QT854  
 HCP: 11+1      ♣ 9872

## Both hands (Answers Page)

### Board: 9

Dealer: West

Vul: None

North HCP: 16+1

South HCP: 10+1

Contract: 4♣ North

North:

♠ AQJ

♥ T5

♦ A72

♣ KQ854

South:

♠ 43

♥ J6

♦ KQT98

♣ AT63

W	N	E	S
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1♠	1NT	Pass	2♠ <sup>1</sup>
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3♥	4♣	All Pass	
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1. 1N-2S Minor Suit Stayman

### Board: 10

Dealer: East

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 3NT South

North:

♠ 4

♥ AT7

♦ KQJ5

♣ Q7543

South:

♠ QJT

♥ K864

♦ A932

♣ AJ

W	N	E	S
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		1♥	1NT
--	--	----	-----

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

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 11

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 11+1

Contract: 3NT South

North:

♠ AK65

♥ K92

♦ 953

♣ AQ5

South:

♠ J32

♥ Q

♦ AJT6

♣ KT432

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

1♣	1NT	Pass	2♠ <sup>1</sup>
----	-----	------	-----------------

Pass	2NT <sup>2</sup>	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 12

Dealer: East

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 5♦ North

North:

♠ Q6

♥ AK

♦ QT854

♣ 9872

South:

♠ K97

♥ QJ9

♦ A962

♣ KQT

W	N	E	S
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		1♣	1NT
--	--	----	-----

Pass	2♠ <sup>1</sup>	Pass	3♦ <sup>2</sup>
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Pass	4♥	Pass	4♠
------	----	------	----

Pass	5♦	All Pass	
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1. 1N-2S Minor Suit Stayman

2. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

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

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

---

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

---

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

## Both hands (Answers Page)

### Board: 9

Dealer: West

Vul: None

North HCP: 16+1

South HCP: 10+1

Contract: 4♣ North

North:

♠ AQJ

♥ T5

♦ A72

♣ KQ854

South:

♠ 43

♥ J6

♦ KQT98

♣ AT63

W	N	E	S
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1♠	1NT	Pass	2♠ <sup>1</sup>
----	-----	------	-----------------

3♥	4♣	All Pass	
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1. 1N-2S Minor Suit Stayman

### Board: 10

Dealer: East

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 3NT South

North:

♠ 4

♥ AT7

♦ KQJ5

♣ Q7543

South:

♠ QJT

♥ K864

♦ A932

♣ AJ

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

		1♥	1NT
--	--	----	-----

Pass	2♠ <sup>1</sup>	Pass	3♦ <sup>2</sup>
------	-----------------	------	-----------------

Pass	3♠ <sup>3</sup>	Pass	3NT
------	-----------------	------	-----

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 11

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 11+1

Contract: 3NT South

North:

♠ AK65

♥ K92

♦ 953

♣ AQ5

South:

♠ J32

♥ Q

♦ AJT6

♣ KT432

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

1♣	1NT	Pass	2♠ <sup>1</sup>
----	-----	------	-----------------

Pass	2NT <sup>2</sup>	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 12

Dealer: East

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 5♦ North

North:

♠ Q6

♥ AK

♦ QT854

♣ 9872

South:

♠ K97

♥ QJ9

♦ A962

♣ KQT

W	N	E	S
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		1♣	1NT
--	--	----	-----

Pass	2♠ <sup>1</sup>	Pass	3♦ <sup>2</sup>
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Pass	4♥	Pass	4♠
------	----	------	----

Pass	5♦	All Pass	
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1. 1N-2S Minor Suit Stayman

2. artificial

## North hands

## We\_Overcall\_NT\_then\_MSS

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

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

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

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

---

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

## Both hands (Answers Page)

### Board: 13

Dealer: West

Vul: None

North HCP: 16

South HCP: 9+1

Contract: 2NT North

North:

♠ Q872

♥ QJ2

♦ A75

♣ AK6

South:

♠ K

♥ 543

♦ KQJ96

♣ 9432

W N E S

1 ♣ 1NT Pass 2 ♠<sup>1</sup>

Pass 2NT<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 14

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 2NT South

North:

♠ 65

♥ 64

♦ KJ732

♣ A852

South:

♠ K742

♥ KQ73

♦ A6

♣ QJ9

W N E S

Pass 1 ♣ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 15

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 3 ♦ North

North:

♠ AJ8

♥ AT4

♦ KQ64

♣ J87

South:

♠ K9

♥ 62

♦ JT52

♣ AQ965

W N E S

1 ♦ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♦<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 16

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 17

Contract: 3NT South

North:

♠ 953

♥ 8

♦ K975

♣ AQT72

South:

♠ AKQ7

♥ AJT9

♦ QJ3

♣ 53

W N E S

Pass 1 ♦ 1NT

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

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 17

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 11+1

Contract: 3NT South

North:

♠ QJT9

♥ AQT

♦ KJ2

♣ KT3

South:

♠ K6

♥ 93

♦ AQ743

♣ Q765

W N E S

1 ♥ 1NT Pass 2 ♠<sup>1</sup>

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

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

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

---

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

## Both hands (Answers Page)

### Board: 13

Dealer: West

Vul: None

North HCP: 16

South HCP: 9+1

Contract: 2NT North

North:

♠ Q872

♥ QJ2

♦ A75

♣ AK6

South:

♠ K

♥ 543

♦ KQJ96

♣ 9432

W N E S

1 ♣ 1NT Pass 2 ♠<sup>1</sup>

Pass 2NT<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 14

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 2NT South

North:

♠ 65

♥ 64

♦ KJ732

♣ A852

South:

♠ K742

♥ KQ73

♦ A6

♣ QJ9

W N E S

Pass 1 ♣ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 15

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 3 ♦ North

North:

♠ AJ8

♥ AT4

♦ KQ64

♣ J87

South:

♠ K9

♥ 62

♦ JT52

♣ AQ965

W N E S

1 ♦ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♦<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 16

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 17

Contract: 3NT South

North:

♠ 953

♥ 8

♦ K975

♣ AQT72

South:

♠ AKQ7

♥ AJT9

♦ QJ3

♣ 53

W N E S

Pass 1 ♦ 1NT

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

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 17

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 11+1

Contract: 3NT South

North:

♠ QJT9

♥ AQT

♦ KJ2

♣ KT3

South:

♠ K6

♥ 93

♦ AQ743

♣ Q765

W N E S

1 ♥ 1NT Pass 2 ♠<sup>1</sup>

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

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial



# North hands

# We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 18

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 15

Contract: 3NT North

North:

♠ K9

♥ A5

♦ J9843

♣ K654

South:

♠ Q32

♥ KQJ3

♦ A6

♣ QJ87

W N E S

1 ♣ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♣<sup>2</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 19

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 11+1

Contract: 3NT South

North:

♠ AK52

♥ KJ92

♦ KT

♣ J84

South:

♠ T4

♥ A3

♦ Q976

♣ KQ976

W N E S

1 ♠ 1NT Pass 2 ♠<sup>1</sup>

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

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 20

Dealer: East

Vul: None

North HCP: 12+1

South HCP: 15

Contract: 3NT South

North:

♠ 6

♥ AKJ

♦ QT876

♣ Q732

South:

♠ A974

♥ 65

♦ AKJ9

♣ K96

W N E S

1 ♣ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♦<sup>2</sup>

Pass 3 ♠<sup>3</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 21

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 3NT South

North:

♠ K54

♥ KJT6

♦ A83

♣ AT3

South:

♠ QT3

♥ A

♦ T7542

♣ KJ54

W N E S

1 ♣ 1NT Pass 2 ♠<sup>1</sup>

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

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 18

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 15

Contract: 3NT North

North:

♠ K9

♥ A5

♦ J9843

♣ K654

South:

♠ Q32

♥ KQJ3

♦ A6

♣ QJ87

W N E S

1 ♣ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♣<sup>2</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 19

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 11+1

Contract: 3NT South

North:

♠ AK52

♥ KJ92

♦ KT

♣ J84

South:

♠ T4

♥ A3

♦ Q976

♣ KQ976

W N E S

1 ♠ 1NT Pass 2 ♠<sup>1</sup>

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

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 20

Dealer: East

Vul: None

North HCP: 12+1

South HCP: 15

Contract: 3NT South

North:

♠ 6

♥ AKJ

♦ QT876

♣ Q732

South:

♠ A974

♥ 65

♦ AKJ9

♣ K96

W N E S

1 ♣ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♦<sup>2</sup>

Pass 3 ♠<sup>3</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 21

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 3NT South

North:

♠ K54

♥ KJT6

♦ A83

♣ AT3

South:

♠ QT3

♥ A

♦ T7542

♣ KJ54

W N E S

1 ♣ 1NT Pass 2 ♠<sup>1</sup>

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

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

## North hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 22

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 16

Contract: 3NT South

North:

♠ 3

♥ 964

♦ AQT64

♣ AT96

South:

♠ AJ5

♥ AK5

♦ J953

♣ K32

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

		1 ♣	1NT
--	--	-----	-----

Pass	2 ♠ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
------	------------------	------	------------------

Pass	3 ♠ <sup>3</sup>	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 23

Dealer: West

Vul: None

North HCP: 15

South HCP: 12+1

Contract: 3NT South

North:

♠ A963

♥ T74

♦ AK

♣ KJ32

South:

♠ K

♥ KQ6

♦ QT752

♣ Q976

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

1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

Pass	3 ♣ <sup>2</sup>	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 24

Dealer: East

Vul: None

North HCP: 11+3

South HCP: 16

Contract: 3NT South

North:

♠ 8

♥ Q

♦ AKQ542

♣ 87432

South:

♠ KQJ9

♥ KJ8

♦ 73

♣ AQT9

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

		1 ♣	1NT
--	--	-----	-----

Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
------	------------------	------	------------------

Pass	3 ♠ <sup>3</sup>	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 25

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 2NT North

North:

♠ KQ2

♥ QJT6

♦ AKT

♣ T42

South:

♠ 6

♥ 983

♦ J953

♣ AKJ95

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

1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

Pass	2NT <sup>2</sup>	All Pass	
------	------------------	----------	--

1. 1N-2S Minor Suit Stayman

2. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 22

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 16

Contract: 3NT South

North:

♠ 3

♥ 964

♦ AQT64

♣ AT96

South:

♠ AJ5

♥ AK5

♦ J953

♣ K32

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

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

### Board: 23

Dealer: West

Vul: None

North HCP: 15

South HCP: 12+1

Contract: 3NT South

North:

♠ A963

♥ T74

♦ AK

♣ KJ32

South:

♠ K

♥ KQ6

♦ QT752

♣ Q976

W	N	E	S
1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
Pass	3 ♣ <sup>2</sup>	Pass	3NT
All Pass			

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

### Board: 24

Dealer: East

Vul: None

North HCP: 11+3

South HCP: 16

Contract: 3NT South

North:

♠ 8

♥ Q

♦ AKQ542

♣ 87432

South:

♠ KQJ9

♥ KJ8

♦ 73

♣ AQT9

W	N	E	S
		1 ♣	1NT
Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
Pass	3 ♠ <sup>3</sup>	Pass	3NT
All Pass			

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

### Board: 25

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 2NT North

North:

♠ KQ2

♥ QJT6

♦ AKT

♣ T42

South:

♠ 6

♥ 983

♦ J953

♣ AKJ95

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

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



## North hands

## We\_Overcall\_NT\_then\_MSS

<b>Board: 26</b>	♠ Q6	LHO opens the bidding 1 ♥.
Dealer: East	♥ J2	Partner bids next.
Vul: N-S	♦ T8532	
HCP: 8+1	♣ AJ94	
<hr/>		
<b>Board: 27</b>	♠ A75	RHO opens the bidding 1 ♠.
Dealer: West	♥ T732	You bid next.
Vul: N-S	♦ AKQ3	East (LHO) bids 3 ♠ if possible.
HCP: 15	♣ Q8	
<hr/>		
<b>Board: 28</b>	♠ AQ6	LHO opens the bidding 1 ♣.
Dealer: East	♥ T	Partner bids next.
Vul: N-S	♦ QJ765	
HCP: 11+1	♣ Q763	
<hr/>		
<b>Board: 29</b>	♠ AKQ7	RHO opens the bidding 1 ♣.
Dealer: West	♥ J6	You bid next.
Vul: Both	♦ QJT6	
HCP: 16	♣ K97	

## Both hands (Answers Page)

### Board: 26

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 15+1

Contract: 3 ♦ South

North:

♠ Q6

♥ J2

♦ T8532

♣ AJ94

South:

♠ T83

♥ AT7

♦ AKJ64

♣ K2

W N E S

1 ♥ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♦<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 27

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 10+1

Contract: 3NT South

North:

♠ A75

♥ T732

♦ AKQ3

♣ Q8

South:

♠ K

♥ K86

♦ 7654

♣ KJ652

W N E S

1 ♠ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♦<sup>2</sup> 3 ♠ 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 28

Dealer: East

Vul: N-S

North HCP: 11+1

South HCP: 16

Contract: 3NT South

North:

♠ AQ6

♥ T

♦ QJ765

♣ Q763

South:

♠ K854

♥ AKQ8

♦ 43

♣ KJ5

W N E S

1 ♣ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3 ♥<sup>3</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 29

Dealer: West

Vul: Both

North HCP: 16

South HCP: 10+1

Contract: 3NT South

North:

♠ AKQ7

♥ J6

♦ QJT6

♣ K97

South:

♠ 63

♥ KT

♦ 9742

♣ AQJ32

W N E S

1 ♣ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

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

Dealer: East      ♥ AT7      You bid next.

Vul: N-S      ♦ AKJ64

HCP: 15+1      ♣ K2

---

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

Dealer: West      ♥ K86      Partner bids next.

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

HCP: 10+1      ♣ KJ652

---

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

Dealer: East      ♥ AKQ8      You bid next.

Vul: N-S      ♦ 43

HCP: 16      ♣ KJ5

---

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

Dealer: West      ♥ KT      Partner bids next.

Vul: Both      ♦ 9742

HCP: 10+1      ♣ AQJ32

## Both hands (Answers Page)

### Board: 26

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 15+1

Contract: 3 ♦ South

North:

♠ Q6

♥ J2

♦ T8532

♣ AJ94

South:

♠ T83

♥ AT7

♦ AKJ64

♣ K2

W N E S

1 ♥ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♦<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 27

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 10+1

Contract: 3NT South

North:

♠ A75

♥ T732

♦ AKQ3

♣ Q8

South:

♠ K

♥ K86

♦ 7654

♣ KJ652

W N E S

1 ♠ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♦<sup>2</sup> 3 ♠ 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 28

Dealer: East

Vul: N-S

North HCP: 11+1

South HCP: 16

Contract: 3NT South

North:

♠ AQ6

♥ T

♦ QJ765

♣ Q763

South:

♠ K854

♥ AKQ8

♦ 43

♣ KJ5

W N E S

1 ♣ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3 ♥<sup>3</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 29

Dealer: West

Vul: Both

North HCP: 16

South HCP: 10+1

Contract: 3NT South

North:

♠ AKQ7

♥ J6

♦ QJT6

♣ K97

South:

♠ 63

♥ KT

♦ 9742

♣ AQJ32

W N E S

1 ♣ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

# North hands

# We\_Overcall\_NT\_then\_MSS

## Board: 30

♠ J

LHO opens the bidding 1 ♥.

Dealer: East

♥ K97

Partner bids next.

Vul: Both

♦ QT752

HCP: 9+1

♣ K984

## Board: 31

♠ AK3

RHO opens the bidding 1 ♦.

Dealer: West

♥ AJ9

You bid next.

Vul: None

♦ KT5

HCP: 17

♣ Q543

## Board: 32

♠ J8

LHO opens the bidding 1 ♠.

Dealer: East

♥ J2

Partner bids next.

Vul: Both

♦ JT43

HCP: 8+1

♣ AJT85

## Board: 33

♠ AQ9

RHO opens the bidding 1 ♠.

Dealer: West

♥ AK6

You bid next.

Vul: N-S

♦ 93

HCP: 16+1

♣ K9743

## Both hands (Answers Page)

### Board: 30

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 3 ♣ South

North:

♠ J

♥ K97

♦ QT752

♣ K984

South:

♠ K2

♥ A653

♦ KJ3

♣ AT65

W N E S

1 ♥ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♣<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 31

Dealer: West

Vul: None

North HCP: 17

South HCP: 9+1

Contract: 5 ♣ South

North:

♠ AK3

♥ AJ9

♦ KT5

♣ Q543

South:

♠ 975

♥ T

♦ A842

♣ AJ976

W N E S

1 ♦ 1NT Pass 2 ♠<sup>1</sup>

Pass 4 ♣<sup>2</sup> Pass 4 ♦

Pass 4 ♥ Pass 5 ♣

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 32

Dealer: East

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 3 ♣ South

North:

♠ J8

♥ J2

♦ JT43

♣ AJT85

South:

♠ KQ4

♥ AK53

♦ 76

♣ K764

W N E S

1 ♠ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♣<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 33

Dealer: West

Vul: N-S

North HCP: 16+1

South HCP: 8+1

Contract: 3 ♣ North

North:

♠ AQ9

♥ AK6

♦ 93

♣ K9743

South:

♠ T87

♥ T

♦ KJ874

♣ AT85

W N E S

1 ♠ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♣<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 30

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 3 ♣ South

North:

♠ J

♥ K97

♦ QT752

♣ K984

South:

♠ K2

♥ A653

♦ KJ3

♣ AT65

W N E S

1 ♥ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♣<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 31

Dealer: West

Vul: None

North HCP: 17

South HCP: 9+1

Contract: 5 ♣ South

North:

♠ AK3

♥ AJ9

♦ KT5

♣ Q543

South:

♠ 975

♥ T

♦ A842

♣ AJ976

W N E S

1 ♦ 1NT Pass 2 ♠<sup>1</sup>

Pass 4 ♣<sup>2</sup> Pass 4 ♦

Pass 4 ♥ Pass 5 ♣

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 32

Dealer: East

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 3 ♣ South

North:

♠ J8

♥ J2

♦ JT43

♣ AJT85

South:

♠ KQ4

♥ AK53

♦ 76

♣ K764

W N E S

1 ♠ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♣<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 33

Dealer: West

Vul: N-S

North HCP: 16+1

South HCP: 8+1

Contract: 3 ♣ North

North:

♠ AQ9

♥ AK6

♦ 93

♣ K9743

South:

♠ T87

♥ T

♦ KJ874

♣ AT85

W N E S

1 ♠ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♣<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial



# North hands

# We\_Overcall\_NT\_then\_MSS

<b>Board: 34</b>	♠ Q6	LHO opens the bidding 1 ♠.
Dealer: East	♥ T4	Partner bids next.
Vul: None	♦ AJT6	
HCP: 12+1	♣ KQ764	
<b>Board: 35</b>	♠ 94	You bid first.
Dealer: North	♥ AT7542	East (LHO) bids 1NT if possible.
Vul: N-S	♦ AKQ5	West (RHO) bids 2 ♠ if possible.
HCP: 13+2	♣ 4	East (LHO) bids 3 ♣ if possible.
		East (LHO) Doubles 3 ♥ if possible.
<b>Board: 36</b>	♠ KQJ	LHO opens the bidding 1 ♣.
Dealer: East	♥ Q	Partner bids next.
Vul: N-S	♦ A9873	
HCP: 13+1	♣ J762	
<b>Board: 37</b>	♠ KJ43	RHO opens the bidding 1 ♥.
Dealer: West	♥ KQ9	You bid next.
Vul: Both	♦ K82	
HCP: 16	♣ A52	

## Both hands (Answers Page)

### Board: 34

Dealer: East

Vul: None

North HCP: 12+1

South HCP: 15

Contract: 3NT North

North:

♠ Q6

♥ T4

♦ AJT6

♣ KQ764

South:

♠ A852

♥ AJ86

♦ KQ7

♣ J9

W N E S

1 ♠ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 35

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 1+1

Contract: 3♥X North

North:

♠ 94

♥ AT7542

♦ AKQ5

♣ 4

South:

♠ J8752

♥ 83

♦ 742

♣ 632

W N E S

1 ♥ 1NT Pass

2 ♠<sup>1</sup> Pass 3 ♣<sup>2</sup> Pass

Pass 3 ♥ X All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 36

Dealer: East

Vul: N-S

North HCP: 13+1

South HCP: 15

Contract: 5♣ South

North:

♠ KQJ

♥ Q

♦ A9873

♣ J762

South:

♠ 53

♥ AKT2

♦ K62

♣ KQ98

W N E S

1 ♣ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♣<sup>2</sup>

Pass 4 ♦ Pass 5 ♣

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 37

Dealer: West

Vul: Both

North HCP: 16

South HCP: 8+1

Contract: 2NT North

North:

♠ KJ43

♥ KQ9

♦ K82

♣ A52

South:

♠ 6

♥ T76

♦ QJT96

♣ KQ97

W N E S

1 ♥ 1NT Pass 2 ♠<sup>1</sup>

Pass 2NT<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

<b>Board: 34</b>	♠ A852	RHO opens the bidding 1 ♠.
Dealer: East	♥ AJ86	You bid next.
Vul: None	♦ KQ7	
HCP: 15	♣ J9	
<hr/>		
<b>Board: 35</b>	♠ J8752	Partner bids first.
Dealer: North	♥ 83	East (RHO) bids 1NT if possible.
Vul: N-S	♦ 742	West (LHO) bids 2 ♠ if possible.
HCP: 1+1	♣ 632	East (RHO) bids 3 ♣ if possible.
		East (RHO) Doubles 3 ♥ if possible.
<hr/>		
<b>Board: 36</b>	♠ 53	RHO opens the bidding 1 ♣.
Dealer: East	♥ AKT2	You bid next.
Vul: N-S	♦ K62	
HCP: 15	♣ KQ98	
<hr/>		
<b>Board: 37</b>	♠ 6	LHO opens the bidding 1 ♥.
Dealer: West	♥ T76	Partner bids next.
Vul: Both	♦ QJT96	
HCP: 8+1	♣ KQ97	

## Both hands (Answers Page)

### Board: 34

Dealer: East

Vul: None

North HCP: 12+1

South HCP: 15

Contract: 3NT North

North:

♠ Q6

♥ T4

♦ AJT6

♣ KQ764

South:

♠ A852

♥ AJ86

♦ KQ7

♣ J9

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

1 ♠ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 35

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 1+1

Contract: 3♥X North

North:

♠ 94

♥ AT7542

♦ AKQ5

♣ 4

South:

♠ J8752

♥ 83

♦ 742

♣ 632

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

1 ♥ 1NT Pass

2 ♠<sup>1</sup> Pass 3♣<sup>2</sup> Pass

Pass 3 ♥ X All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 36

Dealer: East

Vul: N-S

North HCP: 13+1

South HCP: 15

Contract: 5♣ South

North:

♠ KQJ

♥ Q

♦ A9873

♣ J762

South:

♠ 53

♥ AKT2

♦ K62

♣ KQ98

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

1 ♣ 1NT

Pass 2 ♠<sup>1</sup> Pass 3♣<sup>2</sup>

Pass 4 ♦ Pass 5 ♣

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 37

Dealer: West

Vul: Both

North HCP: 16

South HCP: 8+1

Contract: 2NT North

North:

♠ KJ43

♥ KQ9

♦ K82

♣ A52

South:

♠ 6

♥ T76

♦ QJT96

♣ KQ97

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

1 ♥ 1NT Pass 2 ♠<sup>1</sup>

Pass 2NT<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

# North hands

# We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 38

Dealer: East

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 3NT South

North:

♠ Q52

♥ T

♦ AT53

♣ AJT65

South:

♠ A73

♥ AQ3

♦ KQ8

♣ 8432

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

1 ♠ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♣<sup>2</sup>

Pass 3 ♥<sup>3</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 39

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 11+1

Contract: 3NT South

North:

♠ KQ94

♥ A65

♦ Q87

♣ KJ5

South:

♠ T7

♥ KQ

♦ KJT62

♣ QT98

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

1 ♣ 1NT Pass 2 ♠<sup>1</sup>

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

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 40

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 17

Contract: 5 ♣ North

North:

♠ 8

♥ 865

♦ JT84

♣ AKQT5

South:

♠ AQ95

♥ KQ7

♦ AQ

♣ 9872

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

1 ♠ 1NT

Pass 2 ♠<sup>1</sup> Pass 4 ♣<sup>2</sup>

Pass 5 ♣ All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 41

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 10+1

Contract: 3NT North

North:

♠ QT3

♥ K72

♦ AQ53

♣ AJ8

South:

♠ KJ8

♥ 4

♦ KT874

♣ KT42

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

1 ♦ 1NT Pass 2 ♠<sup>1</sup>

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

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 38

Dealer: East

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 3NT South

North:

♠ Q52

♥ T

♦ AT53

♣ AJT65

South:

♠ A73

♥ AQ3

♦ KQ8

♣ 8432

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

1 ♠ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♣<sup>2</sup>

Pass 3 ♥<sup>3</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 39

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 11+1

Contract: 3NT South

North:

♠ KQ94

♥ A65

♦ Q87

♣ KJ5

South:

♠ T7

♥ KQ

♦ KJT62

♣ QT98

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

1 ♣ 1NT Pass 2 ♠<sup>1</sup>

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

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 40

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 17

Contract: 5 ♣ North

North:

♠ 8

♥ 865

♦ JT84

♣ AKQT5

South:

♠ AQ95

♥ KQ7

♦ AQ

♣ 9872

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

1 ♠ 1NT

Pass 2 ♠<sup>1</sup> Pass 4 ♣<sup>2</sup>

Pass 5 ♣ All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 41

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 10+1

Contract: 3NT North

North:

♠ QT3

♥ K72

♦ AQ53

♣ AJ8

South:

♠ KJ8

♥ 4

♦ KT874

♣ KT42

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

1 ♦ 1NT Pass 2 ♠<sup>1</sup>

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

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial



# North hands

# We\_Overcall\_NT\_then\_MSS

<b>Board: 42</b>	♠ J6	LHO opens the bidding 1 ♦.
Dealer: East	♥ Q3	Partner bids next.
Vul: E-W	♦ Q732	
HCP: 8+1	♣ QJ854	
<b>Board: 43</b>	♠ K943	RHO opens the bidding 1 ♥.
Dealer: West	♥ KQT7	You bid next.
Vul: None	♦ A3	
HCP: 16	♣ A74	
<b>Board: 44</b>	♠ J95	LHO opens the bidding 1 ♥.
Dealer: East	♥ 7	Partner bids next.
Vul: E-W	♦ AJT74	
HCP: 10+1	♣ A875	
<b>Board: 45</b>	♠ KQJT9832	You bid first.
Dealer: North	♥ K7	East (LHO) bids 1NT if possible.
Vul: Both	♦ 8	West (RHO) bids 2 ♠ if possible.
HCP: 12+4	♣ K7	East (LHO) Doubles 4 ♠ if possible.

## Both hands (Answers Page)

### Board: 42

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 2NT South

North:

♠ J6

♥ Q3

♦ Q732

♣ QJ854

South:

♠ 843

♥ AK72

♦ A85

♣ A93

W N E S

1 ♦ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 43

Dealer: West

Vul: None

North HCP: 16

South HCP: 11+1

Contract: 3NT South

North:

♠ K943

♥ KQT7

♦ A3

♣ A74

South:

♠ Q62

♥ A

♦ QT64

♣ QJ653

W N E S

1 ♥ 1NT Pass 2 ♠<sup>1</sup>

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

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 44

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 3NT South

North:

♠ J95

♥ 7

♦ AJT74

♣ A875

South:

♠ KQ2

♥ A983

♦ K52

♣ K32

W N E S

1 ♥ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3 ♥<sup>3</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 45

Dealer: North

Vul: Both

North HCP: 12+4

South HCP: 2+1

Contract: 4 ♠ X North

North:

♠ KQJT9832

♥ K7

♦ 8

♣ K7

South:

♠ 5

♥ J9542

♦ 9764

♣ J86

W N E S

1 ♠ 1NT Pass

2 ♠<sup>1</sup> 4 ♠ X All Pass

1. 1N-2S Minor Suit Stayman

## South hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 42

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 2NT South

North:

♠ J6

♥ Q3

♦ Q732

♣ QJ854

South:

♠ 843

♥ AK72

♦ A85

♣ A93

W N E S

1 ♦ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 43

Dealer: West

Vul: None

North HCP: 16

South HCP: 11+1

Contract: 3NT South

North:

♠ K943

♥ KQT7

♦ A3

♣ A74

South:

♠ Q62

♥ A

♦ QT64

♣ QJ653

W N E S

1 ♥ 1NT Pass 2 ♠<sup>1</sup>

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

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 44

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 3NT South

North:

♠ J95

♥ 7

♦ AJT74

♣ A875

South:

♠ KQ2

♥ A983

♦ K52

♣ K32

W N E S

1 ♥ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3 ♥<sup>3</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 45

Dealer: North

Vul: Both

North HCP: 12+4

South HCP: 2+1

Contract: 4 ♠ X North

North:

♠ KQJT9832

♥ K7

♦ 8

♣ K7

South:

♠ 5

♥ J9542

♦ 9764

♣ J86

W N E S

1 ♠ 1NT Pass

2 ♠<sup>1</sup> 4 ♠ X All Pass

1. 1N-2S Minor Suit Stayman

## North hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 46

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 16

Contract: 3NT South

North:

♠ 432

♥ 5

♦ AJ652

♣ AJT8

South:

♠ AKQ8

♥ KJT

♦ K74

♣ 742

W N E S

1♥ 1NT

Pass 2♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3♥<sup>3</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 47

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 11+1

Contract: 3NT South

North:

♠ KJ63

♥ KQ76

♦ 84

♣ AQ8

South:

♠ Q7

♥ T9

♦ AKQT9

♣ 9732

W N E S

1♠ 1NT Pass 2♠<sup>1</sup>

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

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 48

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 15

Contract: 3NT South

North:

♠ A94

♥ T

♦ 86432

♣ AK98

South:

♠ KQ82

♥ AJ3

♦ QT

♣ QJ52

W N E S

1♣ 1NT

Pass 2♠<sup>1</sup> Pass 3♣<sup>2</sup>

Pass 3♥<sup>3</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 49

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 9+1

Contract: 3NT North

North:

♠ Q97

♥ KQ96

♦ AK9

♣ QJ5

South:

♠ 5

♥ AJ5

♦ T843

♣ AT743

W N E S

1♦ 1NT Pass 2♠<sup>1</sup>

Pass 3NT<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 46

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 16

Contract: 3NT South

North:

♠ 432

♥ 5

♦ AJ652

♣ AJT8

South:

♠ AKQ8

♥ KJT

♦ K74

♣ 742

W N E S

1 ♥ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3 ♥<sup>3</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 47

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 11+1

Contract: 3NT South

North:

♠ KJ63

♥ KQ76

♦ 84

♣ AQ8

South:

♠ Q7

♥ T9

♦ AKQT9

♣ 9732

W N E S

1 ♠ 1NT Pass 2 ♠<sup>1</sup>

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

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 48

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 15

Contract: 3NT South

North:

♠ A94

♥ T

♦ 86432

♣ AK98

South:

♠ KQ82

♥ AJ3

♦ QT

♣ QJ52

W N E S

1 ♣ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♣<sup>2</sup>

Pass 3 ♥<sup>3</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 49

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 9+1

Contract: 3NT North

North:

♠ Q97

♥ KQ96

♦ AK9

♣ QJ5

South:

♠ 5

♥ AJ5

♦ T843

♣ AT743

W N E S

1 ♦ 1NT Pass 2 ♠<sup>1</sup>

Pass 3NT<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial



## North hands

## We\_Overcall\_NT\_then\_MSS

<b>Board: 50</b>	♠ 742	LHO opens the bidding 1 ♠.
Dealer: East	♥ 3	Partner bids next.
Vul: N-S	♦ KT943	East (LHO) Doubles 2 ♠ if possible.
HCP: 8+1	♣ AJ86	

---

<b>Board: 51</b>	♠ K84	RHO opens the bidding 1 ♠.
Dealer: West	♥ AJ4	You bid next.
Vul: Both	♦ Q8	West (RHO) bids 3 ♥ if possible.
HCP: 15+1	♣ KQ732	East (LHO) bids 3 ♠ if possible.

---

<b>Board: 52</b>	♠ J	LHO opens the bidding 1 ♣.
Dealer: East	♥ QJ9	Partner bids next.
Vul: N-S	♦ 98764	
HCP: 10+1	♣ AQ65	

---

<b>Board: 53</b>	♠ A87	RHO opens the bidding 1 ♣.
Dealer: West	♥ A42	You bid next.
Vul: None	♦ AT83	
HCP: 15	♣ QJ2	

---

<b>Board: 54</b>	♠ Q65	LHO opens the bidding 1 ♥.
Dealer: East	♥ Q	Partner bids next.
Vul: E-W	♦ QT753	
HCP: 10+1	♣ KJT3	

## Both hands (Answers Page)

### Board: 50

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 16

Contract: 2NT South

North:

♠ 742

♥ 3

♦ KT943

♣ AJ86

South:

♠ A96

♥ KQ92

♦ A72

♣ K74

W N E S

1 ♠ 1NT

Pass 2 ♠<sup>1</sup> X 2NT<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 51

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 11+1

Contract: 3NT South

North:

♠ K84

♥ AJ4

♦ Q8

♣ KQ732

South:

♠ T

♥ Q73

♦ KJT54

♣ AJ85

W N E S

1 ♠ 1NT Pass 2 ♠<sup>1</sup>

3 ♥ Pass 3 ♠ 3NT

All Pass

1. 1N-2S Minor Suit Stayman

### Board: 52

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 15

Contract: 3 ♣ South

North:

♠ J

♥ QJ9

♦ 98764

♣ AQ65

South:

♠ K98

♥ K7

♦ AQT3

♣ KT72

W N E S

1 ♣ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♣<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 53

Dealer: West

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 3 ♦ North

North:

♠ A87

♥ A42

♦ AT83

♣ QJ2

South:

♠ 64

♥ Q8

♦ K7654

♣ K863

W N E S

1 ♣ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♦<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 54

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ Q65

♥ Q

♦ QT753

♣ KJT3

South:

♠ AK2

♥ A872

♦ A42

♣ 654

W N E S

1 ♥ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

<b>Board: 50</b>	♠ A96	RHO opens the bidding 1 ♠.
Dealer: East	♥ KQ92	You bid next.
Vul: N-S	♦ A72	East (RHO) Doubles 2 ♠ if possible.
HCP: 16	♣ K74	

---

<b>Board: 51</b>	♠ T	LHO opens the bidding 1 ♠.
Dealer: West	♥ Q73	Partner bids next.
Vul: Both	♦ KJT54	West (LHO) bids 3 ♥ if possible.
HCP: 11+1	♣ AJ85	East (RHO) bids 3 ♠ if possible.

---

<b>Board: 52</b>	♠ K98	RHO opens the bidding 1 ♣.
Dealer: East	♥ K7	You bid next.
Vul: N-S	♦ AQT3	
HCP: 15	♣ KT72	

---

<b>Board: 53</b>	♠ 64	LHO opens the bidding 1 ♣.
Dealer: West	♥ Q8	Partner bids next.
Vul: None	♦ K7654	
HCP: 8+1	♣ K863	

---

<b>Board: 54</b>	♠ AK2	RHO opens the bidding 1 ♥.
Dealer: East	♥ A872	You bid next.
Vul: E-W	♦ A42	
HCP: 15	♣ 654	

## Both hands (Answers Page)

### Board: 50

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 16

Contract: 2NT South

North:

♠ 742

♥ 3

♦ KT943

♣ AJ86

South:

♠ A96

♥ KQ92

♦ A72

♣ K74

W N E S

1 ♠ 1NT

Pass 2 ♠<sup>1</sup> X 2NT<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 51

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 11+1

Contract: 3NT South

North:

♠ K84

♥ AJ4

♦ Q8

♣ KQ732

South:

♠ T

♥ Q73

♦ KJT54

♣ AJ85

W N E S

1 ♠ 1NT Pass 2 ♠<sup>1</sup>

3 ♥ Pass 3 ♠ 3NT

All Pass

1. 1N-2S Minor Suit Stayman

### Board: 52

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 15

Contract: 3 ♣ South

North:

♠ J

♥ QJ9

♦ 98764

♣ AQ65

South:

♠ K98

♥ K7

♦ AQT3

♣ KT72

W N E S

1 ♣ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♣<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 53

Dealer: West

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 3 ♦ North

North:

♠ A87

♥ A42

♦ AT83

♣ QJ2

South:

♠ 64

♥ Q8

♦ K7654

♣ K863

W N E S

1 ♣ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♦<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 54

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ Q65

♥ Q

♦ QT753

♣ KJT3

South:

♠ AK2

♥ A872

♦ A42

♣ 654

W N E S

1 ♥ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

# North hands

# We\_Overcall\_NT\_then\_MSS

<b>Board: 55</b>	♠ AT87	RHO opens the bidding 1♥.
Dealer: West	♥ KQ82	You bid next.
Vul: Both	♦ AJ7	West (RHO) Doubles 3♥ if possible.
HCP: 16	♣ Q9	

---

<b>Board: 56</b>	♠ Q	LHO opens the bidding 1♠.
Dealer: East	♥ K85	Partner bids next.
Vul: E-W	♦ AK832	
HCP: 12+1	♣ 9652	

---

<b>Board: 57</b>	♠ AKQ4	RHO opens the bidding 1♣.
Dealer: West	♥ K984	You bid next.
Vul: Both	♦ T9	
HCP: 16	♣ A86	

---

<b>Board: 58</b>	♠ A43	LHO opens the bidding 1♥.
Dealer: East	♥ K	Partner bids next.
Vul: None	♦ KQ985	
HCP: 12+1	♣ 5432	

## Both hands (Answers Page)

### Board: 55

Dealer: West

Vul: Both

North HCP: 16

South HCP: 11+3

Contract: 3NT North

North:

♠ AT87

♥ KQ82

♦ AJ7

♣ Q9

South:

♠ KQ

♥ -

♦ Q9842

♣ A76432

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

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 56

Dealer: East

Vul: E-W

North HCP: 12+1

South HCP: 15

Contract: 3NT North

North:

♠ Q

♥ K85

♦ AK832

♣ 9652

South:

♠ A753

♥ AQ6

♦ J64

♣ KJ3

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

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 57

Dealer: West

Vul: Both

North HCP: 16

South HCP: 10+2

Contract: 3NT North

North:

♠ AKQ4

♥ K984

♦ T9

♣ A86

South:

♠ 9

♥ 72

♦ AKQ87

♣ JT543

W	N	E	S
1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
Pass	2NT <sup>2</sup>	Pass	3 ♠ <sup>3</sup>
Pass	3NT	All Pass	

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 58

Dealer: East

Vul: None

North HCP: 12+1

South HCP: 15

Contract: 3NT North

North:

♠ A43

♥ K

♦ KQ985

♣ 5432

South:

♠ QJT5

♥ A93

♦ J76

♣ AKT

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

1. 1N-2S Minor Suit Stayman

2. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

<b>Board: 55</b>	♠ KQ	LHO opens the bidding 1 ♥.
Dealer: West	♥ -	Partner bids next.
Vul: Both	♦ Q9842	West (LHO) Doubles 3 ♥ if possible.
HCP: 11+3	♣ A76432	

---

<b>Board: 56</b>	♠ A753	RHO opens the bidding 1 ♠.
Dealer: East	♥ AQ6	You bid next.
Vul: E-W	♦ J64	
HCP: 15	♣ KJ3	

---

<b>Board: 57</b>	♠ 9	LHO opens the bidding 1 ♣.
Dealer: West	♥ 72	Partner bids next.
Vul: Both	♦ AKQ87	
HCP: 10+2	♣ JT543	

---

<b>Board: 58</b>	♠ QJT5	RHO opens the bidding 1 ♥.
Dealer: East	♥ A93	You bid next.
Vul: None	♦ J76	
HCP: 15	♣ AKT	

## Both hands (Answers Page)

### Board: 55

Dealer: West

Vul: Both

North HCP: 16

South HCP: 11+3

Contract: 3NT North

North:

♠ AT87

♥ KQ82

♦ AJ7

♣ Q9

South:

♠ KQ

♥ -

♦ Q9842

♣ A76432

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

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 56

Dealer: East

Vul: E-W

North HCP: 12+1

South HCP: 15

Contract: 3NT North

North:

♠ Q

♥ K85

♦ AK832

♣ 9652

South:

♠ A753

♥ AQ6

♦ J64

♣ KJ3

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

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 57

Dealer: West

Vul: Both

North HCP: 16

South HCP: 10+2

Contract: 3NT North

North:

♠ AKQ4

♥ K984

♦ T9

♣ A86

South:

♠ 9

♥ 72

♦ AKQ87

♣ JT543

W	N	E	S
1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
Pass	2NT <sup>2</sup>	Pass	3 ♠ <sup>3</sup>
Pass	3NT	All Pass	

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 58

Dealer: East

Vul: None

North HCP: 12+1

South HCP: 15

Contract: 3NT North

North:

♠ A43

♥ K

♦ KQ985

♣ 5432

South:

♠ QJT5

♥ A93

♦ J76

♣ AKT

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

1. 1N-2S Minor Suit Stayman

2. artificial



## North hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 59

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 12+2

Contract: 6♣ South

North:

♠ 854

♥ KJ4

♦ AKJ

♣ A863

South:

♠ A

♥ 65

♦ Q8542

♣ KQJ74

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

1♥	1NT	Pass	2♠ <sup>1</sup>
----	-----	------	-----------------

Pass	3♣ <sup>2</sup>	Pass	4NT
------	-----------------	------	-----

Pass	5♥ <sup>3</sup>	Pass	6♣
------	-----------------	------	----

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. A=2/5 or 5/5, Q(C)=0

### Board: 60

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 2NT South

North:

♠ K

♥ 542

♦ AQ986

♣ J743

South:

♠ QJT9

♥ KT86

♦ K5

♣ AQ5

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

		1♣	1NT
--	--	----	-----

Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
------	-----------------	------	------------------

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 61

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 2NT North

North:

♠ AKJ8

♥ K98

♦ A53

♣ T97

South:

♠ 3

♥ 762

♦ KQ876

♣ QJ84

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

1♦	1NT	Pass	2♠ <sup>1</sup>
----	-----	------	-----------------

Pass	2NT <sup>2</sup>	All Pass	
------	------------------	----------	--

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 62

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 8+3

Contract: 5♣ South

North:

♠ KQT9

♥ KQ3

♦ A87

♣ QT5

South:

♠ J5

♥ -

♦ QJ954

♣ KJ8432

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

1♦	1NT	Pass	2♠ <sup>1</sup>
----	-----	------	-----------------

Pass	2NT <sup>2</sup>	Pass	5♣
------	------------------	------	----

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

# South hands

# We\_Overcall\_NT\_then\_MSS

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

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

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

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

## Both hands (Answers Page)

### Board: 59

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 12+2

Contract: 6♣ South

North:

♠ 854

♥ KJ4

♦ AKJ

♣ A863

South:

♠ A

♥ 65

♦ Q8542

♣ KQJ74

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

1♥	1NT	Pass	2♠ <sup>1</sup>
----	-----	------	-----------------

Pass	3♣ <sup>2</sup>	Pass	4NT
------	-----------------	------	-----

Pass	5♥ <sup>3</sup>	Pass	6♣
------	-----------------	------	----

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. A=2/5 or 5/5, Q(C)=0

### Board: 60

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 2NT South

North:

♠ K

♥ 542

♦ AQ986

♣ J743

South:

♠ QJT9

♥ KT86

♦ K5

♣ AQ5

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

		1♣	1NT
--	--	----	-----

Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
------	-----------------	------	------------------

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 61

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 2NT North

North:

♠ AKJ8

♥ K98

♦ A53

♣ T97

South:

♠ 3

♥ 762

♦ KQ876

♣ QJ84

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

1♦	1NT	Pass	2♠ <sup>1</sup>
----	-----	------	-----------------

Pass	2NT <sup>2</sup>	All Pass	
------	------------------	----------	--

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 62

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 8+3

Contract: 5♣ South

North:

♠ KQT9

♥ KQ3

♦ A87

♣ QT5

South:

♠ J5

♥ -

♦ QJ954

♣ KJ8432

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

1♦	1NT	Pass	2♠ <sup>1</sup>
----	-----	------	-----------------

Pass	2NT <sup>2</sup>	Pass	5♣
------	------------------	------	----

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

## North hands

## We\_Overcall\_NT\_then\_MSS

<b>Board: 63</b>	♠ K92	RHO opens the bidding 1 ♠.
Dealer: West	♥ AQ65	You bid next.
Vul: Both	♦ QT83	West (RHO) Doubles 2 ♠ if possible.
HCP: 15	♣ A7	

---

<b>Board: 64</b>	♠ 62	LHO opens the bidding 1 ♠.
Dealer: East	♥ A7	Partner bids next.
Vul: E-W	♦ KT853	East (LHO) Doubles 2 ♠ if possible.
HCP: 10+1	♣ KT54	

---

<b>Board: 65</b>	♠ J62	RHO opens the bidding 1 ♣.
Dealer: West	♥ QJ93	You bid next.
Vul: N-S	♦ K42	
HCP: 15	♣ AKJ	

---

<b>Board: 66</b>	♠ A	LHO opens the bidding 1 ♠.
Dealer: East	♥ 975	Partner bids next.
Vul: Both	♦ AT97	
HCP: 10+1	♣ Q8764	

## Both hands (Answers Page)

### Board: 63

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ K92

♥ AQ65

♦ QT83

♣ A7

South:

♠ T

♥ J83

♦ AKJ97

♣ JT92

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

1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

X	3 ♦ <sup>2</sup>	Pass	3 ♠ <sup>3</sup>
---	------------------	------	------------------

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

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 64

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ 62

♥ A7

♦ KT853

♣ KT54

South:

♠ AQ4

♥ Q542

♦ Q9

♣ AJ87

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

		1 ♠	1NT
--	--	-----	-----

Pass	2 ♠ <sup>1</sup>	X	3 ♣ <sup>2</sup>
------	------------------	---	------------------

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

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 65

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 12+1

Contract: 3NT South

North:

♠ J62

♥ QJ93

♦ K42

♣ AKJ

South:

♠ Q8

♥ A6

♦ A985

♣ QT652

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

1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

Pass	2NT <sup>2</sup>	Pass	3NT
------	------------------	------	-----

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

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 66

Dealer: East

Vul: Both

North HCP: 10+1

South HCP: 16

Contract: 3NT North

North:

♠ A

♥ 975

♦ AT97

♣ Q8764

South:

♠ KQ93

♥ KQ63

♦ Q3

♣ A53

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

		1 ♠	1NT
--	--	-----	-----

Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
------	------------------	------	------------------

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

1. 1N-2S Minor Suit Stayman

2. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

<b>Board: 63</b>	♠ T	LHO opens the bidding 1 ♠.
Dealer: West	♥ J83	Partner bids next.
Vul: Both	♦ AKJ97	West (LHO) Doubles 2 ♠ if possible.
HCP: 10+1	♣ JT92	

---

<b>Board: 64</b>	♠ AQ4	RHO opens the bidding 1 ♠.
Dealer: East	♥ Q542	You bid next.
Vul: E-W	♦ Q9	East (RHO) Doubles 2 ♠ if possible.
HCP: 15	♣ AJ87	

---

<b>Board: 65</b>	♠ Q8	LHO opens the bidding 1 ♣.
Dealer: West	♥ A6	Partner bids next.
Vul: N-S	♦ A985	
HCP: 12+1	♣ QT652	

---

<b>Board: 66</b>	♠ KQ93	RHO opens the bidding 1 ♠.
Dealer: East	♥ KQ63	You bid next.
Vul: Both	♦ Q3	
HCP: 16	♣ A53	

## Both hands (Answers Page)

### Board: 63

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ K92

♥ AQ65

♦ QT83

♣ A7

South:

♠ T

♥ J83

♦ AKJ97

♣ JT92

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

1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

X	3 ♦ <sup>2</sup>	Pass	3 ♠ <sup>3</sup>
---	------------------	------	------------------

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

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 64

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ 62

♥ A7

♦ KT853

♣ KT54

South:

♠ AQ4

♥ Q542

♦ Q9

♣ AJ87

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

		1 ♠	1NT
--	--	-----	-----

Pass	2 ♠ <sup>1</sup>	X	3 ♣ <sup>2</sup>
------	------------------	---	------------------

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

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 65

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 12+1

Contract: 3NT South

North:

♠ J62

♥ QJ93

♦ K42

♣ AKJ

South:

♠ Q8

♥ A6

♦ A985

♣ QT652

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

1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

Pass	2NT <sup>2</sup>	Pass	3NT
------	------------------	------	-----

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

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 66

Dealer: East

Vul: Both

North HCP: 10+1

South HCP: 16

Contract: 3NT North

North:

♠ A

♥ 975

♦ AT97

♣ Q8764

South:

♠ KQ93

♥ KQ63

♦ Q3

♣ A53

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

		1 ♠	1NT
--	--	-----	-----

Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
------	------------------	------	------------------

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

1. 1N-2S Minor Suit Stayman

2. artificial



## North hands

## We\_Overcall\_NT\_then\_MSS

**Board: 67**

♠ K97

RHO opens the bidding 1 ♥.

Dealer: West

♥ KJ98

You bid next.

Vul: E-W

♦ KQJ2

HCP: 15

♣ Q2

**Board: 68**

♠ AK3

LHO opens the bidding 1 ♦.

Dealer: East

♥ 3

Partner bids next.

Vul: E-W

♦ Q942

HCP: 9+1

♣ 76432

**Board: 69**

♠ AK63

RHO opens the bidding 1 ♥.

Dealer: West

♥ QJ8

You bid next.

Vul: E-W

♦ T82

HCP: 15

♣ KQ7

**Board: 70**

♠ 4

LHO opens the bidding 1 ♠.

Dealer: East

♥ J53

Partner bids next.

Vul: N-S

♦ AQ964

HCP: 10+1

♣ QJT2

## Both hands (Answers Page)

### Board: 67

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 11+1

Contract: 5♦ North

North:

♠ K97

♥ KJ98

♦ KQJ2

♣ Q2

South:

♠ AT

♥ T7

♦ A9754

♣ K985

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

1♥	1NT	Pass	2♠ <sup>1</sup>
----	-----	------	-----------------

Pass	3♦ <sup>2</sup>	Pass	4♣
------	-----------------	------	----

Pass	4♥	Pass	4♠
------	----	------	----

Pass	5♦	All Pass	
------	----	----------	--

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 68

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 2NT South

North:

♠ AK3

♥ 3

♦ Q942

♣ 76432

South:

♠ QT2

♥ AJT8

♦ AT7

♣ KJT

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

		1♦	1NT
--	--	----	-----

Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
------	-----------------	------	------------------

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 69

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 12+1

Contract: 3NT South

North:

♠ AK63

♥ QJ8

♦ T82

♣ KQ7

South:

♠ 75

♥ 72

♦ AK95

♣ AJ853

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

1♥	1NT	Pass	2♠ <sup>1</sup>
----	-----	------	-----------------

Pass	2NT <sup>2</sup>	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 70

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 16

Contract: 3NT South

North:

♠ 4

♥ J53

♦ AQ964

♣ QJT2

South:

♠ AJ62

♥ AT87

♦ K87

♣ A9

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

		1♠	1NT
--	--	----	-----

Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
------	-----------------	------	------------------

Pass	3♠ <sup>3</sup>	Pass	3NT
------	-----------------	------	-----

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 67

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 11+1

Contract: 5♦ North

North:

♠ K97

♥ KJ98

♦ KQJ2

♣ Q2

South:

♠ AT

♥ T7

♦ A9754

♣ K985

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

1♥	1NT	Pass	2♠ <sup>1</sup>
----	-----	------	-----------------

Pass	3♦ <sup>2</sup>	Pass	4♣
------	-----------------	------	----

Pass	4♥	Pass	4♠
------	----	------	----

Pass	5♦	All Pass	
------	----	----------	--

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 68

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 2NT South

North:

♠ AK3

♥ 3

♦ Q942

♣ 76432

South:

♠ QT2

♥ AJT8

♦ AT7

♣ KJT

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

		1♦	1NT
--	--	----	-----

Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
------	-----------------	------	------------------

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 69

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 12+1

Contract: 3NT South

North:

♠ AK63

♥ QJ8

♦ T82

♣ KQ7

South:

♠ 75

♥ 72

♦ AK95

♣ AJ853

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

1♥	1NT	Pass	2♠ <sup>1</sup>
----	-----	------	-----------------

Pass	2NT <sup>2</sup>	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 70

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 16

Contract: 3NT South

North:

♠ 4

♥ J53

♦ AQ964

♣ QJT2

South:

♠ AJ62

♥ AT87

♦ K87

♣ A9

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

		1♠	1NT
--	--	----	-----

Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
------	-----------------	------	------------------

Pass	3♠ <sup>3</sup>	Pass	3NT
------	-----------------	------	-----

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

## North hands

## We\_Overcall\_NT\_then\_MSS

<b>Board: 71</b>	♠ AJ53	RHO opens the bidding 1 ♠.
Dealer: West	♥ AKJ2	You bid next.
Vul: N-S	♦ K9	
HCP: 16	♣ 872	
<b>Board: 72</b>	♠ T9	LHO opens the bidding 1 ♠.
Dealer: East	♥ 62	Partner bids next.
Vul: E-W	♦ AQJ86	East (LHO) bids 3 ♥ if possible.
HCP: 10+1	♣ KT64	
<b>Board: 73</b>	♠ A652	RHO opens the bidding 1 ♥.
Dealer: West	♥ KJ3	You bid next.
Vul: E-W	♦ J4	
HCP: 16	♣ AK75	
<b>Board: 74</b>	♠ J	LHO opens the bidding 1 ♠.
Dealer: East	♥ 3	Partner bids next.
Vul: N-S	♦ JT876	
HCP: 7+3	♣ AJ9874	
<b>Board: 75</b>	♠ Q5	RHO opens the bidding 1 ♦.
Dealer: West	♥ AK87	You bid next.
Vul: Both	♦ KT8	
HCP: 15	♣ K542	

## Both hands (Answers Page)

### Board: 71

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 10+1

Contract: 3NT South

North:

♠ AJ53

♥ AKJ2

♦ K9

♣ 872

South:

♠ KQ

♥ 97

♦ QJ83

♣ QT943

W N E S

1 ♠ 1NT Pass 2 ♠<sup>1</sup>

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

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 72

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15+1

Contract: 4 ♣ South

North:

♠ T9

♥ 62

♦ AQJ86

♣ KT64

South:

♠ QJ7

♥ AT8

♦ K3

♣ AJ872

W N E S

Pass 1 ♠ 1NT

Pass 2 ♠<sup>1</sup> 3 ♥ 4 ♣

All Pass

1. 1N-2S Minor Suit Stayman

### Board: 73

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 10+1

Contract: 3NT South

North:

♠ A652

♥ KJ3

♦ J4

♣ AK75

South:

♠ K

♥ 942

♦ KQ853

♣ QT42

W N E S

1 ♥ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 74

Dealer: East

Vul: N-S

North HCP: 7+3

South HCP: 17

Contract: 3NT South

North:

♠ J

♥ 3

♦ JT876

♣ AJ9874

South:

♠ A654

♥ KJ95

♦ AQ

♣ K65

W N E S

Pass 1 ♠ 1NT

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

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 75

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 3 ♣ North

North:

♠ Q5

♥ AK87

♦ KT8

♣ K542

South:

♠ K2

♥ J6

♦ Q543

♣ QJT98

W N E S

1 ♦ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♣<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 71

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 10+1

Contract: 3NT South

North:

♠ AJ53

♥ AKJ2

♦ K9

♣ 872

South:

♠ KQ

♥ 97

♦ QJ83

♣ QT943

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

1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

Pass	2NT <sup>2</sup>	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 72

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15+1

Contract: 4 ♣ South

North:

♠ T9

♥ 62

♦ AQJ86

♣ KT64

South:

♠ QJ7

♥ AT8

♦ K3

♣ AJ872

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

		1 ♠	1NT
--	--	-----	-----

Pass	2 ♠ <sup>1</sup>	3 ♥	4 ♣
------	------------------	-----	-----

All Pass

1. 1N-2S Minor Suit Stayman

### Board: 73

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 10+1

Contract: 3NT South

North:

♠ A652

♥ KJ3

♦ J4

♣ AK75

South:

♠ K

♥ 942

♦ KQ853

♣ QT42

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

1 ♥	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

Pass	3 ♣ <sup>2</sup>	Pass	3NT
------	------------------	------	-----

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 74

Dealer: East

Vul: N-S

North HCP: 7+3

South HCP: 17

Contract: 3NT South

North:

♠ J

♥ 3

♦ JT876

♣ AJ9874

South:

♠ A654

♥ KJ95

♦ AQ

♣ K65

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

		1 ♠	1NT
--	--	-----	-----

Pass	2 ♠ <sup>1</sup>	Pass	3NT <sup>2</sup>
------	------------------	------	------------------

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 75

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 3 ♣ North

North:

♠ Q5

♥ AK87

♦ KT8

♣ K542

South:

♠ K2

♥ J6

♦ Q543

♣ QJT98

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

1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

Pass	3 ♣ <sup>2</sup>	All Pass	
------	------------------	----------	--

1. 1N-2S Minor Suit Stayman

2. artificial



## North hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 76

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ 83

♥ AQ

♦ Q876

♣ Q6532

South:

♠ AKJ

♥ KT84

♦ K954

♣ J4

W N E S

1♥ 1NT

Pass 2♠<sup>1</sup> Pass 3♦<sup>2</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 77

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 11+1

Contract: 3NT South

North:

♠ AT97

♥ QT8

♦ A6

♣ KQ64

South:

♠ Q6

♥ AK

♦ JT982

♣ JT95

W N E S

1♣ 1NT Pass 2♠<sup>1</sup>

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 78

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ 86

♥ A8

♦ KT632

♣ KT32

South:

♠ Q952

♥ K74

♦ AQ4

♣ A87

W N E S

1♣ 1NT

Pass 2♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 79

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 10+2

Contract: 3NT North

North:

♠ AJ52

♥ AK97

♦ 42

♣ KQ9

South:

♠ Q

♥ J5

♦ K8753

♣ AT843

W N E S

1♠ 1NT Pass 2♠<sup>1</sup>

Pass 3NT<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 80

Dealer: East

Vul: Both

North HCP: 10+1

South HCP: 17

Contract: 3NT South

North:

♠ AKT

♥ 6

♦ JT876

♣ Q974

South:

♠ Q62

♥ K743

♦ AKQ

♣ K86

W N E S

1♥ 1NT

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

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 76

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ 83

♥ AQ

♦ Q876

♣ Q6532

South:

♠ AKJ

♥ KT84

♦ K954

♣ J4

W N E S

1♥ 1NT

Pass 2♠<sup>1</sup> Pass 3♦<sup>2</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 77

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 11+1

Contract: 3NT South

North:

♠ AT97

♥ QT8

♦ A6

♣ KQ64

South:

♠ Q6

♥ AK

♦ JT982

♣ JT95

W N E S

1♣ 1NT Pass 2♠<sup>1</sup>

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 78

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ 86

♥ A8

♦ KT632

♣ KT32

South:

♠ Q952

♥ K74

♦ AQ4

♣ A87

W N E S

1♣ 1NT

Pass 2♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 79

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 10+2

Contract: 3NT North

North:

♠ AJ52

♥ AK97

♦ 42

♣ KQ9

South:

♠ Q

♥ J5

♦ K8753

♣ AT843

W N E S

1♠ 1NT Pass 2♠<sup>1</sup>

Pass 3NT<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 80

Dealer: East

Vul: Both

North HCP: 10+1

South HCP: 17

Contract: 3NT South

North:

♠ AKT

♥ 6

♦ JT876

♣ Q974

South:

♠ Q62

♥ K743

♦ AKQ

♣ K86

W N E S

1♥ 1NT

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

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

# North hands

# We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 81

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10+2

Contract: 3NT North

North:

♠ KT7

♥ J954

♦ A85

♣ AK5

South:

♠ QJ

♥ T

♦ KQJ93

♣ JT762

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

1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

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

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

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 82

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 3 ♣ South

North:

♠ JT

♥ 32

♦ KQT7

♣ K9852

South:

♠ Q72

♥ AJT

♦ A43

♣ A764

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

		1 ♦	1NT
--	--	-----	-----

Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
------	------------------	------	------------------

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

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 83

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 2NT North

North:

♠ 8543

♥ AKJ

♦ Q97

♣ KQ3

South:

♠ KT

♥ 53

♦ AJT86

♣ J542

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

1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

Pass	2NT <sup>2</sup>	All Pass	
------	------------------	----------	--

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 84

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 17

Contract: 3NT South

North:

♠ JT5

♥ 7

♦ AQJ3

♣ K8643

South:

♠ KQ73

♥ AQ86

♦ 82

♣ AQT

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

		1 ♥	1NT
--	--	-----	-----

Pass	2 ♠ <sup>1</sup>	Pass	3NT <sup>2</sup>
------	------------------	------	------------------

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

1. 1N-2S Minor Suit Stayman

2. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 81

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10+2

Contract: 3NT North

North:

♠ KT7

♥ J954

♦ A85

♣ AK5

South:

♠ QJ

♥ T

♦ KQJ93

♣ JT762

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

1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

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

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

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 82

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 3 ♣ South

North:

♠ JT

♥ 32

♦ KQT7

♣ K9852

South:

♠ Q72

♥ AJT

♦ A43

♣ A764

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

		1 ♦	1NT
--	--	-----	-----

Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
------	------------------	------	------------------

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

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 83

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 2NT North

North:

♠ 8543

♥ AKJ

♦ Q97

♣ KQ3

South:

♠ KT

♥ 53

♦ AJT86

♣ J542

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

1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

Pass	2NT <sup>2</sup>	All Pass	
------	------------------	----------	--

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 84

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 17

Contract: 3NT South

North:

♠ JT5

♥ 7

♦ AQJ3

♣ K8643

South:

♠ KQ73

♥ AQ86

♦ 82

♣ AQT

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

		1 ♥	1NT
--	--	-----	-----

Pass	2 ♠ <sup>1</sup>	Pass	3NT <sup>2</sup>
------	------------------	------	------------------

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

1. 1N-2S Minor Suit Stayman

2. artificial



## North hands

## We\_Overcall\_NT\_then\_MSS

**Board: 85**

♠ KQ7

RHO opens the bidding 1♥.

Dealer: West

♥ A96

You bid next.

Vul: E-W

♦ A742

HCP: 15

♣ Q92

**Board: 86**

♠ K7

LHO opens the bidding 1♥.

Dealer: East

♥ K9

Partner bids next.

Vul: Both

♦ T9742

HCP: 11+1

♣ AJ75

**Board: 87**

♠ KQJ3

RHO opens the bidding 1♥.

Dealer: West

♥ K53

You bid next.

Vul: E-W

♦ T94

HCP: 15

♣ AQ5

**Board: 88**

♠ A

LHO opens the bidding 1♦.

Dealer: East

♥ 9

Partner bids next.

Vul: None

♦ J97653

HCP: 7+3

♣ Q9732

## Both hands (Answers Page)

### Board: 85

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 12+1

Contract: 3NT North

North:

♠ KQ7

♥ A96

♦ A742

♣ Q92

South:

♠ AT6

♥ 2

♦ KQ983

♣ K753

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

1 ♥	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

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

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

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 86

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 16

Contract: 5 ♦ South

North:

♠ K7

♥ K9

♦ T9742

♣ AJ75

South:

♠ A93

♥ AT83

♦ KQ65

♣ KT

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

		1 ♥	1NT
--	--	-----	-----

Pass	2 ♠ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
------	------------------	------	------------------

Pass	4 ♣	Pass	4 ♥
------	-----	------	-----

Pass	4 ♠	Pass	5 ♦
------	-----	------	-----

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 87

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 2NT North

North:

♠ KQJ3

♥ K53

♦ T94

♣ AQ5

South:

♠ 7

♥ A87

♦ AJ873

♣ 8762

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

1 ♥	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

Pass	2NT <sup>2</sup>	All Pass	
------	------------------	----------	--

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 88

Dealer: East

Vul: None

North HCP: 7+3

South HCP: 15

Contract: 3 ♦ South

North:

♠ A

♥ 9

♦ J97653

♣ Q9732

South:

♠ KQ2

♥ K54

♦ AQ82

♣ JT5

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

		1 ♦	1NT
--	--	-----	-----

Pass	2 ♠ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
------	------------------	------	------------------

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 85

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 12+1

Contract: 3NT North

North:

♠ KQ7

♥ A96

♦ A742

♣ Q92

South:

♠ AT6

♥ 2

♦ KQ983

♣ K753

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

1 ♥	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

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

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

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 86

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 16

Contract: 5 ♦ South

North:

♠ K7

♥ K9

♦ T9742

♣ AJ75

South:

♠ A93

♥ AT83

♦ KQ65

♣ KT

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

		1 ♥	1NT
--	--	-----	-----

Pass	2 ♠ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
------	------------------	------	------------------

Pass	4 ♣	Pass	4 ♥
------	-----	------	-----

Pass	4 ♠	Pass	5 ♦
------	-----	------	-----

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 87

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 2NT North

North:

♠ KQJ3

♥ K53

♦ T94

♣ AQ5

South:

♠ 7

♥ A87

♦ AJ873

♣ 8762

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

1 ♥	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

Pass	2NT <sup>2</sup>	All Pass	
------	------------------	----------	--

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 88

Dealer: East

Vul: None

North HCP: 7+3

South HCP: 15

Contract: 3 ♦ South

North:

♠ A

♥ 9

♦ J97653

♣ Q9732

South:

♠ KQ2

♥ K54

♦ AQ82

♣ JT5

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

		1 ♦	1NT
--	--	-----	-----

Pass	2 ♠ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
------	------------------	------	------------------

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

# North hands

# We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 89

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 3♣ North

North:

♠ 742

♥ AQJ

♦ A75

♣ A976

South:

♠ J5

♥ 72

♦ KT43

♣ KQJT5

W N E S

1♦ 1NT Pass 2♠<sup>1</sup>

Pass 3♣<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 90

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 2NT South

North:

♠ Q2

♥ QT

♦ 8643

♣ KJ842

South:

♠ K75

♥ A984

♦ QT2

♣ AQ9

W N E S

Pass 1♣ 1NT

Pass 2♠<sup>1</sup> Pass 2NT<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 91

Dealer: West

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 2NT North

North:

♠ AJ94

♥ QJT3

♦ A8

♣ KT4

South:

♠ K

♥ 842

♦ KQ532

♣ 7532

W N E S

1♣ 1NT Pass 2♠<sup>1</sup>

Pass 2NT<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 92

Dealer: East

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 3NT North

North:

♠ Q9

♥ K7

♦ A8532

♣ QT84

South:

♠ KT4

♥ 643

♦ KQ97

♣ AK2

W N E S

Pass 1♠ 1NT

Pass 2♠<sup>1</sup> X 3♦<sup>2</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 93

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 11+1

Contract: 3NT South

North:

♠ KT84

♥ KJ4

♦ K52

♣ KQ3

South:

♠ 765

♥ A

♦ QJT64

♣ AT95

W N E S

1♣ 1NT Pass 2♠<sup>1</sup>

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

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 89

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 3♣ North

North:

♠ 742

♥ AQJ

♦ A75

♣ A976

South:

♠ J5

♥ 72

♦ KT43

♣ KQJT5

W N E S

1♦ 1NT Pass 2♠<sup>1</sup>

Pass 3♣<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 90

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 2NT South

North:

♠ Q2

♥ QT

♦ 8643

♣ KJ842

South:

♠ K75

♥ A984

♦ QT2

♣ AQ9

W N E S

Pass 1♣ 1NT

Pass 2♠<sup>1</sup> Pass 2NT<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 91

Dealer: West

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 2NT North

North:

♠ AJ94

♥ QJT3

♦ A8

♣ KT4

South:

♠ K

♥ 842

♦ KQ532

♣ 7532

W N E S

1♣ 1NT Pass 2♠<sup>1</sup>

Pass 2NT<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 92

Dealer: East

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 3NT North

North:

♠ Q9

♥ K7

♦ A8532

♣ QT84

South:

♠ KT4

♥ 643

♦ KQ97

♣ AK2

W N E S

Pass 1♠ 1NT

Pass 2♠<sup>1</sup> X 3♦<sup>2</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 93

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 11+1

Contract: 3NT South

North:

♠ KT84

♥ KJ4

♦ K52

♣ KQ3

South:

♠ 765

♥ A

♦ QJT64

♣ AT95

W N E S

1♣ 1NT Pass 2♠<sup>1</sup>

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

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial



## North hands

## We\_Overcall\_NT\_then\_MSS

**Board: 94**

♠ T

LHO opens the bidding 1 ♥.

Dealer: East

♥ 642

Partner bids next.

Vul: None

♦ AJ65

HCP: 8+1

♣ KT865

**Board: 95**

♠ A74

RHO opens the bidding 1 ♦.

Dealer: West

♥ AQ95

You bid next.

Vul: None

♦ KJ4

HCP: 15

♣ JT2

**Board: 96**

♠ T5

LHO opens the bidding 1 ♦.

Dealer: East

♥ T2

Partner bids next.

Vul: E-W

♦ KQT5

HCP: 8+1

♣ KT984

**Board: 97**

♠ 652

RHO opens the bidding 1 ♣.

Dealer: West

♥ AJ

You bid next.

Vul: Both

♦ AJ97

HCP: 15

♣ KQ75

## Both hands (Answers Page)

### Board: 94

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT South

North:

♠ T

♥ 642

♦ AJ65

♣ KT865

South:

♠ QJ98

♥ AKQ

♦ Q92

♣ J42

W N E S

1 ♥ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 95

Dealer: West

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ A74

♥ AQ95

♦ KJ4

♣ JT2

South:

♠ KT9

♥ 2

♦ QT83

♣ KQ843

W N E S

1 ♦ 1NT Pass 2 ♠<sup>1</sup>

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

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 96

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 16

Contract: 2NT South

North:

♠ T5

♥ T2

♦ KQT5

♣ KT984

South:

♠ AK7

♥ 9874

♦ AJ4

♣ A32

W N E S

1 ♦ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 97

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 3 ♣ North

North:

♠ 652

♥ AJ

♦ AJ97

♣ KQ75

South:

♠ 73

♥ Q8

♦ KT653

♣ A642

W N E S

1 ♣ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♣<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 94

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT South

North:

♠ T

♥ 642

♦ AJ65

♣ KT865

South:

♠ QJ98

♥ AKQ

♦ Q92

♣ J42

W N E S

1 ♥ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 95

Dealer: West

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ A74

♥ AQ95

♦ KJ4

♣ JT2

South:

♠ KT9

♥ 2

♦ QT83

♣ KQ843

W N E S

1 ♦ 1NT Pass 2 ♠<sup>1</sup>

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

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 96

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 16

Contract: 2NT South

North:

♠ T5

♥ T2

♦ KQT5

♣ KT984

South:

♠ AK7

♥ 9874

♦ AJ4

♣ A32

W N E S

1 ♦ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 97

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 3 ♣ North

North:

♠ 652

♥ AJ

♦ AJ97

♣ KQ75

South:

♠ 73

♥ Q8

♦ KT653

♣ A642

W N E S

1 ♣ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♣<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

## North hands

## We\_Overcall\_NT\_then\_MSS

**Board: 98**

♠ KT96

RHO opens the bidding 1♦.

Dealer: West

♥ Q5

You bid next.

Vul: None

♦ K85

HCP: 15

♣ AK42

**Board: 99**

♠ A52

RHO opens the bidding 1♦.

Dealer: West

♥ J8

You bid next.

Vul: Both

♦ AK92

HCP: 15

♣ QJ92

**Board: 100**

♠ J

LHO opens the bidding 1♣.

Dealer: East

♥ QT2

Partner bids next.

Vul: None

♦ KQT72

HCP: 8+1

♣ 8653

**Board: 101**

♠ QT97

RHO opens the bidding 1♥.

Dealer: West

♥ AQ8

You bid next.

Vul: E-W

♦ AQJ6

HCP: 15

♣ 95

## Both hands (Answers Page)

### Board: 98

Dealer: West

Vul: None

North HCP: 15

South HCP: 12+1

Contract: 3 ♠ South

North:

♠ KT96

♥ Q5

♦ K85

♣ AK42

South:

♠ 7

♥ A73

♦ AJ93

♣ QJ653

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

1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

Pass	3 ♣ <sup>2</sup>	Pass	3 ♠ <sup>3</sup>
------	------------------	------	------------------

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 99

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+1

Contract: 3 ♣ North

North:

♠ A52

♥ J8

♦ AK92

♣ QJ92

South:

♠ 4

♥ A54

♦ J854

♣ KT854

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

1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

Pass	3 ♣ <sup>2</sup>	All Pass	
------	------------------	----------	--

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 100

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT South

North:

♠ J

♥ QT2

♦ KQT72

♣ 8653

South:

♠ A754

♥ 9843

♦ AJ

♣ AQ7

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

		1 ♣	1NT
--	--	-----	-----

Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
------	------------------	------	------------------

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 101

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ QT97

♥ AQ8

♦ AQJ6

♣ 95

South:

♠ 853

♥ 2

♦ KT54

♣ AQJ84

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

1 ♥	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

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

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

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 98

Dealer: West

Vul: None

North HCP: 15

South HCP: 12+1

Contract: 3 ♠ South

North:

♠ KT96

♥ Q5

♦ K85

♣ AK42

South:

♠ 7

♥ A73

♦ AJ93

♣ QJ653

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

1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

Pass	3 ♣ <sup>2</sup>	Pass	3 ♠ <sup>3</sup>
------	------------------	------	------------------

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 99

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+1

Contract: 3 ♣ North

North:

♠ A52

♥ J8

♦ AK92

♣ QJ92

South:

♠ 4

♥ A54

♦ J854

♣ KT854

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

1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

Pass	3 ♣ <sup>2</sup>	All Pass	
------	------------------	----------	--

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 100

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT South

North:

♠ J

♥ QT2

♦ KQT72

♣ 8653

South:

♠ A754

♥ 9843

♦ AJ

♣ AQ7

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

		1 ♣	1NT
--	--	-----	-----

Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
------	------------------	------	------------------

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 101

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ QT97

♥ AQ8

♦ AQJ6

♣ 95

South:

♠ 853

♥ 2

♦ KT54

♣ AQJ84

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

1 ♥	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

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

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

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial



# North hands

# We\_Overcall\_NT\_then\_MSS

<b>Board: 102</b>	♠ 95	LHO opens the bidding 1 ♣.
Dealer: East	♥ A8	Partner bids next.
Vul: N-S	♦ KQ432	
HCP: 10+1	♣ J632	
<b>Board: 103</b>	♠ AQ2	RHO opens the bidding 1 ♥.
Dealer: West	♥ KT2	You bid next.
Vul: E-W	♦ AQT63	West (RHO) Doubles 3 ♥ if possible.
HCP: 15+1	♣ T2	
<b>Board: 104</b>	♠ 963	LHO opens the bidding 1 ♠.
Dealer: East	♥ 3	Partner bids next.
Vul: E-W	♦ KJT54	
HCP: 8+1	♣ KJ97	
<b>Board: 105</b>	♠ A76	RHO opens the bidding 1 ♠.
Dealer: West	♥ QT5	You bid next.
Vul: None	♦ KJ96	West (RHO) Doubles 2 ♠ if possible.
HCP: 15	♣ KQT	

## Both hands (Answers Page)

### Board: 102

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 16

Contract: 3NT North

North:

♠ 95

♥ A8

♦ KQ432

♣ J632

South:

♠ AQ42

♥ QJT

♦ A96

♣ K94

W N E S

1 ♣ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 103

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 12+3

Contract: 6 ♦ South

North:

♠ AQ2

♥ KT2

♦ AQT63

♣ T2

South:

♠ J

♥ 6

♦ K9742

♣ AKJ653

W N E S

1 ♥ 1NT Pass 2 ♠<sup>1</sup>

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

X 3NT Pass 4 ♦

Pass 4 ♥ Pass 4 ♠

Pass 5 ♦ Pass 6 ♦

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 104

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 2NT South

North:

♠ 963

♥ 3

♦ KJT54

♣ KJ97

South:

♠ AJT8

♥ KQJ7

♦ Q6

♣ Q85

W N E S

1 ♠ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 105

Dealer: West

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ A76

♥ QT5

♦ KJ96

♣ KQT

South:

♠ 3

♥ 632

♦ AQ753

♣ A974

W N E S

1 ♠ 1NT Pass 2 ♠<sup>1</sup>

X 3 ♦<sup>2</sup> Pass 3 ♠<sup>3</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

<b>Board: 102</b>	♠ AQ42	RHO opens the bidding 1 ♣.
Dealer: East	♥ QJT	You bid next.
Vul: N-S	♦ A96	
HCP: 16	♣ K94	
<hr/>		
<b>Board: 103</b>	♠ J	LHO opens the bidding 1 ♥.
Dealer: West	♥ 6	Partner bids next.
Vul: E-W	♦ K9742	West (LHO) Doubles 3 ♥ if possible.
HCP: 12+3	♣ AKJ653	
<hr/>		
<b>Board: 104</b>	♠ AJT8	RHO opens the bidding 1 ♠.
Dealer: East	♥ KQJ7	You bid next.
Vul: E-W	♦ Q6	
HCP: 15	♣ Q85	
<hr/>		
<b>Board: 105</b>	♠ 3	LHO opens the bidding 1 ♠.
Dealer: West	♥ 632	Partner bids next.
Vul: None	♦ AQ753	West (LHO) Doubles 2 ♠ if possible.
HCP: 10+1	♣ A974	

## Both hands (Answers Page)

### Board: 102

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 16

Contract: 3NT North

North:

♠ 95

♥ A8

♦ KQ432

♣ J632

South:

♠ AQ42

♥ QJT

♦ A96

♣ K94

W N E S

1 ♣ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 103

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 12+3

Contract: 6 ♦ South

North:

♠ AQ2

♥ KT2

♦ AQT63

♣ T2

South:

♠ J

♥ 6

♦ K9742

♣ AKJ653

W N E S

1 ♥ 1NT Pass 2 ♠<sup>1</sup>

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

X 3NT Pass 4 ♦

Pass 4 ♥ Pass 4 ♠

Pass 5 ♦ Pass 6 ♦

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 104

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 2NT South

North:

♠ 963

♥ 3

♦ KJT54

♣ KJ97

South:

♠ AJT8

♥ KQJ7

♦ Q6

♣ Q85

W N E S

1 ♠ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 105

Dealer: West

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ A76

♥ QT5

♦ KJ96

♣ KQT

South:

♠ 3

♥ 632

♦ AQ753

♣ A974

W N E S

1 ♠ 1NT Pass 2 ♠<sup>1</sup>

X 3 ♦<sup>2</sup> Pass 3 ♠<sup>3</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

## North hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 106

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 16+1

Contract: 3NT North

North:

♠ J2

♥ 83

♦ AQJ32

♣ QT94

South:

♠ AQ

♥ KT4

♦ KT9

♣ KJ653

W N E S

1♥ 1NT

Pass 2♠<sup>1</sup> Pass 3♣<sup>2</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 107

Dealer: West

Vul: Both

North HCP: 16

South HCP: 10+1

Contract: 3NT South

North:

♠ K6

♥ QJ2

♦ AQT3

♣ AT95

South:

♠ JT

♥ A4

♦ 76542

♣ KQ86

W N E S

1♣ 1NT Pass 2♠<sup>1</sup>

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 108

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 3NT South

North:

♠ J76

♥ 4

♦ 7543

♣ AKQ83

South:

♠ KQ

♥ KJ62

♦ AQT6

♣ 742

W N E S

1♥ 1NT

Pass 2♠<sup>1</sup> Pass 3♦<sup>2</sup>

Pass 3♥<sup>3</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 109

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 10+2

Contract: 3NT North

North:

♠ AK87

♥ A82

♦ KJT4

♣ 76

South:

♠ 3

♥ K5

♦ A9872

♣ QJ832

W N E S

1♠ 1NT Pass 2♠<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3♠<sup>3</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 106

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 16+1

Contract: 3NT North

North:

♠ J2

♥ 83

♦ AQJ32

♣ QT94

South:

♠ AQ

♥ KT4

♦ KT9

♣ KJ653

W N E S

1♥ 1NT

Pass 2♠<sup>1</sup> Pass 3♣<sup>2</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 107

Dealer: West

Vul: Both

North HCP: 16

South HCP: 10+1

Contract: 3NT South

North:

♠ K6

♥ QJ2

♦ AQT3

♣ AT95

South:

♠ JT

♥ A4

♦ 76542

♣ KQ86

W N E S

1♣ 1NT Pass 2♠<sup>1</sup>

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 108

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 3NT South

North:

♠ J76

♥ 4

♦ 7543

♣ AKQ83

South:

♠ KQ

♥ KJ62

♦ AQT6

♣ 742

W N E S

1♥ 1NT

Pass 2♠<sup>1</sup> Pass 3♦<sup>2</sup>

Pass 3♥<sup>3</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 109

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 10+2

Contract: 3NT North

North:

♠ AK87

♥ A82

♦ KJT4

♣ 76

South:

♠ 3

♥ K5

♦ A9872

♣ QJ832

W N E S

1♠ 1NT Pass 2♠<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3♠<sup>3</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial



# North hands

# We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 110

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 2NT South

North:

♠ KJ

♥ J2

♦ JT43

♣ QJ432

South:

♠ 9862

♥ Q84

♦ AQ7

♣ AKT

W N E S

1 ♣ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 111

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 10+1

Contract: 3NT South

North:

♠ QJ85

♥ QJT

♦ K43

♣ AQ6

South:

♠ A3

♥ 65

♦ AJ862

♣ JT92

W N E S

1 ♥ 1NT Pass 2 ♠<sup>1</sup>

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

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 112

Dealer: East

Vul: E-W

North HCP: 10+2

South HCP: 16

Contract: 3NT South

North:

♠ 62

♥ 9

♦ KQ985

♣ KQ872

South:

♠ AT3

♥ AK83

♦ AT7

♣ JT4

W N E S

1 ♠ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3 ♥<sup>3</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 113

Dealer: East

Vul: E-W

North HCP: 8+4

South HCP: 15

Contract: 6 ♣ North

North:

♠ -

♥ T

♦ AQJ84

♣ JT87652

South:

♠ AT54

♥ AQ96

♦ K5

♣ Q43

W N E S

1 ♠ 1NT

Pass 2 ♠<sup>1</sup> 3 ♠ Pass

Pass 6 ♣ All Pass

1. 1N-2S Minor Suit Stayman

## South hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 110

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 2NT South

North:

♠ KJ

♥ J2

♦ JT43

♣ QJ432

South:

♠ 9862

♥ Q84

♦ AQ7

♣ AKT

W N E S

1 ♣ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 111

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 10+1

Contract: 3NT South

North:

♠ QJ85

♥ QJT

♦ K43

♣ AQ6

South:

♠ A3

♥ 65

♦ AJ862

♣ JT92

W N E S

1 ♥ 1NT Pass 2 ♠<sup>1</sup>

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

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 112

Dealer: East

Vul: E-W

North HCP: 10+2

South HCP: 16

Contract: 3NT South

North:

♠ 62

♥ 9

♦ KQ985

♣ KQ872

South:

♠ AT3

♥ AK83

♦ AT7

♣ JT4

W N E S

1 ♠ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3 ♥<sup>3</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 113

Dealer: East

Vul: E-W

North HCP: 8+4

South HCP: 15

Contract: 6 ♣ North

North:

♠ -

♥ T

♦ AQJ84

♣ JT87652

South:

♠ AT54

♥ AQ96

♦ K5

♣ Q43

W N E S

1 ♠ 1NT

Pass 2 ♠<sup>1</sup> 3 ♠ Pass

Pass 6 ♣ All Pass

1. 1N-2S Minor Suit Stayman

# North hands

# We\_Overcall\_NT\_then\_MSS

<b>Board: 114</b>	♠ 54	LHO opens the bidding 1 ♣.
Dealer: East	♥ J8	Partner bids next.
Vul: E-W	♦ KJT65	
HCP: 8+1	♣ K852	
<b>Board: 115</b>	♠ KT32	RHO opens the bidding 1 ♥.
Dealer: West	♥ A82	You bid next.
Vul: None	♦ A6	
HCP: 15	♣ AT63	
<b>Board: 116</b>	♠ 82	LHO opens the bidding 1 ♥.
Dealer: East	♥ 4	Partner bids next.
Vul: E-W	♦ QJ972	East (LHO) Doubles 3 ♥ if possible.
HCP: 11+2	♣ AKJ83	
<b>Board: 117</b>	♠ K432	RHO opens the bidding 1 ♥.
Dealer: West	♥ A983	You bid next.
Vul: None	♦ A2	
HCP: 15	♣ AT4	

## Both hands (Answers Page)

### Board: 114

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 3 ♣ South

North:

♠ 54

♥ J8

♦ KJT65

♣ K852

South:

♠ KQJ

♥ 543

♦ Q82

♣ AQJ9

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

		1 ♣	1 NT
--	--	-----	------

Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
------	------------------	------	------------------

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 115

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 5 ♣ South

North:

♠ KT32

♥ A82

♦ A6

♣ AT63

South:

♠ 5

♥ J4

♦ QT872

♣ KQJ82

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

1 ♥	1 NT	Pass	2 ♠ <sup>1</sup>
-----	------	------	------------------

Pass	3 ♣ <sup>2</sup>	Pass	5 ♣
------	------------------	------	-----

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 116

Dealer: East

Vul: E-W

North HCP: 11+2

South HCP: 16+1

Contract: 5 ♣ North

North:

♠ 82

♥ 4

♦ QJ972

♣ AKJ83

South:

♠ AK9

♥ K63

♦ A4

♣ Q7542

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

		1 ♥	1 NT
--	--	-----	------

Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
------	------------------	------	------------------

Pass	3 ♥ <sup>3</sup>	X	3 NT
------	------------------	---	------

Pass	4 ♣	Pass	4 ♥
------	-----	------	-----

Pass	5 ♣	All Pass	
------	-----	----------	--

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 117

Dealer: West

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 2NT North

North:

♠ K432

♥ A983

♦ A2

♣ AT4

South:

♠ 5

♥ K76

♦ KT74

♣ Q9852

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

1 ♥	1 NT	Pass	2 ♠ <sup>1</sup>
-----	------	------	------------------

Pass	2NT <sup>2</sup>	All Pass	
------	------------------	----------	--

1. 1N-2S Minor Suit Stayman

2. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

<b>Board: 114</b>	♠ KQJ	RHO opens the bidding 1 ♣.
Dealer: East	♥ 543	You bid next.
Vul: E-W	♦ Q82	
HCP: 15	♣ AQJ9	
<hr/>		
<b>Board: 115</b>	♠ 5	LHO opens the bidding 1 ♥.
Dealer: West	♥ J4	Partner bids next.
Vul: None	♦ QT872	
HCP: 9+2	♣ KQJ82	
<hr/>		
<b>Board: 116</b>	♠ AK9	RHO opens the bidding 1 ♥.
Dealer: East	♥ K63	You bid next.
Vul: E-W	♦ A4	East (RHO) Doubles 3 ♥ if possible.
HCP: 16+1	♣ Q7542	
<hr/>		
<b>Board: 117</b>	♠ 5	LHO opens the bidding 1 ♥.
Dealer: West	♥ K76	Partner bids next.
Vul: None	♦ KT74	
HCP: 8+1	♣ Q9852	

## Both hands (Answers Page)

### Board: 114

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 3♣ South

North:

♠ 54

♥ J8

♦ KJT65

♣ K852

South:

♠ KQJ

♥ 543

♦ Q82

♣ AQJ9

W N E S

1♣ 1NT

Pass 2♠<sup>1</sup> Pass 3♣<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 115

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 5♣ South

North:

♠ KT32

♥ A82

♦ A6

♣ AT63

South:

♠ 5

♥ J4

♦ QT872

♣ KQJ82

W N E S

1♥ 1NT Pass 2♠<sup>1</sup>

Pass 3♣<sup>2</sup> Pass 5♣

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 116

Dealer: East

Vul: E-W

North HCP: 11+2

South HCP: 16+1

Contract: 5♣ North

North:

♠ 82

♥ 4

♦ QJ972

♣ AKJ83

South:

♠ AK9

♥ K63

♦ A4

♣ Q7542

W N E S

1♥ 1NT

Pass 2♠<sup>1</sup> Pass 3♣<sup>2</sup>

Pass 3♥<sup>3</sup> X 3NT

Pass 4♣ Pass 4♥

Pass 5♣ All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 117

Dealer: West

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 2NT North

North:

♠ K432

♥ A983

♦ A2

♣ AT4

South:

♠ 5

♥ K76

♦ KT74

♣ Q9852

W N E S

1♥ 1NT Pass 2♠<sup>1</sup>

Pass 2NT<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial



## North hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 118

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 16

Contract: 3NT South

North:

♠ Q43

♥ 7

♦ QJ32

♣ AJT95

South:

♠ A82

♥ AQT5

♦ AT4

♣ Q84

W N E S

1 ♥ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3 ♥<sup>3</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 119

Dealer: West

Vul: Both

North HCP: 17

South HCP: 10+1

Contract: 3NT North

North:

♠ KQ82

♥ K52

♦ AJ6

♣ A32

South:

♠ J7

♥ A4

♦ QT985

♣ QJ85

W N E S

1 ♥ 1NT Pass 2 ♠<sup>1</sup>

Pass 3NT<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 120

Dealer: East

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 3NT South

North:

♠ Q86

♥ 6

♦ AQ83

♣ K9542

South:

♠ AJ54

♥ KQ2

♦ K95

♣ Q76

W N E S

1 ♦ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3 ♥<sup>3</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 121

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 2NT North

North:

♠ K976

♥ JT63

♦ AK4

♣ A7

South:

♠ 4

♥ KQ8

♦ J9852

♣ Q853

W N E S

1 ♦ 1NT Pass 2 ♠<sup>1</sup>

Pass 2NT<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 118

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 16

Contract: 3NT South

North:

♠ Q43

♥ 7

♦ QJ32

♣ AJT95

South:

♠ A82

♥ AQT5

♦ AT4

♣ Q84

W N E S

1 ♥ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3 ♥<sup>3</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 119

Dealer: West

Vul: Both

North HCP: 17

South HCP: 10+1

Contract: 3NT North

North:

♠ KQ82

♥ K52

♦ AJ6

♣ A32

South:

♠ J7

♥ A4

♦ QT985

♣ QJ85

W N E S

1 ♥ 1NT Pass 2 ♠<sup>1</sup>

Pass 3NT<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 120

Dealer: East

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 3NT South

North:

♠ Q86

♥ 6

♦ AQ83

♣ K9542

South:

♠ AJ54

♥ KQ2

♦ K95

♣ Q76

W N E S

1 ♦ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3 ♥<sup>3</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 121

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 2NT North

North:

♠ K976

♥ JT63

♦ AK4

♣ A7

South:

♠ 4

♥ KQ8

♦ J9852

♣ Q853

W N E S

1 ♦ 1NT Pass 2 ♠<sup>1</sup>

Pass 2NT<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

## North hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 122

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 16

Contract: 2NT South

North:

♠ 754

♥ T

♦ KJ54

♣ A9764

South:

♠ AK2

♥ AJ85

♦ AT9

♣ 532

W N E S

1 ♦ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 123

Dealer: West

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 3 ♣ North

North:

♠ A843

♥ A9

♦ A92

♣ QJ53

South:

♠ J

♥ K54

♦ T853

♣ A7642

W N E S

1 ♦ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♣<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 124

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 2NT South

North:

♠ J62

♥ 3

♦ QT95

♣ AJT95

South:

♠ K984

♥ A752

♦ AJ4

♣ K2

W N E S

1 ♦ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 125

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 8+1

Contract: 3 ♦ North

North:

♠ Q82

♥ AQ9

♦ AT63

♣ A94

South:

♠ 5

♥ K65

♦ Q985

♣ QJT86

W N E S

1 ♥ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♦<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 122

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 16

Contract: 2NT South

North:

♠ 754

♥ T

♦ KJ54

♣ A9764

South:

♠ AK2

♥ AJ85

♦ AT9

♣ 532

W N E S

1 ♦ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 123

Dealer: West

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 3 ♣ North

North:

♠ A843

♥ A9

♦ A92

♣ QJ53

South:

♠ J

♥ K54

♦ T853

♣ A7642

W N E S

1 ♦ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♣<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 124

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 2NT South

North:

♠ J62

♥ 3

♦ QT95

♣ AJT95

South:

♠ K984

♥ A752

♦ AJ4

♣ K2

W N E S

1 ♦ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 125

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 8+1

Contract: 3 ♦ North

North:

♠ Q82

♥ AQ9

♦ AT63

♣ A94

South:

♠ 5

♥ K65

♦ Q985

♣ QJT86

W N E S

1 ♥ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♦<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial



## North hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 126

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 3NT South

North:

♠ AT2

♥ 4

♦ QJT98

♣ KT54

South:

♠ K973

♥ A986

♦ A6

♣ A73

W N E S

1 ♣ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3 ♥<sup>3</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 127

Dealer: West

Vul: Both

North HCP: 15

South HCP: 12+1

Contract: 3NT South

North:

♠ QJ7

♥ AK43

♦ KQ94

♣ 92

South:

♠ K64

♥ Q

♦ 8753

♣ AQJ76

W N E S

1 ♥ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 128

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 15

Contract: 3NT South

North:

♠ KT6

♥ 4

♦ AQJ63

♣ T865

South:

♠ QJ3

♥ A86

♦ K952

♣ AJ2

W N E S

1 ♣ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♦<sup>2</sup>

Pass 3 ♥<sup>3</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 129

Dealer: West

Vul: None

North HCP: 16

South HCP: 11+1

Contract: 3 ♦ North

North:

♠ J976

♥ KJ8

♦ AQT8

♣ KQ

South:

♠ KT

♥ 72

♦ KJ76

♣ AT865

W N E S

1 ♦ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♦<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 126

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 3NT South

North:

♠ AT2

♥ 4

♦ QJT98

♣ KT54

South:

♠ K973

♥ A986

♦ A6

♣ A73

W N E S

1 ♣ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3 ♥<sup>3</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 127

Dealer: West

Vul: Both

North HCP: 15

South HCP: 12+1

Contract: 3NT South

North:

♠ QJ7

♥ AK43

♦ KQ94

♣ 92

South:

♠ K64

♥ Q

♦ 8753

♣ AQJ76

W N E S

1 ♥ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 128

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 15

Contract: 3NT South

North:

♠ KT6

♥ 4

♦ AQJ63

♣ T865

South:

♠ QJ3

♥ A86

♦ K952

♣ AJ2

W N E S

1 ♣ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♦<sup>2</sup>

Pass 3 ♥<sup>3</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 129

Dealer: West

Vul: None

North HCP: 16

South HCP: 11+1

Contract: 3 ♦ North

North:

♠ J976

♥ KJ8

♦ AQT8

♣ KQ

South:

♠ KT

♥ 72

♦ KJ76

♣ AT865

W N E S

1 ♦ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♦<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

## North hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 130

Dealer: East

Vul: N-S

North HCP: 12+2

South HCP: 15

Contract: 3NT South

North:

♠ Q7

♥ T

♦ AQ763

♣ A8764

South:

♠ J964

♥ AK8

♦ KJ9

♣ QJ2

W N E S

1♥ 1NT

Pass 2♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3♥<sup>3</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 131

Dealer: West

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ A943

♥ AQ84

♦ AJ9

♣ T6

South:

♠ T

♥ 972

♦ KQ862

♣ KQ84

W N E S

1♠ 1NT Pass 2♠<sup>1</sup>

Pass 2NT<sup>2</sup> Pass 3♠<sup>3</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 132

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 16

Contract: 2NT South

North:

♠ Q

♥ 742

♦ K962

♣ QJT97

South:

♠ KJ53

♥ J986

♦ A8

♣ AK5

W N E S

1♣ 1NT

Pass 2♠<sup>1</sup> Pass 2NT<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 133

Dealer: West

Vul: None

North HCP: 16

South HCP: 10+1

Contract: 3NT North

North:

♠ J84

♥ AKT3

♦ KQJ

♣ Q87

South:

♠ Q75

♥ 8

♦ AT654

♣ A654

W N E S

1♥ 1NT Pass 2♠<sup>1</sup>

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

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

# South hands

# We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 130

Dealer: East

Vul: N-S

North HCP: 12+2

South HCP: 15

Contract: 3NT South

North:

♠ Q7

♥ T

♦ AQ763

♣ A8764

South:

♠ J964

♥ AK8

♦ KJ9

♣ QJ2

W N E S

1♥ 1NT

Pass 2♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3♥<sup>3</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 131

Dealer: West

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ A943

♥ AQ84

♦ AJ9

♣ T6

South:

♠ T

♥ 972

♦ KQ862

♣ KQ84

W N E S

1♠ 1NT Pass 2♠<sup>1</sup>

Pass 2NT<sup>2</sup> Pass 3♠<sup>3</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 132

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 16

Contract: 2NT South

North:

♠ Q

♥ 742

♦ K962

♣ QJT97

South:

♠ KJ53

♥ J986

♦ A8

♣ AK5

W N E S

1♣ 1NT

Pass 2♠<sup>1</sup> Pass 2NT<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 133

Dealer: West

Vul: None

North HCP: 16

South HCP: 10+1

Contract: 3NT North

North:

♠ J84

♥ AKT3

♦ KQJ

♣ Q87

South:

♠ Q75

♥ 8

♦ AT654

♣ A654

W N E S

1♥ 1NT Pass 2♠<sup>1</sup>

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

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial



## North hands

## We\_Overcall\_NT\_then\_MSS

<b>Board: 134</b>	♠ 6	LHO opens the bidding 1 ♠.
Dealer: East	♥ KQ2	Partner bids next.
Vul: Both	♦ J9543	East (LHO) Doubles 2 ♠ if possible.
HCP: 11+1	♣ AJ75	East (LHO) Doubles 3 ♠ if possible.

---

<b>Board: 135</b>	♠ A973	RHO opens the bidding 1 ♥.
Dealer: West	♥ K72	You bid next.
Vul: E-W	♦ A932	West (RHO) Doubles 3 ♥ if possible.
HCP: 15	♣ A5	

---

<b>Board: 136</b>	♠ K64	LHO opens the bidding 1 ♣.
Dealer: East	♥ 5	Partner bids next.
Vul: Both	♦ 97532	
HCP: 8+1	♣ AJ76	

---

<b>Board: 137</b>	♠ K53	RHO opens the bidding 1 ♦.
Dealer: West	♥ QJ42	You bid next.
Vul: Both	♦ AQJ2	
HCP: 16	♣ K2	

## Both hands (Answers Page)

### Board: 134

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 15

Contract: 3NT South

North:

♠ 6

♥ KQ2

♦ J9543

♣ AJ75

South:

♠ K842

♥ AJ6

♦ AK7

♣ T63

W N E S

1 ♠ 1NT

Pass 2 ♠<sup>1</sup> X 2NT<sup>2</sup>

Pass 3 ♠<sup>3</sup> X 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 135

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 12+1

Contract: 3NT North

North:

♠ A973

♥ K72

♦ A932

♣ A5

South:

♠ KQT

♥ 6

♦ J854

♣ KQJ96

W N E S

1 ♥ 1NT Pass 2 ♠<sup>1</sup>

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

X 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 136

Dealer: East

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 2NT South

North:

♠ K64

♥ 5

♦ 97532

♣ AJ76

South:

♠ QJT2

♥ A74

♦ KT4

♣ KQ8

W N E S

1 ♣ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 137

Dealer: West

Vul: Both

North HCP: 16

South HCP: 8+1

Contract: 3 ♦ North

North:

♠ K53

♥ QJ42

♦ AQJ2

♣ K2

South:

♠ A6

♥ 86

♦ 9874

♣ AT985

W N E S

1 ♦ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♦<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

<b>Board: 134</b>	♠ K842	RHO opens the bidding 1 ♠.
Dealer: East	♥ AJ6	You bid next.
Vul: Both	♦ AK7	East (RHO) Doubles 2 ♠ if possible.
HCP: 15	♣ T63	East (RHO) Doubles 3 ♠ if possible.

---

<b>Board: 135</b>	♠ KQT	LHO opens the bidding 1 ♥.
Dealer: West	♥ 6	Partner bids next.
Vul: E-W	♦ J854	West (LHO) Doubles 3 ♥ if possible.
HCP: 12+1	♣ KQJ96	

---

<b>Board: 136</b>	♠ QJT2	RHO opens the bidding 1 ♣.
Dealer: East	♥ A74	You bid next.
Vul: Both	♦ KT4	
HCP: 15	♣ KQ8	

---

<b>Board: 137</b>	♠ A6	LHO opens the bidding 1 ♦.
Dealer: West	♥ 86	Partner bids next.
Vul: Both	♦ 9874	
HCP: 8+1	♣ AT985	

## Both hands (Answers Page)

### Board: 134

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 15

Contract: 3NT South

North:

♠ 6

♥ KQ2

♦ J9543

♣ AJ75

South:

♠ K842

♥ AJ6

♦ AK7

♣ T63

W N E S

1 ♠ 1NT

Pass 2 ♠<sup>1</sup> X 2NT<sup>2</sup>

Pass 3 ♠<sup>3</sup> X 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 135

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 12+1

Contract: 3NT North

North:

♠ A973

♥ K72

♦ A932

♣ A5

South:

♠ KQT

♥ 6

♦ J854

♣ KQJ96

W N E S

1 ♥ 1NT Pass 2 ♠<sup>1</sup>

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

X 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 136

Dealer: East

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 2NT South

North:

♠ K64

♥ 5

♦ 97532

♣ AJ76

South:

♠ QJT2

♥ A74

♦ KT4

♣ KQ8

W N E S

1 ♣ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 137

Dealer: West

Vul: Both

North HCP: 16

South HCP: 8+1

Contract: 3 ♦ North

North:

♠ K53

♥ QJ42

♦ AQJ2

♣ K2

South:

♠ A6

♥ 86

♦ 9874

♣ AT985

W N E S

1 ♦ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♦<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

## North hands

## We\_Overcall\_NT\_then\_MSS

<b>Board: 138</b>	♠ QJ9	LHO opens the bidding 1 ♥.
Dealer: East	♥ 2	Partner bids next.
Vul: None	♦ JT76	East (LHO) Doubles 3 ♥ if possible.
HCP: 10+1	♣ AQ542	

---

<b>Board: 139</b>	♠ AQJ5	RHO opens the bidding 1 ♣.
Dealer: West	♥ KJ9	You bid next.
Vul: None	♦ 87	
HCP: 15	♣ AT42	

---

<b>Board: 140</b>	♠ 8	LHO opens the bidding 1 ♣.
Dealer: East	♥ KQ3	Partner bids next.
Vul: E-W	♦ K9863	
HCP: 11+1	♣ QJ43	

---

<b>Board: 141</b>	♠ A853	RHO opens the bidding 1 ♣.
Dealer: West	♥ KT75	You bid next.
Vul: Both	♦ A2	
HCP: 15	♣ AT3	

## Both hands (Answers Page)

### Board: 138

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 3NT South

North:

♠ QJ9

♥ 2

♦ JT76

♣ AQ542

South:

♠ K542

♥ AJ3

♦ AK53

♣ 63

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

		1♥	1NT
--	--	----	-----

Pass	2♠ <sup>1</sup>	Pass	3♦ <sup>2</sup>
------	-----------------	------	-----------------

Pass	3♥ <sup>3</sup>	X	3NT
------	-----------------	---	-----

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 139

Dealer: West

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 3♣ North

North:

♠ AQJ5

♥ KJ9

♦ 87

♣ AT42

South:

♠ 93

♥ T2

♦ KQJ42

♣ Q976

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

1♣	1NT	Pass	2♠ <sup>1</sup>
----	-----	------	-----------------

Pass	3♣ <sup>2</sup>	All Pass	
------	-----------------	----------	--

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 140

Dealer: East

Vul: E-W

North HCP: 11+1

South HCP: 15

Contract: 3NT South

North:

♠ 8

♥ KQ3

♦ K9863

♣ QJ43

South:

♠ KQJ2

♥ AT6

♦ Q7

♣ K972

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

		1♣	1NT
--	--	----	-----

Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
------	-----------------	------	-----------------

Pass	3♠ <sup>3</sup>	Pass	3NT
------	-----------------	------	-----

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 141

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+1

Contract: 2NT North

North:

♠ A853

♥ KT75

♦ A2

♣ AT3

South:

♠ 6

♥ AQ8

♦ 97643

♣ Q976

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

1♣	1NT	Pass	2♠ <sup>1</sup>
----	-----	------	-----------------

Pass	2NT <sup>2</sup>	All Pass	
------	------------------	----------	--

1. 1N-2S Minor Suit Stayman

2. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

<b>Board: 138</b>	♠ K542	RHO opens the bidding 1♥.
Dealer: East	♥ AJ3	You bid next.
Vul: None	♦ AK53	East (RHO) Doubles 3♥ if possible.
HCP: 15	♣ 63	

---

<b>Board: 139</b>	♠ 93	LHO opens the bidding 1♣.
Dealer: West	♥ T2	Partner bids next.
Vul: None	♦ KQJ42	
HCP: 8+1	♣ Q976	

---

<b>Board: 140</b>	♠ KQJ2	RHO opens the bidding 1♣.
Dealer: East	♥ AT6	You bid next.
Vul: E-W	♦ Q7	
HCP: 15	♣ K972	

---

<b>Board: 141</b>	♠ 6	LHO opens the bidding 1♣.
Dealer: West	♥ AQ8	Partner bids next.
Vul: Both	♦ 97643	
HCP: 8+1	♣ Q976	

## Both hands (Answers Page)

### Board: 138

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 3NT South

North:

♠ QJ9

♥ 2

♦ JT76

♣ AQ542

South:

♠ K542

♥ AJ3

♦ AK53

♣ 63

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

1♥ 1NT

Pass 2♠<sup>1</sup> Pass 3♦<sup>2</sup>

Pass 3♥<sup>3</sup> X 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 139

Dealer: West

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 3♣ North

North:

♠ AQJ5

♥ KJ9

♦ 87

♣ AT42

South:

♠ 93

♥ T2

♦ KQJ42

♣ Q976

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

1♣ 1NT Pass 2♠<sup>1</sup>

Pass 3♣<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 140

Dealer: East

Vul: E-W

North HCP: 11+1

South HCP: 15

Contract: 3NT South

North:

♠ 8

♥ KQ3

♦ K9863

♣ QJ43

South:

♠ KQJ2

♥ AT6

♦ Q7

♣ K972

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

1♣ 1NT

Pass 2♠<sup>1</sup> Pass 3♣<sup>2</sup>

Pass 3♠<sup>3</sup> Pass 3NT

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 141

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+1

Contract: 2NT North

North:

♠ A853

♥ KT75

♦ A2

♣ AT3

South:

♠ 6

♥ AQ8

♦ 97643

♣ Q976

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

1♣ 1NT Pass 2♠<sup>1</sup>

Pass 2NT<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial



## North hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 142

Dealer: East

Vul: None

North HCP: 11+1

South HCP: 16

Contract: 3NT North

North:

♠ T5

♥ T6

♦ Q873

♣ AKQ63

South:

♠ AK42

♥ AQ8

♦ K64

♣ T85

W N E S

1 ♠ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 143

Dealer: East

Vul: N-S

North HCP: 10+3

South HCP: 17

Contract: 6 ♣ North

North:

♠ A

♥ 5

♦ QJ752

♣ QJ9854

South:

♠ K76

♥ AK76

♦ K98

♣ A72

W N E S

1 ♦ 1NT

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

Pass 4 ♣ Pass 5 ♣

Pass 6 ♣ All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 144

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ 85

♥ KJ

♦ AQT97

♣ T963

South:

♠ QJT2

♥ A98

♦ K8

♣ AJ74

W N E S

1 ♥ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♣<sup>2</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 145

Dealer: West

Vul: N-S

North HCP: 15+1

South HCP: 10+1

Contract: 3NT North

North:

♠ A95

♥ QT5

♦ AQT85

♣ QJ

South:

♠ 3

♥ A43

♦ K7642

♣ K654

W N E S

1 ♠ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♦<sup>2</sup> Pass 3 ♠<sup>3</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 142

Dealer: East

Vul: None

North HCP: 11+1

South HCP: 16

Contract: 3NT North

North:

♠ T5

♥ T6

♦ Q873

♣ AKQ63

South:

♠ AK42

♥ AQ8

♦ K64

♣ T85

W N E S

1 ♠ 1NT

Pass 2 ♠<sup>1</sup> Pass 2NT<sup>2</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 143

Dealer: East

Vul: N-S

North HCP: 10+3

South HCP: 17

Contract: 6 ♣ North

North:

♠ A

♥ 5

♦ QJ752

♣ QJ9854

South:

♠ K76

♥ AK76

♦ K98

♣ A72

W N E S

1 ♦ 1NT

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

Pass 4 ♣ Pass 5 ♣

Pass 6 ♣ All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 144

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ 85

♥ KJ

♦ AQT97

♣ T963

South:

♠ QJT2

♥ A98

♦ K8

♣ AJ74

W N E S

1 ♥ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♣<sup>2</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 145

Dealer: West

Vul: N-S

North HCP: 15+1

South HCP: 10+1

Contract: 3NT North

North:

♠ A95

♥ QT5

♦ AQT85

♣ QJ

South:

♠ 3

♥ A43

♦ K7642

♣ K654

W N E S

1 ♠ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♦<sup>2</sup> Pass 3 ♠<sup>3</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

# North hands

# We\_Overcall\_NT\_then\_MSS

## Board: 146

♠ A

LHO opens the bidding 1 ♣.

Dealer: East

♥ Q52

Partner bids next.

Vul: E-W

♦ AT642

HCP: 10+1

♣ 9865

## Board: 147

♠ KQJT

RHO opens the bidding 1 ♠.

Dealer: West

♥ KT32

You bid next.

Vul: Both

♦ J5

HCP: 15

♣ AJ4

## Board: 148

♠ AJ8

LHO opens the bidding 1 ♥.

Dealer: East

♥ 6

Partner bids next.

Vul: E-W

♦ KJ732

East (LHO) Doubles 3 ♥ if possible.

HCP: 13+1

♣ A876

## Board: 149

♠ KJ32

RHO opens the bidding 1 ♣.

Dealer: West

♥ AJT8

You bid next.

Vul: E-W

♦ Q8

HCP: 15

♣ AT3

## Both hands (Answers Page)

### Board: 146

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ A

♥ Q52

♦ AT642

♣ 9865

South:

♠ Q94

♥ AT86

♦ Q5

♣ AK42

W	N	E	S
		1 ♣	1NT
Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
Pass	3NT	All Pass	

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 147

Dealer: West

Vul: Both

North HCP: 15

South HCP: 12+3

Contract: 5 ♣ North

North:

♠ KQJT

♥ KT32

♦ J5

♣ AJ4

South:

♠ -

♥ J9

♦ AKQT64

♣ Q8753

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

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 148

Dealer: East

Vul: E-W

North HCP: 13+1

South HCP: 15+1

Contract: 6 ♦ North

North:

♠ AJ8

♥ 6

♦ KJ732

♣ A876

South:

♠ T63

♥ AQ8

♦ AQ864

♣ K2

W	N	E	S
		1 ♥	1NT
Pass	2 ♠ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
Pass	3 ♥ <sup>3</sup>	X	3NT
Pass	4 ♦	Pass	4 ♥
Pass	4 ♠	Pass	5 ♦
Pass	6 ♦	All Pass	

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 149

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 12+1

Contract: 3NT South

North:

♠ KJ32

♥ AJT8

♦ Q8

♣ AT3

South:

♠ Q

♥ K65

♦ KJ54

♣ K8765

W	N	E	S
1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
Pass	2NT <sup>2</sup>	Pass	3NT
All Pass			

1. 1N-2S Minor Suit Stayman

2. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

<b>Board: 146</b>	♠ Q94	RHO opens the bidding 1 ♣.
Dealer: East	♥ AT86	You bid next.
Vul: E-W	♦ Q5	
HCP: 15	♣ AK42	
<hr/>		
<b>Board: 147</b>	♠ -	LHO opens the bidding 1 ♠.
Dealer: West	♥ J9	Partner bids next.
Vul: Both	♦ AKQT64	
HCP: 12+3	♣ Q8753	
<hr/>		
<b>Board: 148</b>	♠ T63	RHO opens the bidding 1 ♥.
Dealer: East	♥ AQ8	You bid next.
Vul: E-W	♦ AQ864	East (RHO) Doubles 3 ♥ if possible.
HCP: 15+1	♣ K2	
<hr/>		
<b>Board: 149</b>	♠ Q	LHO opens the bidding 1 ♣.
Dealer: West	♥ K65	Partner bids next.
Vul: E-W	♦ KJ54	
HCP: 12+1	♣ K8765	

## Both hands (Answers Page)

### Board: 146

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ A

♥ Q52

♦ AT642

♣ 9865

South:

♠ Q94

♥ AT86

♦ Q5

♣ AK42

W N E S

1 ♣ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♣<sup>2</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 147

Dealer: West

Vul: Both

North HCP: 15

South HCP: 12+3

Contract: 5 ♣ North

North:

♠ KQJT

♥ KT32

♦ J5

♣ AJ4

South:

♠ -

♥ J9

♦ AKQT64

♣ Q8753

W N E S

1 ♠ 1NT Pass 2 ♠<sup>1</sup>

Pass 2NT<sup>2</sup> Pass 3 ♠<sup>3</sup>

Pass 3NT Pass 4 ♦

Pass 5 ♣ All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 148

Dealer: East

Vul: E-W

North HCP: 13+1

South HCP: 15+1

Contract: 6 ♦ North

North:

♠ AJ8

♥ 6

♦ KJ732

♣ A876

South:

♠ T63

♥ AQ8

♦ AQ864

♣ K2

W N E S

1 ♥ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♦<sup>2</sup>

Pass 3 ♥<sup>3</sup> X 3NT

Pass 4 ♦ Pass 4 ♥

Pass 4 ♠ Pass 5 ♦

Pass 6 ♦ All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 149

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 12+1

Contract: 3NT South

North:

♠ KJ32

♥ AJT8

♦ Q8

♣ AT3

South:

♠ Q

♥ K65

♦ KJ54

♣ K8765

W N E S

1 ♣ 1NT Pass 2 ♠<sup>1</sup>

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

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial



# North hands

# We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 150

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ 95

♥ J9

♦ AQ942

♣ QJ92

South:

♠ AQ64

♥ QT8

♦ KT

♣ AT63

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

		1 ♠	1NT
--	--	-----	-----

Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
------	------------------	------	------------------

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

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 151

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 10+1

Contract: 3NT North

North:

♠ AK64

♥ J86

♦ KQ8

♣ KT2

South:

♠ 9

♥ K32

♦ J632

♣ AQ964

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

1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

Pass	2NT <sup>2</sup>	Pass	3 ♠ <sup>3</sup>
------	------------------	------	------------------

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

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 152

Dealer: East

Vul: Both

North HCP: 10+1

South HCP: 16

Contract: 5 ♣ North

North:

♠ 9

♥ T76

♦ AQJ42

♣ KT92

South:

♠ AKJT

♥ Q8

♦ T83

♣ AQ84

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

		1 ♠	1NT
--	--	-----	-----

Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
------	------------------	------	------------------

Pass	3 ♠ <sup>3</sup>	Pass	4 ♠
------	------------------	------	-----

Pass	5 ♣	All Pass	
------	-----	----------	--

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 153

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 9+1

Contract: 3 ♣ North

North:

♠ KJ

♥ A75

♦ KT65

♣ AJ97

South:

♠ A42

♥ 6

♦ AJ92

♣ T8532

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

1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

Pass	3 ♣ <sup>2</sup>	All Pass	
------	------------------	----------	--

1. 1N-2S Minor Suit Stayman

2. artificial

## South hands

## We\_Overcall\_NT\_then\_MSS

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 150

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ 95

♥ J9

♦ AQ942

♣ QJ92

South:

♠ AQ64

♥ QT8

♦ KT

♣ AT63

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

		1 ♠	1NT
--	--	-----	-----

Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
------	------------------	------	------------------

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

1. 1N-2S Minor Suit Stayman

2. artificial

### Board: 151

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 10+1

Contract: 3NT North

North:

♠ AK64

♥ J86

♦ KQ8

♣ KT2

South:

♠ 9

♥ K32

♦ J632

♣ AQ964

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

1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

Pass	2NT <sup>2</sup>	Pass	3 ♠ <sup>3</sup>
------	------------------	------	------------------

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

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 152

Dealer: East

Vul: Both

North HCP: 10+1

South HCP: 16

Contract: 5 ♣ North

North:

♠ 9

♥ T76

♦ AQJ42

♣ KT92

South:

♠ AKJT

♥ Q8

♦ T83

♣ AQ84

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

		1 ♠	1NT
--	--	-----	-----

Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
------	------------------	------	------------------

Pass	3 ♠ <sup>3</sup>	Pass	4 ♠
------	------------------	------	-----

Pass	5 ♣	All Pass	
------	-----	----------	--

1. 1N-2S Minor Suit Stayman

2. artificial

3. artificial

### Board: 153

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 9+1

Contract: 3 ♣ North

North:

♠ KJ

♥ A75

♦ KT65

♣ AJ97

South:

♠ A42

♥ 6

♦ AJ92

♣ T8532

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

1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
-----	-----	------	------------------

Pass	3 ♣ <sup>2</sup>	All Pass	
------	------------------	----------	--

1. 1N-2S Minor Suit Stayman

2. artificial

**North hands****We\_Overcall\_NT\_then\_MSS**

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

---

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

## Both hands (Answers Page)

**Board: 154**

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 3♣ South

**North:**

♠ KT3

♥ Q

♦ J762

♣ K9876

**South:**

♠ A42

♥ J83

♦ AQ4

♣ AT52

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

1♠ 1NT

Pass 2♠<sup>1</sup> Pass 3♣<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

**Board: 155**

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+1

Contract: 2NT North

**North:**

♠ J764

♥ K97

♦ A63

♣ AQJ

**South:**

♠ K

♥ T85

♦ Q972

♣ K9864

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

1♥ 1NT Pass 2♠<sup>1</sup>Pass 2NT<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

**South hands****We\_Overcall\_NT\_then\_MSS****Board: 154**

♠ A42

RHO opens the bidding 1 ♠.

Dealer: East

♥ J83

You bid next.

Vul: N-S

♦ AQ4

HCP: 15

♣ AT52

**Board: 155**

♠ K

LHO opens the bidding 1 ♥.

Dealer: West

♥ T85

Partner bids next.

Vul: Both

♦ Q972

HCP: 8+1

♣ K9864

## Both hands (Answers Page)

**Board: 154**

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 3♣ South

**North:**

♠ KT3

♥ Q

♦ J762

♣ K9876

**South:**

♠ A42

♥ J83

♦ AQ4

♣ AT52

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

1♠ 1NT

Pass 2♠<sup>1</sup> Pass 3♣<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman

2. artificial

**Board: 155**

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+1

Contract: 2NT North

**North:**

♠ J764

♥ K97

♦ A63

♣ AQJ

**South:**

♠ K

♥ T85

♦ Q972

♣ K9864

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

1♥ 1NT Pass 2♠<sup>1</sup>Pass 2NT<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman

2. artificial