

**North hands****Opps\_Overcall\_Stayman\_or\_Jacoby**

<b>Board: 1</b>	♠ J8753	Partner is dealer.
Dealer: South	♥ K8742	East (LHO) bids 3♦ if possible.
Vul: None	♦ T	West (RHO) Doubles 3♠ if possible.
HCP: 4+2	♣ 52	
<b>Board: 2</b>	♠ AKJ2	RHO is dealer. You bid second.
Dealer: West	♥ T53	West (RHO) opens 1NT if possible.
Vul: E-W	♦ 84	East (LHO) bids 2♦ if possible.
HCP: 9	♣ J752	
<b>Board: 3</b>	♠ A64	You are dealer.
Dealer: North	♥ KJT	West (RHO) bids 2♠ if possible.
Vul: E-W	♦ AQJ98	
HCP: 15+1	♣ 32	
<b>Board: 4</b>	♠ T92	RHO is dealer. You bid second.
Dealer: West	♥ 96542	West (RHO) opens 1NT if possible.
Vul: E-W	♦ 84	East (LHO) bids 2♥ if possible.
HCP: 0+1	♣ 964	
<b>Board: 5</b>	♠ A4	LHO is dealer.
Dealer: East	♥ AQJ954	East (LHO) opens 1NT if possible.
Vul: None	♦ J8	West (RHO) bids 2♥ if possible.
HCP: 15+2	♣ K64	

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J8753	♠ KQ4				1NT
Vul: None	♥ K8742	♥ AQ3	Pass	2♥	3♦	X
North HCP: 4+2	♦ T	♦ 876	Pass	3♠	Pass	Pass
South HCP: 17	♣ 52	♣ KQJ6	X	All Pass		
Contract:	3♠X North					

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AKJ2	♠ 8754	1NT	Pass	2♦	3♦
Vul: E-W	♥ T53	♥ A		All Pass		
North HCP: 9	♦ 84	♦ KQJT965				
South HCP: 13+3	♣ J752	♣ K				
Contract:	3♦ South					

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A64	♠ 53		1NT	Pass	2♦
Vul: E-W	♥ KJT	♥ AQ732	2♠	Pass	Pass	3♣
North HCP: 15+1	♦ AQJ98	♦ 5	Pass	3♥	Pass	3NT
South HCP: 12+2	♣ 32	♣ AQ875	Pass	4♥	All Pass	
Contract:	4♥ North					

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T92	♠ K	1NT	Pass	2♥	3♣
Vul: E-W	♥ 96542	♥ J3		All Pass		
North HCP: 0+1	♦ 84	♦ AQ52				
South HCP: 18+2	♣ 964	♣ AKJT53				
Contract:	3♣ South					

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A4	♠ 986			1NT	Pass
Vul: None	♥ AQJ954	♥ 63	2♥	3♥	All Pass	
North HCP: 15+2	♦ J8	♦ KQ76				
South HCP: 7	♣ K64	♣ QT75				
Contract:	3♥ North					

South hands	Opps_Overcall_Stayman_or_Jacoby
<b>Board: 1</b> Dealer: South Vul: None HCP: 17	♠ KQ4 ♥ AQ3 ♦ 876 ♣ KQJ6
<b>Board: 2</b> Dealer: West Vul: E-W HCP: 13+3	♠ 8754 ♥ A ♦ KQJT965 ♣ K
<b>Board: 3</b> Dealer: North Vul: E-W HCP: 12+2	♠ 53 ♥ AQ732 ♦ 5 ♣ AQ875
<b>Board: 4</b> Dealer: West Vul: E-W HCP: 18+2	♠ K ♥ J3 ♦ AQ52 ♣ AKJT53
<b>Board: 5</b> Dealer: East Vul: None HCP: 7	♠ 986 ♥ 63 ♦ KQ76 ♣ QT75

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J8753	♠ KQ4				1NT
Vul: None	♥ K8742	♥ AQ3	Pass	2♥	3♦	X
North HCP: 4+2	♦ T	♦ 876	Pass	3♠	Pass	Pass
South HCP: 17	♣ 52	♣ KQJ6	X	All Pass		
Contract:	3♠X North					

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AKJ2	♠ 8754	1NT	Pass	2♦	3♦
Vul: E-W	♥ T53	♥ A		All Pass		
North HCP: 9	♦ 84	♦ KQJT965				
South HCP: 13+3	♣ J752	♣ K				
Contract:	3♦ South					

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A64	♠ 53		1NT	Pass	2♦
Vul: E-W	♥ KJT	♥ AQ732	2♠	Pass	Pass	3♣
North HCP: 15+1	♦ AQJ98	♦ 5	Pass	3♥	Pass	3NT
South HCP: 12+2	♣ 32	♣ AQ875	Pass	4♥	All Pass	
Contract:	4♥ North					

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T92	♠ K	1NT	Pass	2♥	3♣
Vul: E-W	♥ 96542	♥ J3		All Pass		
North HCP: 0+1	♦ 84	♦ AQ52				
South HCP: 18+2	♣ 964	♣ AKJT53				
Contract:	3♣ South					

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A4	♠ 986			1NT	Pass
Vul: None	♥ AQJ954	♥ 63	2♥	3♥	All Pass	
North HCP: 15+2	♦ J8	♦ KQ76				
South HCP: 7	♣ K64	♣ QT75				
Contract:	3♥ North					

**North hands****Opps\_Overcall\_Stayman\_or\_Jacoby****Board: 6**

♠ KQ852

Partner is dealer.

Dealer: South

♥ 64

East (LHO) bids 3♥ if possible.

Vul: Both

♦ AJ75

HCP: 10+1

♣ 64

**Board: 7**

♠ J6

LHO is dealer.

Dealer: East

♥ 4

East (LHO) opens 1NT if possible.

Vul: None

♦ AKJ8432

West (RHO) bids 2♥ if possible.

HCP: 13+3

♣ A96

East (LHO) bids 3♠ if possible.

**Board: 8**

♠ A9843

Partner is dealer.

Dealer: South

♥ J87

East (LHO) bids 3♦ if possible.

Vul: N-S

♦ 76

HCP: 8+1

♣ QJ5

**Board: 9**

♠ 98

LHO is dealer.

Dealer: East

♥ K86

East (LHO) opens 1NT if possible.

Vul: E-W

♦ AKJT73

West (RHO) bids 2♥ if possible.

HCP: 11+2

♣ 86

**Board: 10**

♠ 98

RHO is dealer. You bid second.

Dealer: West

♥ T95

West (RHO) opens 1NT if possible.

Vul: E-W

♦ Q752

East (LHO) bids 2♦ if possible.

HCP: 6

♣ AT92

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ852	♠ A7				1NT
Vul: Both	♥ 64	♥ K82	Pass	2♥	3♥	Pass
North HCP: 10+1	♦ AJ75	♦ K83	Pass	3NT	All Pass	
South HCP: 15+1	♣ 64	♣ KQT92				
Contract: 3NT North						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J6	♠ T2			1NT	Pass
Vul: None	♥ 4	♥ AJT862	2♥	3♦	3♠	X
North HCP: 13+3	♦ AKJ8432	♦ T	Pass	4♦	All Pass	
South HCP: 6+2	♣ A96	♣ J542				
Contract: 4♦ North						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A9843	♠ KQ6				1NT
Vul: N-S	♥ J87	♥ AKT6	Pass	2♥	3♦	Pass
North HCP: 8+1	♦ 76	♦ K82	Pass	X	Pass	3♠
South HCP: 15	♣ QJ5	♣ 743	All Pass			
Contract: 3♠ South						

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 98	♠ JT7			1NT	Pass
Vul: E-W	♥ K86	♥ QJT73	2♥	3♦	All Pass	
North HCP: 11+2	♦ AKJT73	♦ 4				
South HCP: 8+1	♣ 86	♣ A952				
Contract: 3♦ North						

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 98	♠ AKJT32	1NT	Pass	2♦	2♠
Vul: E-W	♥ T95	♥ -			All Pass	
North HCP: 6	♦ Q752	♦ AT63				
South HCP: 15+2	♣ AT92	♣ K76				
Contract: 2♠ South						

South hands	Opps_Overcall_Stayman_or_Jacoby
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<b>Board: 6</b>	♠ A7 ♥ K82 ♦ K83 ♣ KQT92	You are dealer. East (RHO) bids 3♥ if possible.
<b>Board: 7</b>	♠ T2 ♥ AJT862 ♦ T ♣ J542	RHO is dealer. You bid second. East (RHO) opens 1NT if possible. West (LHO) bids 2♥ if possible. East (RHO) bids 3♠ if possible.
<b>Board: 8</b>	♠ KQ6 ♥ AKT6 ♦ K82 ♣ 743	You are dealer. East (RHO) bids 3♦ if possible.
<b>Board: 9</b>	♠ JT7 ♥ QJT73 ♦ 4 ♣ A952	RHO is dealer. You bid second. East (RHO) opens 1NT if possible. West (LHO) bids 2♥ if possible.
<b>Board: 10</b>	♠ AKJT32 ♥ - ♦ AT63 ♣ K76	LHO is dealer. West (LHO) opens 1NT if possible. East (RHO) bids 2♦ if possible.

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ852	♠ A7				1NT
Vul: Both	♥ 64	♥ K82	Pass	2♥	3♥	Pass
North HCP: 10+1	♦ AJ75	♦ K83	Pass	3NT	All Pass	
South HCP: 15+1	♣ 64	♣ KQT92				
Contract: 3NT North						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J6	♠ T2			1NT	Pass
Vul: None	♥ 4	♥ AJT862	2♥	3♦	3♠	X
North HCP: 13+3	♦ AKJ8432	♦ T	Pass	4♦	All Pass	
South HCP: 6+2	♣ A96	♣ J542				
Contract: 4♦ North						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A9843	♠ KQ6				1NT
Vul: N-S	♥ J87	♥ AKT6	Pass	2♥	3♦	Pass
North HCP: 8+1	♦ 76	♦ K82	Pass	X	Pass	3♠
South HCP: 15	♣ QJ5	♣ 743	All Pass			
Contract: 3♠ South						

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 98	♠ JT7			1NT	Pass
Vul: E-W	♥ K86	♥ QJT73	2♥	3♦	All Pass	
North HCP: 11+2	♦ AKJT73	♦ 4				
South HCP: 8+1	♣ 86	♣ A952				
Contract: 3♦ North						

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 98	♠ AKJT32	1NT	Pass	2♦	2♠
Vul: E-W	♥ T95	♥ -			All Pass	
North HCP: 6	♦ Q752	♦ AT63				
South HCP: 15+2	♣ AT92	♣ K76				
Contract: 2♠ South						

**North hands****Opps\_Overcall\_Stayman\_or\_Jacoby**

<b>Board: 11</b>	♠ Q832	RHO is dealer. You bid second.
Dealer: West	♥ 652	West (RHO) opens 1NT if possible.
Vul: Both	♦ 8	East (LHO) bids 2♦ if possible.
HCP: 6+1	♣ A9764	West (RHO) Doubles 2♥ if possible.

<b>Board: 12</b>	♠ KT5	You are dealer.
Dealer: North	♥ K8	West (RHO) bids 3♠ if possible.
Vul: None	♦ AQ72	
HCP: 16	♣ A952	

<b>Board: 13</b>	♠ T732	LHO is dealer.
Dealer: East	♥ 6	East (LHO) opens 1NT if possible.
Vul: None	♦ AQJT764	West (RHO) bids 2♦ if possible.
HCP: 11+3	♣ A	West (RHO) bids 3♥ if possible. West (RHO) Doubles 4♦ if possible.

<b>Board: 14</b>	♠ AK9	You are dealer.
Dealer: North	♥ AJ98	West (RHO) bids 3♦ if possible.
Vul: N-S	♦ 63	
HCP: 16	♣ A974	

<b>Board: 15</b>	♠ 5	Partner is dealer.
Dealer: South	♥ 98754	East (LHO) bids 2♠ if possible.
Vul: Both	♦ 764	
HCP: 5+1	♣ AJ98	

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q832	♠ AJ965	1NT	Pass	2♦	2♥ <sup>1</sup>
Vul: Both	♥ 652	♥ 3	X	3♠	All Pass	
North HCP: 6+1	♦ 8	♦ KQJ532				
South HCP: 11+3	♣ A9764	♣ 3				1. Michaels Cuebid
Contract: 3♠ North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT5	♠ 8	1NT	Pass	2♦	
Vul: None	♥ K8	♥ AJT43	3♠	Pass	Pass	4♣
North HCP: 16	♦ AQ72	♦ 98	All Pass			
South HCP: 8+2	♣ A952	♣ QJ873				
Contract: 4♣ South						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T732	♠ KJ8	1NT	Pass		
Vul: None	♥ 6	♥ JT85	2♦	3♦	Pass	Pass
North HCP: 11+3	♦ AQJT764	♦ 2	3♥	4♦	Pass	Pass
South HCP: 8+1	♣ A	♣ K8754	X	All Pass		
Contract: 4♦X North						

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK9	♠ QJ654	1NT	Pass	2♥	
Vul: N-S	♥ AJ98	♥ 4	3♦	X	Pass	3♠
North HCP: 16	♦ 63	♦ JT94	All Pass			
South HCP: 4+1	♣ A974	♣ T85				
Contract: 3♠ South						

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 5	♠ A874				1NT
Vul: Both	♥ 98754	♥ AJ2	Pass	2♦	2♠	X
North HCP: 5+1	♦ 764	♦ AT83	Pass	3♥	All Pass	
South HCP: 16	♣ AJ98	♣ K7				
Contract: 3♥ North						

<b>South hands</b>	<b>Opps_Overcall_Stayman_or_Jacoby</b>
<b>Board: 11</b> Dealer: West Vul: Both HCP: 11+3	♠ AJ965      LHO is dealer. ♥ 3      West (LHO) opens 1NT if possible. ♦ KQJ532    East (RHO) bids 2♦ if possible. ♣ 3      West (LHO) Doubles 2♥ if possible.
<b>Board: 12</b> Dealer: North Vul: None HCP: 8+2	♠ 8      Partner is dealer. ♥ AJT43    West (LHO) bids 3♠ if possible. ♦ 98 ♣ QJ873
<b>Board: 13</b> Dealer: East Vul: None HCP: 8+1	♠ KJ8      RHO is dealer. You bid second. ♥ JT85    East (RHO) opens 1NT if possible. ♦ 2      West (LHO) bids 2♦ if possible. ♣ K8754    West (LHO) bids 3♥ if possible. West (LHO) Doubles 4♦ if possible.
<b>Board: 14</b> Dealer: North Vul: N-S HCP: 4+1	♠ QJ654      Partner is dealer. ♥ 4      West (LHO) bids 3♦ if possible. ♦ JT94 ♣ T85
<b>Board: 15</b> Dealer: South Vul: Both HCP: 16	♠ A874      You are dealer. ♥ AJ2    East (RHO) bids 2♠ if possible. ♦ AT83 ♣ K7

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q832	♠ AJ965	1NT	Pass	2♦	2♥ <sup>1</sup>
Vul: Both	♥ 652	♥ 3	X	3♠	All Pass	
North HCP: 6+1	♦ 8	♦ KQJ532				
South HCP: 11+3	♣ A9764	♣ 3				1. Michaels Cuebid
Contract: 3♠ North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT5	♠ 8	1NT	Pass	2♦	
Vul: None	♥ K8	♥ AJT43	3♠	Pass	Pass	4♣
North HCP: 16	♦ AQ72	♦ 98	All Pass			
South HCP: 8+2	♣ A952	♣ QJ873				
Contract: 4♣ South						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T732	♠ KJ8	1NT	Pass		
Vul: None	♥ 6	♥ JT85	2♦	3♦	Pass	Pass
North HCP: 11+3	♦ AQJT764	♦ 2	3♥	4♦	Pass	Pass
South HCP: 8+1	♣ A	♣ K8754	X	All Pass		
Contract: 4♦X North						

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK9	♠ QJ654	1NT	Pass	2♥	
Vul: N-S	♥ AJ98	♥ 4	3♦	X	Pass	3♠
North HCP: 16	♦ 63	♦ JT94	All Pass			
South HCP: 4+1	♣ A974	♣ T85				
Contract: 3♠ South						

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 5	♠ A874				1NT
Vul: Both	♥ 98754	♥ AJ2	Pass	2♦	2♠	X
North HCP: 5+1	♦ 764	♦ AT83	Pass	3♥	All Pass	
South HCP: 16	♣ AJ98	♣ K7				
Contract: 3♥ North						

**North hands****Opps\_Overcall\_Stayman\_or\_Jacoby****Board: 16**

Dealer: West

Vul: N-S

HCP: 3+3

♠ J

♥ 8532

♦ QT98654

♣ 7

RHO is dealer. You bid second.

West (RHO) opens 1NT if possible.

East (LHO) bids 2♦ if possible.

East (LHO) Doubles 4♠ if possible.

**Board: 17**

Dealer: East

Vul: N-S

HCP: 16+2

♠ AT4

♥ T7

♦ K2

♣ AKQT62

LHO is dealer.

East (LHO) opens 1NT if possible.

West (RHO) bids 2♦ if possible.

**Board: 18**

Dealer: South

Vul: Both

HCP: 9+1

♠ -

♥ AK963

♦ QT96

♣ 7643

Partner is dealer.

East (LHO) bids 2♠ if possible.

**Board: 19**

Dealer: East

Vul: E-W

HCP: 11+3

♠ K94

♥ AQJT983

♦ -

♣ JT3

LHO is dealer.

East (LHO) opens 1NT if possible.

West (RHO) bids 2♥ if possible.

**Board: 20**

Dealer: South

Vul: E-W

HCP: 6+1

♠ T6542

♥ K82

♦ J

♣ Q876

Partner is dealer.

East (LHO) bids 3♦ if possible.

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J	♠ AKQ9762	1NT	Pass	2♦	4♠
Vul: N-S	♥ 8532	♥ J		Pass	Pass	X
North HCP: 3+3	♦ QT98654	♦ 2				All Pass
South HCP: 12+3	♣ 7	♣ Q632				
Contract: 4♠X South						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AT4	♠ 9875			1NT	Pass
Vul: N-S	♥ T7	♥ Q53	2♦	3♣		All Pass
North HCP: 16+2	♦ K2	♦ T953				
South HCP: 2	♣ AKQT62	♣ 95				
Contract: 3♣ North						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ Q98				1NT
Vul: Both	♥ AK963	♥ 85	Pass	2♦	2♠	Pass
North HCP: 9+1	♦ QT96	♦ AKJ	Pass	X	Pass	3♣
South HCP: 15+1	♣ 7643	♣ AJ982	Pass	5♣	All Pass	
Contract: 5♣ North						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K94	♠ 82			1NT	Pass
Vul: E-W	♥ AQJT983	♥ 542	2♥	3♥		All Pass
North HCP: 11+3	♦ -	♦ AQ542				
South HCP: 9+1	♣ JT3	♣ K74				
Contract: 3♥ North						

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T6542	♠ AKJ73				1NT
Vul: E-W	♥ K82	♥ A64	Pass	2♥	3♦	3♠
North HCP: 6+1	♦ J	♦ 72				All Pass
South HCP: 15+1	♣ Q876	♣ K95				
Contract: 3♠ South						

South hands	Opps_Overcall_Stayman_or_Jacoby
<b>Board: 16</b> Dealer: West Vul: N-S HCP: 12+3	♠ AKQ9762    LHO is dealer. ♥ J    West (LHO) opens 1NT if possible. ♦ 2    East (RHO) bids 2♦ if possible. ♣ Q632    East (RHO) Doubles 4♠ if possible.
<b>Board: 17</b> Dealer: East Vul: N-S HCP: 2	♠ 9875    RHO is dealer. You bid second. ♥ Q53    East (RHO) opens 1NT if possible. ♦ T953    West (LHO) bids 2♦ if possible. ♣ 95
<b>Board: 18</b> Dealer: South Vul: Both HCP: 15+1	♠ Q98    You are dealer. ♥ 85    East (RHO) bids 2♠ if possible. ♦ AKJ ♣ AJ982
<b>Board: 19</b> Dealer: East Vul: E-W HCP: 9+1	♠ 82    RHO is dealer. You bid second. ♥ 542    East (RHO) opens 1NT if possible. ♦ AQ542    West (LHO) bids 2♥ if possible. ♣ K74
<b>Board: 20</b> Dealer: South Vul: E-W HCP: 15+1	♠ AKJ73    You are dealer. ♥ A64    East (RHO) bids 3♦ if possible. ♦ 72 ♣ K95

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J	♠ AKQ9762	1NT	Pass	2♦	4♠
Vul: N-S	♥ 8532	♥ J		Pass	Pass	X
North HCP: 3+3	♦ QT98654	♦ 2				All Pass
South HCP: 12+3	♣ 7	♣ Q632				
Contract: 4♠X South						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AT4	♠ 9875			1NT	Pass
Vul: N-S	♥ T7	♥ Q53	2♦	3♣		All Pass
North HCP: 16+2	♦ K2	♦ T953				
South HCP: 2	♣ AKQT62	♣ 95				
Contract: 3♣ North						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ Q98				1NT
Vul: Both	♥ AK963	♥ 85	Pass	2♦	2♠	Pass
North HCP: 9+1	♦ QT96	♦ AKJ	Pass	X	Pass	3♣
South HCP: 15+1	♣ 7643	♣ AJ982	Pass	5♣	All Pass	
Contract: 5♣ North						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K94	♠ 82			1NT	Pass
Vul: E-W	♥ AQJT983	♥ 542	2♥	3♥		All Pass
North HCP: 11+3	♦ -	♦ AQ542				
South HCP: 9+1	♣ JT3	♣ K74				
Contract: 3♥ North						

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T6542	♠ AKJ73				1NT
Vul: E-W	♥ K82	♥ A64	Pass	2♥	3♦	3♠
North HCP: 6+1	♦ J	♦ 72				All Pass
South HCP: 15+1	♣ Q876	♣ K95				
Contract: 3♠ South						

**North hands****Opps\_Overcall\_Stayman\_or\_Jacoby****Board: 21**      ♠ AKJ942

LHO is dealer.

Dealer: East      ♥ KJ9

East (LHO) opens 1NT if possible.

Vul: None      ♦ 4

West (RHO) bids 2♦ if possible.

HCP: 15+2      ♣ K54

**Board: 22**      ♠ JT732

Partner is dealer.

Dealer: South      ♥ QJ9

East (LHO) bids 2♠ if possible.

Vul: None      ♦ K3

West (RHO) bids 2NT if possible.

HCP: 10+1      ♣ K72

**Board: 23**      ♠ JT3

Partner is dealer.

Dealer: South      ♥ 98764

East (LHO) bids 3♣ if possible.

Vul: N-S      ♦ Q765

HCP: 4+1      ♣ J

**Board: 24**      ♠ 5

RHO is dealer. You bid second.

Dealer: West      ♥ KJ9632

West (RHO) opens 1NT if possible.

Vul: N-S      ♦ JT943

East (LHO) bids 2♥ if possible.

HCP: 5+3      ♣ 9

West (RHO) Doubles 3♣ if possible.

**Board: 25**      ♠ A82

You are dealer.

Dealer: North      ♥ QJ6

West (RHO) bids 2♠ if possible.

Vul: None      ♦ A8654

HCP: 16+1      ♣ KQ

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKJ942	♠ 8			1NT	Pass
Vul: None	♥ KJ9	♥ T85	2♦	2♠	All Pass	
North HCP: 15+2	♦ 4	♦ QJ98763				
South HCP: 3+3	♣ K54	♣ 73				
Contract: 2♠ North						

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT732	♠ AK95			1NT	
Vul: None	♥ QJ9	♥ K643	Pass	2♥	2♠ <sup>1</sup>	X
North HCP: 10+1	♦ K3	♦ AQ7	2NT <sup>2</sup>	3♥	Pass	3♠
South HCP: 16	♣ K72	♣ 84	Pass	4♠	All Pass	
Contract: 4♠ North						
			1. Michaels Cuebid			
			2. to the partner's longer			

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT3	♠ KQ92			1NT	
Vul: N-S	♥ 98764	♥ AK2	Pass	2♦	3♣	X
North HCP: 4+1	♦ Q765	♦ AJ83	Pass	3♥	All Pass	
South HCP: 17	♣ J	♣ T3				
Contract: 3♥ North						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 5	♠ J987	1NT	Pass	2♥	3♣
Vul: N-S	♥ KJ9632	♥ A	X	All Pass		
North HCP: 5+3	♦ JT943	♦ 5				
South HCP: 12+3	♣ 9	♣ AQJT642				
Contract: 3♣X South						

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A82	♠ 65		1NT	Pass	2♦
Vul: None	♥ QJ6	♥ KT754	2♠	Pass	Pass	3♣
North HCP: 16+1	♦ A8654	♦ K9	Pass	3♥	Pass	3NT
South HCP: 10+1	♣ KQ	♣ AT84	Pass	4♥	All Pass	
Contract: 4♥ North						

South hands	Opps_Overcall_Stayman_or_Jacoby
<b>Board: 21</b> Dealer: East Vul: None HCP: 3+3	♠ 8      RHO is dealer. You bid second. ♥ T85      East (RHO) opens 1NT if possible. ♦ QJ98763      West (LHO) bids 2♦ if possible. ♣ 73
<b>Board: 22</b> Dealer: South Vul: None HCP: 16	♠ AK95      You are dealer. ♥ K643      East (RHO) bids 2♠ if possible. ♦ AQ7      West (LHO) bids 2NT if possible. ♣ 84
<b>Board: 23</b> Dealer: South Vul: N-S HCP: 17	♠ KQ92      You are dealer. ♥ AK2      East (RHO) bids 3♣ if possible. ♦ AJ83 ♣ T3
<b>Board: 24</b> Dealer: West Vul: N-S HCP: 12+3	♠ J987      LHO is dealer. ♥ A      West (LHO) opens 1NT if possible. ♦ 5      East (RHO) bids 2♥ if possible. ♣ AQJT642      West (LHO) Doubles 3♣ if possible.
<b>Board: 25</b> Dealer: North Vul: None HCP: 10+1	♠ 65      Partner is dealer. ♥ KT754      West (LHO) bids 2♠ if possible. ♦ K9 ♣ AT84

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKJ942	♠ 8			1NT	Pass
Vul: None	♥ KJ9	♥ T85	2♦	2♠	All Pass	
North HCP: 15+2	♦ 4	♦ QJ98763				
South HCP: 3+3	♣ K54	♣ 73				
Contract: 2♠ North						

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT732	♠ AK95			1NT	
Vul: None	♥ QJ9	♥ K643	Pass	2♥	2♠ <sup>1</sup>	X
North HCP: 10+1	♦ K3	♦ AQ7	2NT <sup>2</sup>	3♥	Pass	3♠
South HCP: 16	♣ K72	♣ 84	Pass	4♠	All Pass	
Contract: 4♠ North						
			1. Michaels Cuebid			
			2. to the partner's longer			

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT3	♠ KQ92			1NT	
Vul: N-S	♥ 98764	♥ AK2	Pass	2♦	3♣	X
North HCP: 4+1	♦ Q765	♦ AJ83	Pass	3♥	All Pass	
South HCP: 17	♣ J	♣ T3				
Contract: 3♥ North						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 5	♠ J987	1NT	Pass	2♥	3♣
Vul: N-S	♥ KJ9632	♥ A	X	All Pass		
North HCP: 5+3	♦ JT943	♦ 5				
South HCP: 12+3	♣ 9	♣ AQJT642				
Contract: 3♣X South						

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A82	♠ 65		1NT	Pass	2♦
Vul: None	♥ QJ6	♥ KT754	2♠	Pass	Pass	3♣
North HCP: 16+1	♦ A8654	♦ K9	Pass	3♥	Pass	3NT
South HCP: 10+1	♣ KQ	♣ AT84	Pass	4♥	All Pass	
Contract: 4♥ North						

**North hands****Opps\_Overcall\_Stayman\_or\_Jacoby****Board: 26**

♠ Q

RHO is dealer. You bid second.

Dealer: West

♥ T9874

West (RHO) opens 1NT if possible.

Vul: E-W

♦ AKJT6

East (LHO) bids 2♥ if possible.

HCP: 10+2

♣ T3

**Board: 27**

♠ QJT7

Partner is dealer.

Dealer: South

♥ AKT975

East (LHO) bids 3♣ if possible.

Vul: E-W

♦ T5

HCP: 10+2

♣ 5

**Board: 28**

♠ KT6542

RHO is dealer. You bid second.

Dealer: West

♥ 3

West (RHO) opens 1NT if possible.

Vul: Both

♦ T7

East (LHO) bids 2♦ if possible.

HCP: 3+2

♣ 7652

West (RHO) Doubles 3♦ if possible.

**Board: 29**

♠ KT

You are dealer.

Dealer: North

♥ KQ84

West (RHO) bids 2♠ if possible.

Vul: None

♦ KQ75

HCP: 15

♣ Q83

**Board: 30**

♠ 854

RHO is dealer. You bid second.

Dealer: West

♥ A9843

West (RHO) opens 1NT if possible.

Vul: E-W

♦ Q3

East (LHO) bids 2♦ if possible.

HCP: 6+1

♣ 876

## Both hands (Answers Page)

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♦ Q	♦ K65	1NT	Pass	2♥	3♣
Vul: E-W	♥ T9874	♥ Q	Pass	3♦	Pass	4♣
North HCP: 10+2	♦ AKJT6	♦ 82	Pass	5♣	All Pass	
South HCP: 14+3	♣ T3	♣ AKQ8762				
Contract: 5♣ North						

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJT7	♠ A98				1NT
Vul: E-W	♥ AKT975	♥ Q4	Pass	2♦	3♣	Pass
North HCP: 10+2	♦ T5	♦ AK974	Pass	4♥	All Pass	
South HCP: 16+1	♣ 5	♣ K96				
Contract: 4♥ North						

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KT6542	♠ 9	1NT	Pass	2♦	3♦
Vul: Both	♥ 3	♥ A84	X	All Pass		
North HCP: 3+2	♦ T7	♦ KQJ983				
South HCP: 16+2	♣ 7652	♣ AQ8				
Contract: 3♦X South						

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT	♠ 543		1NT	Pass	2♦
Vul: None	♥ KQ84	♥ AT732	2♠	3♥	Pass	4♥
North HCP: 15	♦ KQ75	♦ A	All Pass			
South HCP: 12+1	♣ Q83	♣ A642				
Contract: 4♥ South						

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 854	♠ Q93	1NT	Pass	2♦	3♦
Vul: E-W	♥ A9843	♥ 2		All Pass		
North HCP: 6+1	♦ Q3	♦ AKJT74				
South HCP: 13+2	♣ 876	♣ K42				
Contract: 3♦ South						

South hands	Opps_Overcall_Stayman_or_Jacoby
<b>Board: 26</b> Dealer: West Vul: E-W HCP: 14+3	♠ K65      LHO is dealer. ♥ Q      West (LHO) opens 1NT if possible. ♦ 82      East (RHO) bids 2♥ if possible. ♣ AKQ8762
<b>Board: 27</b> Dealer: South Vul: E-W HCP: 16+1	♠ A98      You are dealer. ♥ Q4      East (RHO) bids 3♣ if possible. ♦ AK974 ♣ K96
<b>Board: 28</b> Dealer: West Vul: Both HCP: 16+2	♠ 9      LHO is dealer. ♥ A84      West (LHO) opens 1NT if possible. ♦ KQJ983      East (RHO) bids 2♦ if possible. ♣ AQ8      West (LHO) Doubles 3♦ if possible.
<b>Board: 29</b> Dealer: North Vul: None HCP: 12+1	♠ 543      Partner is dealer. ♥ AT732      West (LHO) bids 2♠ if possible. ♦ A ♣ A642
<b>Board: 30</b> Dealer: West Vul: E-W HCP: 13+2	♠ Q93      LHO is dealer. ♥ 2      West (LHO) opens 1NT if possible. ♦ AKJT74      East (RHO) bids 2♦ if possible. ♣ K42

## Both hands (Answers Page)

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♦ Q	♦ K65	1NT	Pass	2♥	3♣
Vul: E-W	♥ T9874	♥ Q	Pass	3♦	Pass	4♣
North HCP: 10+2	♦ AKJT6	♦ 82	Pass	5♣	All Pass	
South HCP: 14+3	♣ T3	♣ AKQ8762				
Contract: 5♣ North						

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJT7	♠ A98				1NT
Vul: E-W	♥ AKT975	♥ Q4	Pass	2♦	3♣	Pass
North HCP: 10+2	♦ T5	♦ AK974	Pass	4♥	All Pass	
South HCP: 16+1	♣ 5	♣ K96				
Contract: 4♥ North						

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KT6542	♠ 9	1NT	Pass	2♦	3♦
Vul: Both	♥ 3	♥ A84	X	All Pass		
North HCP: 3+2	♦ T7	♦ KQJ983				
South HCP: 16+2	♣ 7652	♣ AQ8				
Contract: 3♦X South						

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT	♠ 543		1NT	Pass	2♦
Vul: None	♥ KQ84	♥ AT732	2♠	3♥	Pass	4♥
North HCP: 15	♦ KQ75	♦ A	All Pass			
South HCP: 12+1	♣ Q83	♣ A642				
Contract: 4♥ South						

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 854	♠ Q93	1NT	Pass	2♦	3♦
Vul: E-W	♥ A9843	♥ 2		All Pass		
North HCP: 6+1	♦ Q3	♦ AKJT74				
South HCP: 13+2	♣ 876	♣ K42				
Contract: 3♦ South						

**North hands****Opps\_Overcall\_Stayman\_or\_Jacoby**

<b>Board: 31</b>	♠ QJ43	Partner is dealer.
Dealer: South	♥ QJT92	East (LHO) bids 3♣ if possible.
Vul: None	♦ 542	
HCP: 6+1	♣ 6	
<b>Board: 32</b>	♠ QJ832	Partner is dealer.
Dealer: South	♥ A32	East (LHO) bids 3♣ if possible.
Vul: E-W	♦ T862	
HCP: 7+1	♣ 5	
<b>Board: 33</b>	♠ KJ653	Partner is dealer.
Dealer: South	♥ 95	East (LHO) bids 3♥ if possible.
Vul: None	♦ 973	
HCP: 4+1	♣ 932	
<b>Board: 34</b>	♠ Q85	RHO is dealer. You bid second.
Dealer: West	♥ JT9432	West (RHO) opens 1NT if possible.
Vul: E-W	♦ T7	East (LHO) bids 2♥ if possible.
HCP: 3+2	♣ 92	
<b>Board: 35</b>	♠ A2	You are dealer.
Dealer: North	♥ AT96	West (RHO) bids 2♠ if possible.
Vul: None	♦ QJ72	West (RHO) Doubles 3♠ if possible.
HCP: 16	♣ AJ4	East (LHO) bids 4♠ if possible.

## Both hands (Answers Page)

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ43	♠ AK5				1NT
Vul: None	♥ QJT92	♥ K74	Pass	2♦	3♣	X
North HCP: 6+1	♦ 542	♦ AK976	Pass	3♥	All Pass	
South HCP: 17+1	♣ 6	♣ T5				
Contract: 3♥ North						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ832	♠ AK7				1NT
Vul: E-W	♥ A32	♥ QJ54	Pass	2♥	3♣	Pass
North HCP: 7+1	♦ T862	♦ KQ4	Pass	3♦	Pass	3♠
South HCP: 15	♣ 5	♣ 842	All Pass			
Contract: 3♠ South						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ653	♠ A97				1NT
Vul: None	♥ 95	♥ AT84	Pass	2♥	3♥	X
North HCP: 4+1	♦ 973	♦ 52	Pass	3♠	All Pass	
South HCP: 16	♣ 932	♣ AKJ5				
Contract: 3♠ North						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q85	♠ 43	1NT	Pass	2♥	3♦
Vul: E-W	♥ JT9432	♥ -			All Pass	
North HCP: 3+2	♦ T7	♦ AKQ6432				
South HCP: 18+3	♣ 92	♣ AKQT				
Contract: 3♦ South						

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A2	♠ T		1NT	Pass	2♦
Vul: None	♥ AT96	♥ Q8543	2♠	X	Pass	3♠
North HCP: 16	♦ QJ72	♦ KT93	X	4♥	4♠	5♥
South HCP: 10+1	♣ AJ4	♣ KQ7	All Pass			
Contract: 5♥ South						

South hands	Opps_Overcall_Stayman_or_Jacoby
<b>Board: 31</b> Dealer: South Vul: None HCP: 17+1	♠ AK5      You are dealer. ♥ K74      East (RHO) bids 3♣ if possible. ♦ AK976 ♣ T5
<b>Board: 32</b> Dealer: South Vul: E-W HCP: 15	♠ AK7      You are dealer. ♥ QJ54      East (RHO) bids 3♣ if possible. ♦ KQ4 ♣ 842
<b>Board: 33</b> Dealer: South Vul: None HCP: 16	♠ A97      You are dealer. ♥ AT84      East (RHO) bids 3♥ if possible. ♦ 52 ♣ AKJ5
<b>Board: 34</b> Dealer: West Vul: E-W HCP: 18+3	♠ 43      LHO is dealer. ♥ -      West (LHO) opens 1NT if possible. ♦ AKQ6432      East (RHO) bids 2♥ if possible. ♣ AKQT
<b>Board: 35</b> Dealer: North Vul: None HCP: 10+1	♠ T      Partner is dealer. ♥ Q8543      West (LHO) bids 2♠ if possible. ♦ KT93      West (LHO) Doubles 3♠ if possible. ♣ KQ7      East (RHO) bids 4♠ if possible.

## Both hands (Answers Page)

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ43	♠ AK5				1NT
Vul: None	♥ QJT92	♥ K74	Pass	2♦	3♣	X
North HCP: 6+1	♦ 542	♦ AK976	Pass	3♥	All Pass	
South HCP: 17+1	♣ 6	♣ T5				
Contract: 3♥ North						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ832	♠ AK7				1NT
Vul: E-W	♥ A32	♥ QJ54	Pass	2♥	3♣	Pass
North HCP: 7+1	♦ T862	♦ KQ4	Pass	3♦	Pass	3♠
South HCP: 15	♣ 5	♣ 842	All Pass			
Contract: 3♠ South						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ653	♠ A97				1NT
Vul: None	♥ 95	♥ AT84	Pass	2♥	3♥	X
North HCP: 4+1	♦ 973	♦ 52	Pass	3♠	All Pass	
South HCP: 16	♣ 932	♣ AKJ5				
Contract: 3♠ North						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q85	♠ 43	1NT	Pass	2♥	3♦
Vul: E-W	♥ JT9432	♥ -			All Pass	
North HCP: 3+2	♦ T7	♦ AKQ6432				
South HCP: 18+3	♣ 92	♣ AKQT				
Contract: 3♦ South						

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A2	♠ T		1NT	Pass	2♦
Vul: None	♥ AT96	♥ Q8543	2♠	X	Pass	3♠
North HCP: 16	♦ QJ72	♦ KT93	X	4♥	4♠	5♥
South HCP: 10+1	♣ AJ4	♣ KQ7	All Pass			
Contract: 5♥ South						

**North hands****Opps\_Overcall\_Stayman\_or\_Jacoby****Board: 36**

♠ AKQJ3

You are dealer.

Dealer: North

♥ J75

West (RHO) bids 3♣ if possible.

Vul: None

♦ AJ

HCP: 16+1

♣ 985

**Board: 37**

♠ AKJ9764

LHO is dealer.

Dealer: East

♥ 64

East (LHO) opens 1NT if possible.

Vul: E-W

♦ T

West (RHO) bids 2♦ if possible.

HCP: 11+3

♣ K85

**Board: 38**

♠ QJ8

You are dealer.

Dealer: North

♥ K9

West (RHO) bids 3♦ if possible.

Vul: N-S

♦ AT854

HCP: 17+1

♣ AK8

**Board: 39**

♠ 92

Partner is dealer.

Dealer: South

♥ AT8764

East (LHO) bids 3♦ if possible.

Vul: N-S

♦ 92

HCP: 4+2

♣ T92

**Board: 40**

♠ A765

RHO is dealer. You bid second.

Dealer: West

♥ T954

West (RHO) opens 1NT if possible.

Vul: None

♦ AJT5

East (LHO) bids 2♥ if possible.

HCP: 9

♣ 9

## Both hands (Answers Page)

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJ3	♠ 74		1NT	Pass	2♦
Vul: None	♥ J75	♥ KQ9832	3♣	X	Pass	4♥
North HCP: 16+1	♦ AJ	♦ 9762		All Pass		
South HCP: 5+2	♣ 985	♣ 7				
Contract: 4♥ South						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKJ9764	♠ T5		1NT	Pass	
Vul: E-W	♥ 64	♥ KQ32	2♦	3♠	All Pass	
North HCP: 11+3	♦ T	♦ Q74				
South HCP: 10	♣ K85	♣ QJT9				
Contract: 3♠ North						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ8	♠ AT753		1NT	Pass	2♥
Vul: N-S	♥ K9	♥ 87642	3♦	X	Pass	3♠
North HCP: 17+1	♦ AT854	♦ -		All Pass		
South HCP: 5+2	♣ AK8	♣ J75				
Contract: 3♠ South						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 92	♠ KJ865			1NT	
Vul: N-S	♥ AT8764	♥ J2	Pass	2♦	3♦	Pass
North HCP: 4+2	♦ 92	♦ KT6	Pass	3♥	All Pass	
South HCP: 15+1	♣ T92	♣ AK7				
Contract: 3♥ North						

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A765	♠ J3	1NT	Pass	2♥	3♣
Vul: None	♥ T954	♥ QJ8		All Pass		
North HCP: 9	♦ AJT5	♦ K8				
South HCP: 14+2	♣ 9	♣ AQJ876				
Contract: 3♣ South						

South hands	Opps_Overcall_Stayman_or_Jacoby
<b>Board: 36</b> Dealer: North Vul: None HCP: 5+2	♠ 74      Partner is dealer. ♥ KQ9832    West (LHO) bids 3♣ if possible. ♦ 9762 ♣ 7
<b>Board: 37</b> Dealer: East Vul: E-W HCP: 10	♠ T5      RHO is dealer. You bid second. ♥ KQ32    East (RHO) opens 1NT if possible. ♦ Q74     West (LHO) bids 2♦ if possible. ♣ QJT9
<b>Board: 38</b> Dealer: North Vul: N-S HCP: 5+2	♠ AT753    Partner is dealer. ♥ 87642   West (LHO) bids 3♦ if possible. ♦ - ♣ J75
<b>Board: 39</b> Dealer: South Vul: N-S HCP: 15+1	♠ KJ865    You are dealer. ♥ J2      East (RHO) bids 3♦ if possible. ♦ KT6 ♣ AK7
<b>Board: 40</b> Dealer: West Vul: None HCP: 14+2	♠ J3      LHO is dealer. ♥ QJ8    West (LHO) opens 1NT if possible. ♦ K8     East (RHO) bids 2♥ if possible. ♣ AQJ876

## Both hands (Answers Page)

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJ3	♠ 74		1NT	Pass	2♦
Vul: None	♥ J75	♥ KQ9832	3♣	X	Pass	4♥
North HCP: 16+1	♦ AJ	♦ 9762		All Pass		
South HCP: 5+2	♣ 985	♣ 7				
Contract: 4♥ South						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKJ9764	♠ T5		1NT	Pass	
Vul: E-W	♥ 64	♥ KQ32	2♦	3♠	All Pass	
North HCP: 11+3	♦ T	♦ Q74				
South HCP: 10	♣ K85	♣ QJT9				
Contract: 3♠ North						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ8	♠ AT753		1NT	Pass	2♥
Vul: N-S	♥ K9	♥ 87642	3♦	X	Pass	3♠
North HCP: 17+1	♦ AT854	♦ -		All Pass		
South HCP: 5+2	♣ AK8	♣ J75				
Contract: 3♠ South						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 92	♠ KJ865			1NT	
Vul: N-S	♥ AT8764	♥ J2	Pass	2♦	3♦	Pass
North HCP: 4+2	♦ 92	♦ KT6	Pass	3♥	All Pass	
South HCP: 15+1	♣ T92	♣ AK7				
Contract: 3♥ North						

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A765	♠ J3	1NT	Pass	2♥	3♣
Vul: None	♥ T954	♥ QJ8		All Pass		
North HCP: 9	♦ AJT5	♦ K8				
South HCP: 14+2	♣ 9	♣ AQJ876				
Contract: 3♣ South						

**North hands****Opps\_Overcall\_Stayman\_or\_Jacoby**

<b>Board: 41</b>	♠ 8643	Partner is dealer.
Dealer: South	♥ KQT975	East (LHO) bids 3♣ if possible.
Vul: E-W	♦ 94	
HCP: 5+2	♣ 2	
<b>Board: 42</b>	♠ KJ75	You are dealer.
Dealer: North	♥ AK8	West (RHO) bids 3♦ if possible.
Vul: N-S	♦ Q76	
HCP: 17	♣ A95	
<b>Board: 43</b>	♠ AQ8	You are dealer.
Dealer: North	♥ KQJ8	West (RHO) bids 2♥ if possible.
Vul: None	♦ K942	East (LHO) bids 2♠ if possible.
HCP: 15	♣ T4	West (RHO) bids 4♣ if possible.
<b>Board: 44</b>	♠ K5	RHO is dealer. You bid second.
Dealer: West	♥ Q3	West (RHO) opens 1NT if possible.
Vul: E-W	♦ 954	East (LHO) bids 2♥ if possible.
HCP: 9+2	♣ KJT876	
<b>Board: 45</b>	♠ K65	Partner is dealer.
Dealer: South	♥ J97642	East (LHO) bids 3♣ if possible.
Vul: Both	♦ J8	
HCP: 5+2	♣ 54	

## Both hands (Answers Page)

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 8643	♠ AKT5				1NT
Vul: E-W	♥ KQT975	♥ A86	Pass	2♦	3♣	Pass
North HCP: 5+2	♦ 94	♦ A863	Pass	3♥	All Pass	
South HCP: 15	♣ 2	♣ T8				
Contract: 3♥ North						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ75	♠ T4		1NT	Pass	2♦
Vul: N-S	♥ AK8	♥ 76542	3♦	X	Pass	3♥
North HCP: 17	♦ Q76	♦ T98	All Pass			
South HCP: 1+1	♣ A95	♣ J72				
Contract: 3♥ South						

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ8	♠ T4		1NT	Pass	2♦
Vul: None	♥ KQJ8	♥ AT973	2♥ <sup>1</sup>	Pass	2♠	3♦
North HCP: 15	♦ K942	♦ AQ75	4♣	4♥	All Pass	
South HCP: 10+1	♣ T4	♣ 62				1. Michaels Cuebid
Contract: 4♥ North						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K5	♠ JT	1NT	Pass	2♥	3♦
Vul: E-W	♥ Q3	♥ AT9	All Pass			
North HCP: 9+2	♦ 954	♦ AKQ762				
South HCP: 16+2	♣ KJT876	♣ Q3				
Contract: 3♦ South						

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K65	♠ QJT				1NT
Vul: Both	♥ J97642	♥ AKT	Pass	2♦	3♣	Pass
North HCP: 5+2	♦ J8	♦ Q92	Pass	3♥	All Pass	
South HCP: 15	♣ 54	♣ KT98				
Contract: 3♥ North						

South hands	Opps_Overcall_Stayman_or_Jacoby
<b>Board: 41</b> Dealer: South Vul: E-W HCP: 15	♠ AKT5 ♥ A86 ♦ A863 ♣ T8
<b>Board: 42</b> Dealer: North Vul: N-S HCP: 1+1	♠ T4 ♥ 76542 ♦ T98 ♣ J72
<b>Board: 43</b> Dealer: North Vul: None HCP: 10+1	♠ T4 ♥ AT973 ♦ AQ75 ♣ 62
<b>Board: 44</b> Dealer: West Vul: E-W HCP: 16+2	♠ JT ♥ AT9 ♦ AKQ762 ♣ Q3
<b>Board: 45</b> Dealer: South Vul: Both HCP: 15	♠ QJT ♥ AKT ♦ Q92 ♣ KT98

## Both hands (Answers Page)

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 8643	♠ AKT5				1NT
Vul: E-W	♥ KQT975	♥ A86	Pass	2♦	3♣	Pass
North HCP: 5+2	♦ 94	♦ A863	Pass	3♥	All Pass	
South HCP: 15	♣ 2	♣ T8				
Contract: 3♥ North						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ75	♠ T4		1NT	Pass	2♦
Vul: N-S	♥ AK8	♥ 76542	3♦	X	Pass	3♥
North HCP: 17	♦ Q76	♦ T98	All Pass			
South HCP: 1+1	♣ A95	♣ J72				
Contract: 3♥ South						

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ8	♠ T4		1NT	Pass	2♦
Vul: None	♥ KQJ8	♥ AT973	2♥ <sup>1</sup>	Pass	2♠	3♦
North HCP: 15	♦ K942	♦ AQ75	4♣	4♥	All Pass	
South HCP: 10+1	♣ T4	♣ 62				1. Michaels Cuebid
Contract: 4♥ North						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K5	♠ JT	1NT	Pass	2♥	3♦
Vul: E-W	♥ Q3	♥ AT9	All Pass			
North HCP: 9+2	♦ 954	♦ AKQ762				
South HCP: 16+2	♣ KJT876	♣ Q3				
Contract: 3♦ South						

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K65	♠ QJT				1NT
Vul: Both	♥ J97642	♥ AKT	Pass	2♦	3♣	Pass
North HCP: 5+2	♦ J8	♦ Q92	Pass	3♥	All Pass	
South HCP: 15	♣ 54	♣ KT98				
Contract: 3♥ North						

**North hands****Opps\_Overcall\_Stayman\_or\_Jacoby**

<b>Board: 46</b>	♠ T5432	RHO is dealer. You bid second.
Dealer: West	♥ 542	West (RHO) opens 1NT if possible.
Vul: E-W	♦ 6	East (LHO) bids 2♥ if possible.
HCP: 2+1	♣ Q543	West (RHO) Doubles 5♦ if possible.

<b>Board: 47</b>	♠ 92	You are dealer.
Dealer: North	♥ AKT	West (RHO) bids 2♠ if possible.
Vul: E-W	♦ J987	
HCP: 15	♣ AKT9	

<b>Board: 48</b>	♠ KT53	RHO is dealer. You bid second.
Dealer: West	♥ 542	West (RHO) opens 1NT if possible.
Vul: N-S	♦ Q4	East (LHO) bids 2♦ if possible.
HCP: 5	♣ 9764	West (RHO) Doubles 3♦ if possible.
		East (LHO) bids 3♥ if possible.
		West (RHO) Doubles 4♦ if possible.

<b>Board: 49</b>	♠ Q	LHO is dealer.
Dealer: East	♥ K2	East (LHO) opens 1NT if possible.
Vul: None	♦ AKJ963	West (RHO) bids 2♦ if possible.
HCP: 17+2	♣ A873	East (LHO) Doubles 3♦ if possible.

## Both hands (Answers Page)

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T5432	♠ -	1NT	Pass	2♥	5♦
Vul: E-W	♥ 542	♥ K763	X	All Pass		
North HCP: 2+1	♦ 6	♦ AKQT87432				
South HCP: 12+5	♣ Q543	♣ -				
Contract: 5♦ X South						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 92	♠ J4	1NT	Pass	2♦	
Vul: E-W	♥ AKT	♥ Q6543	2♠	Pass	Pass	3♦
North HCP: 15	♦ J987	♦ AKT6	Pass	3♥	All Pass	
South HCP: 10+1	♣ AKT9	♣ 64				
Contract: 3♥ North						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KT53	♠ Q4	1NT	Pass	2♦	3♦
Vul: N-S	♥ 542	♥ 7	X	Pass	3♥	4♦
North HCP: 5	♦ Q4	♦ AKJ9652	X	All Pass		
South HCP: 13+3	♣ 9764	♣ QJ3				
Contract: 4♦ X South						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q	♠ T7632		1NT	Pass	
Vul: None	♥ K2	♥ J8	2♦	3♦	X	All Pass
North HCP: 17+2	♦ AKJ963	♦ 754				
South HCP: 1+1	♣ A873	♣ T64				
Contract: 3♦ X North						

South hands	Opps_Overcall_Stayman_or_Jacoby
<b>Board: 46</b>	<b>♠ -</b> LHO is dealer.
Dealer: West	<b>♥ K763</b> West (LHO) opens 1NT if possible.
Vul: E-W	<b>♦ AKQT87432</b> East (RHO) bids 2♥ if possible.
HCP: 12+5	<b>♣ -</b> West (LHO) Doubles 5♦ if possible.
<b>Board: 47</b>	<b>♠ J4</b> Partner is dealer.
Dealer: North	<b>♥ Q6543</b> West (LHO) bids 2♠ if possible.
Vul: E-W	<b>♦ AKT6</b>
HCP: 10+1	<b>♣ 64</b>
<b>Board: 48</b>	<b>♠ Q4</b> LHO is dealer.
Dealer: West	<b>♥ 7</b> West (LHO) opens 1NT if possible.
Vul: N-S	<b>♦ AKJ9652</b> East (RHO) bids 2♦ if possible.
HCP: 13+3	<b>♣ QJ3</b> West (LHO) Doubles 3♦ if possible. East (RHO) bids 3♥ if possible. West (LHO) Doubles 4♦ if possible.
<b>Board: 49</b>	<b>♠ T7632</b> RHO is dealer. You bid second.
Dealer: East	<b>♥ J8</b> East (RHO) opens 1NT if possible.
Vul: None	<b>♦ 754</b> West (LHO) bids 2♦ if possible.
HCP: 1+1	<b>♣ T64</b> East (RHO) Doubles 3♦ if possible.

## Both hands (Answers Page)

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T5432	♠ -	1NT	Pass	2♥	5♦
Vul: E-W	♥ 542	♥ K763	X	All Pass		
North HCP: 2+1	♦ 6	♦ AKQT87432				
South HCP: 12+5	♣ Q543	♣ -				
Contract: 5♦ X South						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 92	♠ J4	1NT	Pass	2♦	
Vul: E-W	♥ AKT	♥ Q6543	2♠	Pass	Pass	3♦
North HCP: 15	♦ J987	♦ AKT6	Pass	3♥	All Pass	
South HCP: 10+1	♣ AKT9	♣ 64				
Contract: 3♥ North						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KT53	♠ Q4	1NT	Pass	2♦	3♦
Vul: N-S	♥ 542	♥ 7	X	Pass	3♥	4♦
North HCP: 5	♦ Q4	♦ AKJ9652	X	All Pass		
South HCP: 13+3	♣ 9764	♣ QJ3				
Contract: 4♦ X South						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q	♠ T7632		1NT	Pass	
Vul: None	♥ K2	♥ J8	2♦	3♦	X	All Pass
North HCP: 17+2	♦ AKJ963	♦ 754				
South HCP: 1+1	♣ A873	♣ T64				
Contract: 3♦ X North						

**North hands****Opps\_Overcall\_Stayman\_or\_Jacoby****Board: 50**

♠ T4

RHO is dealer. You bid second.

Dealer: West

♥ T95

West (RHO) opens 1NT if possible.

Vul: E-W

♦ AK962

East (LHO) bids 2♦ if possible.

HCP: 9+1

♣ Q95

West (RHO) Doubles 2♠ if possible.

East (LHO) bids 3♣ if possible.

West (RHO) bids 4♥ if possible.

## Both hands (Answers Page)

**Board: 50**

Dealer: West

Vul: E-W

North HCP: 9+1

South HCP: 13+3

Contract: 4♠ North

**North:**

♠ T4

♥ T95

♦ AK962

♣ Q95

**South:**

♠ KQJ8765

♥ 4

♦ 54

♣ AK4

**W**

**N**

**E**

**S**

1NT

X

4♥

4♠

Pass

Pass

All Pass

2♦

3♣

3♠

**South hands****Opps\_Overcall\_Stayman\_or\_Jacoby**

<b>Board: 50</b>	♠ KQJ8765	LHO is dealer.
Dealer: West	♥ 4	West (LHO) opens 1NT if possible.
Vul: E-W	♦ 54	East (RHO) bids 2♦ if possible.
HCP: 13+3	♣ AK4	West (LHO) Doubles 2♠ if possible. East (RHO) bids 3♣ if possible. West (LHO) bids 4♥ if possible.

## Both hands (Answers Page)

**Board: 50**

Dealer: West

Vul: E-W

North HCP: 9+1

South HCP: 13+3

Contract: 4♠ North

**North:**

♠ T4

♥ T95

♦ AK962

♣ Q95

**South:**

♠ KQJ8765

♥ 4

♦ 54

♣ AK4

**W**

**N**

**E**

**S**

1NT

X

4♥

4♠

Pass

Pass

All Pass

2♦

3♣

3♠