

North hands

We_Overcall_NT_then_Smolen

Board: 1 ♠ 97632 LHO is dealer.
 Dealer: East ♥ Q654 East (LHO) opens 1 ♦ if possible.
 Vul: Both ♦ 6
 HCP: 9+1 ♣ AK3

Board: 2 ♠ AK4 RHO is dealer. You bid second.
 Dealer: West ♥ KQ6 West (RHO) opens 1 ♣ if possible.
 Vul: N-S ♦ T94
 HCP: 16 ♣ KJ32

Board: 3 ♠ AJ752 LHO is dealer.
 Dealer: East ♥ AJ73 East (LHO) opens 1 ♦ if possible.
 Vul: E-W ♦ 7
 HCP: 12+1 ♣ Q85

Board: 4 ♠ K76 RHO is dealer. You bid second.
 Dealer: West ♥ AQ West (RHO) opens 1 ♦ if possible.
 Vul: Both ♦ K92
 HCP: 15+1 ♣ KT632

Board: 5 ♠ QJ65 LHO is dealer.
 Dealer: East ♥ AQ963 East (LHO) opens 1 ♦ if possible.
 Vul: Both ♦ 3
 HCP: 12+1 ♣ K98

Both hands (Answers Page)

Board: 1

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ 97632

♥ Q654

♦ 6

♣ AK3

South:

♠ KJ5

♥ KT

♦ AQ53

♣ Q975

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

Board: 2

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 10+1

Contract: 4 ♥ North

North:

♠ AK4

♥ KQ6

♦ T94

♣ KJ32

South:

♠ 7632

♥ A7432

♦ Q

♣ A65

W	N	E	S
1 ♣	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♥
Pass	4 ♥	All Pass	

1. Stayman

Board: 3

Dealer: East

Vul: E-W

North HCP: 12+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ AJ752

♥ AJ73

♦ 7

♣ Q85

South:

♠ Q63

♥ KQ

♦ K953

♣ AJ96

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

Board: 4

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ K76

♥ AQ

♦ K92

♣ KT632

South:

♠ AT952

♥ KJ73

♦ QT5

♣ 4

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♠
Pass	4 ♠	All Pass	

1. Stayman

Board: 5

Dealer: East

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ QJ65

♥ AQ963

♦ 3

♣ K98

South:

♠ A94

♥ K75

♦ KJ2

♣ A754

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♥	Pass	4 ♥
All Pass			

1. Stayman

South hands

We_Overcall_NT_then_Smolen

Board: 1 ♠ KJ5 RHO is dealer. You bid second.
 Dealer: East ♥ KT East (RHO) opens 1 ♦ if possible.
 Vul: Both ♦ AQ53
 HCP: 15 ♣ Q975

Board: 2 ♠ 7632 LHO is dealer.
 Dealer: West ♥ A7432 West (LHO) opens 1 ♣ if possible.
 Vul: N-S ♦ Q
 HCP: 10+1 ♣ A65

Board: 3 ♠ Q63 RHO is dealer. You bid second.
 Dealer: East ♥ KQ East (RHO) opens 1 ♦ if possible.
 Vul: E-W ♦ K953
 HCP: 15 ♣ AJ96

Board: 4 ♠ AT952 LHO is dealer.
 Dealer: West ♥ KJ73 West (LHO) opens 1 ♦ if possible.
 Vul: Both ♦ QT5
 HCP: 10+1 ♣ 4

Board: 5 ♠ A94 RHO is dealer. You bid second.
 Dealer: East ♥ K75 East (RHO) opens 1 ♦ if possible.
 Vul: Both ♦ KJ2
 HCP: 15 ♣ A754

Both hands (Answers Page)

Board: 1

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ 97632

♥ Q654

♦ 6

♣ AK3

South:

♠ KJ5

♥ KT

♦ AQ53

♣ Q975

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

Board: 2

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 10+1

Contract: 4 ♥ North

North:

♠ AK4

♥ KQ6

♦ T94

♣ KJ32

South:

♠ 7632

♥ A7432

♦ Q

♣ A65

W	N	E	S
1 ♣	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♥
Pass	4 ♥	All Pass	

1. Stayman

Board: 3

Dealer: East

Vul: E-W

North HCP: 12+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ AJ752

♥ AJ73

♦ 7

♣ Q85

South:

♠ Q63

♥ KQ

♦ K953

♣ AJ96

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

Board: 4

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ K76

♥ AQ

♦ K92

♣ KT632

South:

♠ AT952

♥ KJ73

♦ QT5

♣ 4

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♠
Pass	4 ♠	All Pass	

1. Stayman

Board: 5

Dealer: East

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ QJ65

♥ AQ963

♦ 3

♣ K98

South:

♠ A94

♥ K75

♦ KJ2

♣ A754

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♥	Pass	4 ♥
All Pass			

1. Stayman

North hands

We_Overcall_NT_then_Smolen

Board: 6

Dealer: West

Vul: None

HCP: 15

♠ Q7

♥ QT7

♦ AQ96

♣ AJT8

RHO is dealer. You bid second.

West (RHO) opens 1 ♣ if possible.

Board: 7

Dealer: West

Vul: N-S

HCP: 16

♠ QJ8

♥ JT

♦ K974

♣ AKQ8

RHO is dealer. You bid second.

West (RHO) opens 1 ♦ if possible.

Board: 8

Dealer: West

Vul: E-W

HCP: 15

♠ QT3

♥ KT4

♦ KQ5

♣ KQ32

RHO is dealer. You bid second.

West (RHO) opens 1 ♦ if possible.

Board: 9

Dealer: East

Vul: E-W

HCP: 10+1

♠ AQ962

♥ K654

♦ T76

♣ J

LHO is dealer.

East (LHO) opens 1 ♣ if possible.

Board: 10

Dealer: East

Vul: Both

HCP: 10+1

♠ AT94

♥ QJ976

♦ -

♣ KT65

LHO is dealer.

East (LHO) opens 1 ♦ if possible.

Both hands (Answers Page)

Board: 6

Dealer: West

Vul: None

North HCP: 15

South HCP: 11+1

Contract: 4♥ North

North:

♠ Q7

♥ QT7

♦ AQ96

♣ AJT8

South:

♠ J865

♥ AK984

♦ J

♣ Q76

W	N	E	S
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1♣	1NT	Pass	2♣ ¹
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Pass	2♦	Pass	3♥
------	----	------	----

Pass	4♥	All Pass	
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1. Stayman

Board: 7

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 10+1

Contract: 3NT North

North:

♠ QJ8

♥ JT

♦ K974

♣ AKQ8

South:

♠ KT52

♥ K9643

♦ A

♣ T63

W	N	E	S
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1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3♥
------	----	------	----

Pass	3NT	All Pass	
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1. Stayman

Board: 8

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 4♥ North

North:

♠ QT3

♥ KT4

♦ KQ5

♣ KQ32

South:

♠ KJ65

♥ AJ952

♦ JT43

♣ -

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

1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3♥
------	----	------	----

Pass	4♥	All Pass	
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1. Stayman

Board: 9

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 16+1

Contract: 4♠ South

North:

♠ AQ962

♥ K654

♦ T76

♣ J

South:

♠ KJ4

♥ Q3

♦ AQ985

♣ AT6

W	N	E	S
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		1♣	1NT
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Pass	2♣ ¹	Pass	2♦
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Pass	3♠	Pass	4♠
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All Pass			
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1. Stayman

Board: 10

Dealer: East

Vul: Both

North HCP: 10+1

South HCP: 15

Contract: 3NT South

North:

♠ AT94

♥ QJ976

♦ -

♣ KT65

South:

♠ Q75

♥ T8

♦ AKT2

♣ AQ94

W	N	E	S
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		1♦	1NT
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Pass	2♣ ¹	Pass	2♦
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Pass	3♥	Pass	3NT
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All Pass			
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1. Stayman

South hands

We_Overcall_NT_then_Smolen

Board: 6 ♠ J865 LHO is dealer.
 Dealer: West ♥ AK984 West (LHO) opens 1 ♣ if possible.
 Vul: None ♦ J
 HCP: 11+1 ♣ Q76

Board: 7 ♠ KT52 LHO is dealer.
 Dealer: West ♥ K9643 West (LHO) opens 1 ♦ if possible.
 Vul: N-S ♦ A
 HCP: 10+1 ♣ T63

Board: 8 ♠ KJ65 LHO is dealer.
 Dealer: West ♥ AJ952 West (LHO) opens 1 ♦ if possible.
 Vul: E-W ♦ JT43
 HCP: 10+1 ♣ -

Board: 9 ♠ KJ4 RHO is dealer. You bid second.
 Dealer: East ♥ Q3 East (RHO) opens 1 ♣ if possible.
 Vul: E-W ♦ AQ985
 HCP: 16+1 ♣ AT6

Board: 10 ♠ Q75 RHO is dealer. You bid second.
 Dealer: East ♥ T8 East (RHO) opens 1 ♦ if possible.
 Vul: Both ♦ AKT2
 HCP: 15 ♣ AQ94

Both hands (Answers Page)

Board: 6

Dealer: West

Vul: None

North HCP: 15

South HCP: 11+1

Contract: 4♥ North

North:

♠ Q7

♥ QT7

♦ AQ96

♣ AJT8

South:

♠ J865

♥ AK984

♦ J

♣ Q76

W	N	E	S
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1♣	1NT	Pass	2♣ ¹
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Pass	2♦	Pass	3♥
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Pass	4♥	All Pass	
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1. Stayman

Board: 7

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 10+1

Contract: 3NT North

North:

♠ QJ8

♥ JT

♦ K974

♣ AKQ8

South:

♠ KT52

♥ K9643

♦ A

♣ T63

W	N	E	S
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1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3♥
------	----	------	----

Pass	3NT	All Pass	
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1. Stayman

Board: 8

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 4♥ North

North:

♠ QT3

♥ KT4

♦ KQ5

♣ KQ32

South:

♠ KJ65

♥ AJ952

♦ JT43

♣ -

W	N	E	S
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1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3♥
------	----	------	----

Pass	4♥	All Pass	
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1. Stayman

Board: 9

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 16+1

Contract: 4♠ South

North:

♠ AQ962

♥ K654

♦ T76

♣ J

South:

♠ KJ4

♥ Q3

♦ AQ985

♣ AT6

W	N	E	S
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		1♣	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	3♠	Pass	4♠
------	----	------	----

All Pass			
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1. Stayman

Board: 10

Dealer: East

Vul: Both

North HCP: 10+1

South HCP: 15

Contract: 3NT South

North:

♠ AT94

♥ QJ976

♦ -

♣ KT65

South:

♠ Q75

♥ T8

♦ AKT2

♣ AQ94

W	N	E	S
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		1♦	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	3♥	Pass	3NT
------	----	------	-----

All Pass			
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1. Stayman

North hands

We_Overcall_NT_then_Smolen

Board: 11

♠ Q5

RHO is dealer. You bid second.

Dealer: West

♥ K75

West (RHO) opens 1♦ if possible.

Vul: N-S

♦ AJ93

HCP: 15

♣ KQ98

Board: 12

♠ T7543

LHO is dealer.

Dealer: East

♥ KQ32

East (LHO) opens 1♦ if possible.

Vul: N-S

♦ 3

HCP: 9+1

♣ A93

Board: 13

♠ 97

RHO is dealer. You bid second.

Dealer: West

♥ KQT

West (RHO) opens 1♦ if possible.

Vul: None

♦ QJ53

HCP: 15

♣ AK73

Board: 14

♠ KQ632

LHO is dealer.

Dealer: East

♥ A876

East (LHO) opens 1♣ if possible.

Vul: N-S

♦ 2

HCP: 9+1

♣ 732

Board: 15

♠ K87

RHO is dealer. You bid second.

Dealer: West

♥ Q9

West (RHO) opens 1♦ if possible.

Vul: N-S

♦ AQJ3

HCP: 15

♣ K732

Both hands (Answers Page)

Board: 11

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

Board: 12

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

Board: 13

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

Board: 14

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

Board: 15

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

South hands

We_Overcall_NT_then_Smolen

Board: 11 ♠ AK972 LHO is dealer.
 Dealer: West ♥ J963 West (LHO) opens 1 ♦ if possible.
 Vul: N-S ♦ T76
 HCP: 9+1 ♣ J

Board: 12 ♠ A8 RHO is dealer. You bid second.
 Dealer: East ♥ AJT East (RHO) opens 1 ♦ if possible.
 Vul: N-S ♦ KQJ8
 HCP: 15 ♣ T754

Board: 13 ♠ QJ842 LHO is dealer.
 Dealer: West ♥ A986 West (LHO) opens 1 ♦ if possible.
 Vul: None ♦ K
 HCP: 10+1 ♣ 842

Board: 14 ♠ 94 RHO is dealer. You bid second.
 Dealer: East ♥ K95 East (RHO) opens 1 ♣ if possible.
 Vul: N-S ♦ KQT87
 HCP: 15+1 ♣ AK9

Board: 15 ♠ AQT9 LHO is dealer.
 Dealer: West ♥ A6543 West (LHO) opens 1 ♦ if possible.
 Vul: N-S ♦ 965
 HCP: 12+1 ♣ Q

Both hands (Answers Page)

Board: 11

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

Board: 12

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

Board: 13

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

Board: 14

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

Board: 15

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

North hands

We_Overcall_NT_then_Smolen

Board: 16

♠ AK8

RHO is dealer. You bid second.

Dealer: West

♥ 54

West (RHO) opens 1♦ if possible.

Vul: E-W

♦ KJ73

HCP: 15

♣ AT93

Board: 17

♠ KJ642

LHO is dealer.

Dealer: East

♥ AT63

East (LHO) opens 1♦ if possible.

Vul: Both

♦ -

HCP: 11+1

♣ K863

Board: 18

♠ A63

RHO is dealer. You bid second.

Dealer: West

♥ J84

West (RHO) opens 1♦ if possible.

Vul: None

♦ KT5

HCP: 15

♣ AK83

Board: 19

♠ AK865

LHO is dealer.

Dealer: East

♥ J543

East (LHO) opens 1♦ if possible.

Vul: None

♦ 7

HCP: 10+1

♣ Q54

Board: 20

♠ 953

RHO is dealer. You bid second.

Dealer: West

♥ KQ3

West (RHO) opens 1♣ if possible.

Vul: Both

♦ K74

HCP: 16

♣ AKJ6

Both hands (Answers Page)

Board: 16

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ AK8

♥ 54

♦ KJ73

♣ AT93

South:

♠ 75432

♥ AT98

♦ -

♣ KQ64

W	N	E	S
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1 ♦	1NT	Pass	2 ♣ ¹
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Pass	2 ♦	Pass	3 ♠
------	-----	------	-----

Pass	4 ♠	All Pass	
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1. Stayman

Board: 17

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ KJ642

♥ AT63

♦ -

♣ K863

South:

♠ A87

♥ J4

♦ A863

♣ AQ42

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

		1 ♦	1NT
--	--	-----	-----

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

Pass	3 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

1. Stayman

Board: 18

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ A63

♥ J84

♦ KT5

♣ AK83

South:

♠ KQJ52

♥ QT76

♦ -

♣ JT72

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

1 ♦	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

Pass	2 ♦	Pass	3 ♠
------	-----	------	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman

Board: 19

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ AK865

♥ J543

♦ 7

♣ Q54

South:

♠ J94

♥ Q82

♦ KQ6

♣ AKT9

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

		1 ♦	1NT
--	--	-----	-----

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

Pass	3 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

1. Stayman

Board: 20

Dealer: West

Vul: Both

North HCP: 16

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ 953

♥ KQ3

♦ K74

♣ AKJ6

South:

♠ KQT76

♥ 9754

♦ A92

♣ 5

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

1 ♣	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

Pass	2 ♦	Pass	3 ♠
------	-----	------	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman

South hands

We_Overcall_NT_then_Smolen

Board: 16 ♠ 75432 LHO is dealer.
 Dealer: West ♥ AT98 West (LHO) opens 1 ♦ if possible.
 Vul: E-W ♦ -
 HCP: 9+1 ♣ KQ64

Board: 17 ♠ A87 RHO is dealer. You bid second.
 Dealer: East ♥ J4 East (RHO) opens 1 ♦ if possible.
 Vul: Both ♦ A863
 HCP: 15 ♣ AQ42

Board: 18 ♠ KQJ52 LHO is dealer.
 Dealer: West ♥ QT76 West (LHO) opens 1 ♦ if possible.
 Vul: None ♦ -
 HCP: 9+1 ♣ JT72

Board: 19 ♠ J94 RHO is dealer. You bid second.
 Dealer: East ♥ Q82 East (RHO) opens 1 ♦ if possible.
 Vul: None ♦ KQ6
 HCP: 15 ♣ AKT9

Board: 20 ♠ KQT76 LHO is dealer.
 Dealer: West ♥ 9754 West (LHO) opens 1 ♣ if possible.
 Vul: Both ♦ A92
 HCP: 9+1 ♣ 5

Both hands (Answers Page)

Board: 16

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ AK8

♥ 54

♦ KJ73

♣ AT93

South:

♠ 75432

♥ AT98

♦ -

♣ KQ64

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

1 ♦	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

Pass	2 ♦	Pass	3 ♠
------	-----	------	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman

Board: 17

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ KJ642

♥ AT63

♦ -

♣ K863

South:

♠ A87

♥ J4

♦ A863

♣ AQ42

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

		1 ♦	1NT
--	--	-----	-----

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

Pass	3 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

1. Stayman

Board: 18

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ A63

♥ J84

♦ KT5

♣ AK83

South:

♠ KQJ52

♥ QT76

♦ -

♣ JT72

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

1 ♦	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

Pass	2 ♦	Pass	3 ♠
------	-----	------	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman

Board: 19

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ AK865

♥ J543

♦ 7

♣ Q54

South:

♠ J94

♥ Q82

♦ KQ6

♣ AKT9

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

		1 ♦	1NT
--	--	-----	-----

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

Pass	3 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

1. Stayman

Board: 20

Dealer: West

Vul: Both

North HCP: 16

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ 953

♥ KQ3

♦ K74

♣ AKJ6

South:

♠ KQT76

♥ 9754

♦ A92

♣ 5

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

1 ♣	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

Pass	2 ♦	Pass	3 ♠
------	-----	------	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman

North hands

We_Overcall_NT_then_Smolen

Board: 21 ♠ T9862 LHO is dealer.
 Dealer: East ♥ AKQ7 East (LHO) opens 1 ♦ if possible.
 Vul: None ♦ 4
 HCP: 9+1 ♣ 832

Board: 22 ♠ AJT RHO is dealer. You bid second.
 Dealer: West ♥ AQ8 West (RHO) opens 1 ♦ if possible.
 Vul: E-W ♦ KJ8
 HCP: 15 ♣ T853

Board: 23 ♠ K9652 LHO is dealer.
 Dealer: East ♥ AQ95 East (LHO) opens 1 ♣ if possible.
 Vul: None ♦ 8
 HCP: 9+1 ♣ T74

Board: 24 ♠ AKQ RHO is dealer. You bid second.
 Dealer: West ♥ KT West (RHO) opens 1 ♦ if possible.
 Vul: Both ♦ A654
 HCP: 16 ♣ 7632

Board: 25 ♠ J73 RHO is dealer. You bid second.
 Dealer: West ♥ A7 West (RHO) opens 1 ♦ if possible.
 Vul: None ♦ AT97
 HCP: 15 ♣ KQJ2

Both hands (Answers Page)

Board: 21

Dealer: East

Vul: None

North HCP: 9+1

South HCP: 16

Contract: 4 ♠ South

North:

♠ T9862

♥ AKQ7

♦ 4

♣ 832

South:

♠ AQ5

♥ 952

♦ K92

♣ AK54

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

Board: 22

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ AJT

♥ AQ8

♦ KJ8

♣ T853

South:

♠ KQ863

♥ J653

♦ 4

♣ QJ7

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♠
Pass	4 ♠	All Pass	

1. Stayman

Board: 23

Dealer: East

Vul: None

North HCP: 9+1

South HCP: 16

Contract: 4 ♠ South

North:

♠ K9652

♥ AQ95

♦ 8

♣ T74

South:

♠ AJ4

♥ J76

♦ QJ92

♣ AK6

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

Board: 24

Dealer: West

Vul: Both

North HCP: 16

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ AKQ

♥ KT

♦ A654

♣ 7632

South:

♠ T9874

♥ AQ52

♦ 9

♣ K85

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♠
Pass	4 ♠	All Pass	

1. Stayman

Board: 25

Dealer: West

Vul: None

North HCP: 15

South HCP: 13+1

Contract: 3NT North

North:

♠ J73

♥ A7

♦ AT97

♣ KQJ2

South:

♠ AK62

♥ JT852

♦ J

♣ AT6

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♥
Pass	3NT	All Pass	

1. Stayman

South hands

We_Overcall_NT_then_Smolen

Board: 21 ♠ AQ5 RHO is dealer. You bid second.
 Dealer: East ♥ 952 East (RHO) opens 1 ♦ if possible.
 Vul: None ♦ K92
 HCP: 16 ♣ AK54

Board: 22 ♠ KQ863 LHO is dealer.
 Dealer: West ♥ J653 West (LHO) opens 1 ♦ if possible.
 Vul: E-W ♦ 4
 HCP: 9+1 ♣ QJ7

Board: 23 ♠ AJ4 RHO is dealer. You bid second.
 Dealer: East ♥ J76 East (RHO) opens 1 ♣ if possible.
 Vul: None ♦ QJ92
 HCP: 16 ♣ AK6

Board: 24 ♠ T9874 LHO is dealer.
 Dealer: West ♥ AQ52 West (LHO) opens 1 ♦ if possible.
 Vul: Both ♦ 9
 HCP: 9+1 ♣ K85

Board: 25 ♠ AK62 LHO is dealer.
 Dealer: West ♥ JT852 West (LHO) opens 1 ♦ if possible.
 Vul: None ♦ J
 HCP: 13+1 ♣ AT6

Both hands (Answers Page)

Board: 21

Dealer: East

Vul: None

North HCP: 9+1

South HCP: 16

Contract: 4 ♠ South

North:

♠ T9862

♥ AKQ7

♦ 4

♣ 832

South:

♠ AQ5

♥ 952

♦ K92

♣ AK54

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

Board: 22

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ AJT

♥ AQ8

♦ KJ8

♣ T853

South:

♠ KQ863

♥ J653

♦ 4

♣ QJ7

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♠
Pass	4 ♠	All Pass	

1. Stayman

Board: 23

Dealer: East

Vul: None

North HCP: 9+1

South HCP: 16

Contract: 4 ♠ South

North:

♠ K9652

♥ AQ95

♦ 8

♣ T74

South:

♠ AJ4

♥ J76

♦ QJ92

♣ AK6

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

Board: 24

Dealer: West

Vul: Both

North HCP: 16

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ AKQ

♥ KT

♦ A654

♣ 7632

South:

♠ T9874

♥ AQ52

♦ 9

♣ K85

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♠
Pass	4 ♠	All Pass	

1. Stayman

Board: 25

Dealer: West

Vul: None

North HCP: 15

South HCP: 13+1

Contract: 3NT North

North:

♠ J73

♥ A7

♦ AT97

♣ KQJ2

South:

♠ AK62

♥ JT852

♦ J

♣ AT6

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♥
Pass	3NT	All Pass	

1. Stayman

North hands

We_Overcall_NT_then_Smolen

Board: 26

Dealer: West

Vul: E-W

HCP: 15+1

♠ Q9

♥ A87

♦ K9864

♣ AQ6

RHO is dealer. You bid second.

West (RHO) opens 1 ♣ if possible.

Board: 27

Dealer: West

Vul: None

HCP: 16

♠ K5

♥ K73

♦ QJ43

♣ AK96

RHO is dealer. You bid second.

West (RHO) opens 1 ♦ if possible.

Board: 28

Dealer: East

Vul: N-S

HCP: 9+1

♠ AQ652

♥ T943

♦ K94

♣ T

LHO is dealer.

East (LHO) opens 1 ♦ if possible.

Board: 29

Dealer: East

Vul: E-W

HCP: 11+1

♠ AQ64

♥ AT543

♦ 7

♣ J73

LHO is dealer.

East (LHO) opens 1 ♦ if possible.

Board: 30

Dealer: West

Vul: E-W

HCP: 15

♠ Q83

♥ AQ7

♦ K876

♣ A42

RHO is dealer. You bid second.

West (RHO) opens 1 ♣ if possible.

Both hands (Answers Page)

Board: 26

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 10+1

Contract: 4♥ North

North:

♠ Q9

♥ A87

♦ K9864

♣ AQ6

South:

♠ KT72

♥ KQJ92

♦ J32

♣ 4

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

1♣	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3♥
------	----	------	----

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

Board: 27

Dealer: West

Vul: None

North HCP: 16

South HCP: 10+1

Contract: 3NT North

North:

♠ K5

♥ K73

♦ QJ43

♣ AK96

South:

♠ AJ973

♥ T942

♦ K

♣ Q54

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

1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3♠
------	----	------	----

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

1. Stayman

Board: 28

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 17+1

Contract: 3NT South

North:

♠ AQ652

♥ T943

♦ K94

♣ T

South:

♠ J4

♥ AJ8

♦ QJ7

♣ AKJ85

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

		1♦	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	3♠	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

Board: 29

Dealer: East

Vul: E-W

North HCP: 11+1

South HCP: 15

Contract: 4♥ South

North:

♠ AQ64

♥ AT543

♦ 7

♣ J73

South:

♠ K7

♥ Q62

♦ AJT9

♣ KQ98

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

		1♦	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	3♥	Pass	4♥
------	----	------	----

All Pass

1. Stayman

Board: 30

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 4♥ North

North:

♠ Q83

♥ AQ7

♦ K876

♣ A42

South:

♠ AT95

♥ KJ843

♦ 9

♣ Q86

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

1♣	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3♥
------	----	------	----

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

South hands

We_Overcall_NT_then_Smolen

Board: 26

♠ KT72

LHO is dealer.

Dealer: West

♥ KQJ92

West (LHO) opens 1 ♣ if possible.

Vul: E-W

♦ J32

HCP: 10+1

♣ 4

Board: 27

♠ AJ973

LHO is dealer.

Dealer: West

♥ T942

West (LHO) opens 1 ♦ if possible.

Vul: None

♦ K

HCP: 10+1

♣ Q54

Board: 28

♠ J4

RHO is dealer. You bid second.

Dealer: East

♥ AJ8

East (RHO) opens 1 ♦ if possible.

Vul: N-S

♦ QJ7

HCP: 17+1

♣ AKJ85

Board: 29

♠ K7

RHO is dealer. You bid second.

Dealer: East

♥ Q62

East (RHO) opens 1 ♦ if possible.

Vul: E-W

♦ AJT9

HCP: 15

♣ KQ98

Board: 30

♠ AT95

LHO is dealer.

Dealer: West

♥ KJ843

West (LHO) opens 1 ♣ if possible.

Vul: E-W

♦ 9

HCP: 10+1

♣ Q86

Both hands (Answers Page)

Board: 26

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 10+1

Contract: 4♥ North

North:

♠ Q9

♥ A87

♦ K9864

♣ AQ6

South:

♠ KT72

♥ KQJ92

♦ J32

♣ 4

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

1♣	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3♥
------	----	------	----

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

Board: 27

Dealer: West

Vul: None

North HCP: 16

South HCP: 10+1

Contract: 3NT North

North:

♠ K5

♥ K73

♦ QJ43

♣ AK96

South:

♠ AJ973

♥ T942

♦ K

♣ Q54

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

1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3♠
------	----	------	----

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

1. Stayman

Board: 28

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 17+1

Contract: 3NT South

North:

♠ AQ652

♥ T943

♦ K94

♣ T

South:

♠ J4

♥ AJ8

♦ QJ7

♣ AKJ85

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

		1♦	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	3♠	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

Board: 29

Dealer: East

Vul: E-W

North HCP: 11+1

South HCP: 15

Contract: 4♥ South

North:

♠ AQ64

♥ AT543

♦ 7

♣ J73

South:

♠ K7

♥ Q62

♦ AJT9

♣ KQ98

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

		1♦	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	3♥	Pass	4♥
------	----	------	----

All Pass

1. Stayman

Board: 30

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 4♥ North

North:

♠ Q83

♥ AQ7

♦ K876

♣ A42

South:

♠ AT95

♥ KJ843

♦ 9

♣ Q86

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

1♣	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3♥
------	----	------	----

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

North hands

We_Overcall_NT_then_Smolen

Board: 31 ♠ 9752 LHO is dealer.
 Dealer: East ♥ QJ752 East (LHO) opens 1 ♣ if possible.
 Vul: N-S ♦ AQ9
 HCP: 10+1 ♣ J

Board: 32 ♠ KT2 RHO is dealer. You bid second.
 Dealer: West ♥ AQ3 West (RHO) opens 1 ♦ if possible.
 Vul: N-S ♦ AQ95
 HCP: 16 ♣ J53

Board: 33 ♠ 62 RHO is dealer. You bid second.
 Dealer: West ♥ KQ3 West (RHO) opens 1 ♦ if possible.
 Vul: Both ♦ AKT2
 HCP: 15 ♣ K964

Board: 34 ♠ K62 RHO is dealer. You bid second.
 Dealer: West ♥ 973 West (RHO) opens 1 ♣ if possible.
 Vul: None ♦ AKQT
 HCP: 16 ♣ KJ9

Board: 35 ♠ A5 RHO is dealer. You bid second.
 Dealer: West ♥ QJ4 West (RHO) opens 1 ♣ if possible.
 Vul: E-W ♦ J762
 HCP: 15 ♣ AKT7

Both hands (Answers Page)

Board: 31

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 15

Contract: 4♥ South

North:

♠ 9752

♥ QJ752

♦ AQ9

♣ J

South:

♠ QJ8

♥ K96

♦ KJ5

♣ KQ97

W	N	E	S
		1♣	1NT
Pass	2♣ ¹	Pass	2♦
Pass	3♥	Pass	4♥
All Pass			

1. Stayman

Board: 32

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 9+1

Contract: 4♠ North

North:

♠ KT2

♥ AQ3

♦ AQ95

♣ J53

South:

♠ AJ865

♥ T642

♦ 2

♣ AT6

W	N	E	S
1♦	1NT	Pass	2♣ ¹
Pass	2♦	Pass	3♠
Pass	4♠	All Pass	

1. Stayman

Board: 33

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ 62

♥ KQ3

♦ AKT2

♣ K964

South:

♠ QJ954

♥ AT54

♦ 4

♣ QJ7

W	N	E	S
1♦	1NT	Pass	2♣ ¹
Pass	2♦	Pass	3♠
Pass	3NT	All Pass	

1. Stayman

Board: 34

Dealer: West

Vul: None

North HCP: 16

South HCP: 10+1

Contract: 4♠ North

North:

♠ K62

♥ 973

♦ AKQT

♣ KJ9

South:

♠ AQT97

♥ A852

♦ 8

♣ 654

W	N	E	S
1♣	1NT	Pass	2♣ ¹
Pass	2♦	Pass	3♠
Pass	4♠	All Pass	

1. Stayman

Board: 35

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ A5

♥ QJ4

♦ J762

♣ AKT7

South:

♠ KQT82

♥ K652

♦ Q85

♣ 9

W	N	E	S
1♣	1NT	Pass	2♣ ¹
Pass	2♦	Pass	3♠
Pass	3NT	All Pass	

1. Stayman

South hands

We_Overcall_NT_then_Smolen

Board: 31 ♠ QJ8 RHO is dealer. You bid second.
 Dealer: East ♥ K96 East (RHO) opens 1 ♣ if possible.
 Vul: N-S ♦ KJ5
 HCP: 15 ♣ KQ97

Board: 32 ♠ AJ865 LHO is dealer.
 Dealer: West ♥ T642 West (LHO) opens 1 ♦ if possible.
 Vul: N-S ♦ 2
 HCP: 9+1 ♣ AT6

Board: 33 ♠ QJ954 LHO is dealer.
 Dealer: West ♥ AT54 West (LHO) opens 1 ♦ if possible.
 Vul: Both ♦ 4
 HCP: 10+1 ♣ QJ7

Board: 34 ♠ AQT97 LHO is dealer.
 Dealer: West ♥ A852 West (LHO) opens 1 ♣ if possible.
 Vul: None ♦ 8
 HCP: 10+1 ♣ 654

Board: 35 ♠ KQT82 LHO is dealer.
 Dealer: West ♥ K652 West (LHO) opens 1 ♣ if possible.
 Vul: E-W ♦ Q85
 HCP: 10+1 ♣ 9

Both hands (Answers Page)

Board: 31

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 15

Contract: 4♥ South

North:

♠ 9752

♥ QJ752

♦ AQ9

♣ J

South:

♠ QJ8

♥ K96

♦ KJ5

♣ KQ97

W	N	E	S
		1♣	1NT
Pass	2♣ ¹	Pass	2♦
Pass	3♥	Pass	4♥
All Pass			

1. Stayman

Board: 32

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 9+1

Contract: 4♠ North

North:

♠ KT2

♥ AQ3

♦ AQ95

♣ J53

South:

♠ AJ865

♥ T642

♦ 2

♣ AT6

W	N	E	S
1♦	1NT	Pass	2♣ ¹
Pass	2♦	Pass	3♠
Pass	4♠	All Pass	

1. Stayman

Board: 33

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ 62

♥ KQ3

♦ AKT2

♣ K964

South:

♠ QJ954

♥ AT54

♦ 4

♣ QJ7

W	N	E	S
1♦	1NT	Pass	2♣ ¹
Pass	2♦	Pass	3♠
Pass	3NT	All Pass	

1. Stayman

Board: 34

Dealer: West

Vul: None

North HCP: 16

South HCP: 10+1

Contract: 4♠ North

North:

♠ K62

♥ 973

♦ AKQT

♣ KJ9

South:

♠ AQT97

♥ A852

♦ 8

♣ 654

W	N	E	S
1♣	1NT	Pass	2♣ ¹
Pass	2♦	Pass	3♠
Pass	4♠	All Pass	

1. Stayman

Board: 35

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ A5

♥ QJ4

♦ J762

♣ AKT7

South:

♠ KQT82

♥ K652

♦ Q85

♣ 9

W	N	E	S
1♣	1NT	Pass	2♣ ¹
Pass	2♦	Pass	3♠
Pass	3NT	All Pass	

1. Stayman

North hands

We_Overcall_NT_then_Smolen

Board: 36

♠ 973
 Dealer: West ♥ K32
 Vul: None ♦ A52
 HCP: 15 ♣ AKJ6

RHO is dealer. You bid second.

West (RHO) opens 1 ♦ if possible.

Board: 37

♠ JT82
 Dealer: East ♥ AK986
 Vul: E-W ♦ 7
 HCP: 10+1 ♣ Q54

LHO is dealer.

East (LHO) opens 1 ♦ if possible.

Board: 38

♠ A976
 Dealer: East ♥ AJ754
 Vul: Both ♦ T
 HCP: 10+1 ♣ J42

LHO is dealer.

East (LHO) opens 1 ♣ if possible.

Board: 39

♠ A9432
 Dealer: East ♥ KJ72
 Vul: None ♦ JT32
 HCP: 9+1 ♣ -

LHO is dealer.

East (LHO) opens 1 ♦ if possible.

Board: 40

♠ K75
 Dealer: West ♥ K9
 Vul: E-W ♦ K5432
 HCP: 15+1 ♣ AQ4

RHO is dealer. You bid second.

West (RHO) opens 1 ♣ if possible.

Both hands (Answers Page)

Board: 36

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

Board: 37

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

Board: 38

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

Board: 39

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

Board: 40

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

South hands

We_Overcall_NT_then_Smolen

Board: 36 ♠ AKJ42 LHO is dealer.
 Dealer: West ♥ J875 West (LHO) opens 1 ♦ if possible.
 Vul: None ♦ 7
 HCP: 9+1 ♣ 852

Board: 37 ♠ AK5 RHO is dealer. You bid second.
 Dealer: East ♥ 732 East (RHO) opens 1 ♦ if possible.
 Vul: E-W ♦ KQ65
 HCP: 16 ♣ A32

Board: 38 ♠ KJ4 RHO is dealer. You bid second.
 Dealer: East ♥ 92 East (RHO) opens 1 ♣ if possible.
 Vul: Both ♦ AQ82
 HCP: 15 ♣ KQ75

Board: 39 ♠ KQ5 RHO is dealer. You bid second.
 Dealer: East ♥ A5 East (RHO) opens 1 ♦ if possible.
 Vul: None ♦ K86
 HCP: 15+1 ♣ QJ653

Board: 40 ♠ T9843 LHO is dealer.
 Dealer: West ♥ AJ87 West (LHO) opens 1 ♣ if possible.
 Vul: E-W ♦ AT9
 HCP: 9+1 ♣ 9

Both hands (Answers Page)

Board: 36

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ 973

♥ K32

♦ A52

♣ AKJ6

South:

♠ AKJ42

♥ J875

♦ 7

♣ 852

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

1 ♦	1 NT	Pass	2 ♣ ¹
-----	------	------	------------------

Pass	2 ♦	Pass	3 ♠
------	-----	------	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman

Board: 37

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 16

Contract: 4 ♥ South

North:

♠ JT82

♥ AK986

♦ 7

♣ Q54

South:

♠ AK5

♥ 732

♦ KQ65

♣ A32

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

		1 ♦	1 NT
--	--	-----	------

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

Pass	3 ♥	Pass	4 ♥
------	-----	------	-----

All Pass

1. Stayman

Board: 38

Dealer: East

Vul: Both

North HCP: 10+1

South HCP: 15

Contract: 3NT South

North:

♠ A976

♥ AJ754

♦ T

♣ J42

South:

♠ KJ4

♥ 92

♦ AQ82

♣ KQ75

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

		1 ♣	1 NT
--	--	-----	------

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

Pass	3 ♥	Pass	3 NT
------	-----	------	------

All Pass

1. Stayman

Board: 39

Dealer: East

Vul: None

North HCP: 9+1

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ A9432

♥ KJ72

♦ JT32

♣ -

South:

♠ KQ5

♥ A5

♦ K86

♣ QJ653

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

		1 ♦	1 NT
--	--	-----	------

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

Pass	3 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

1. Stayman

Board: 40

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ K75

♥ K9

♦ K5432

♣ AQ4

South:

♠ T9843

♥ AJ87

♦ AT9

♣ 9

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

1 ♣	1 NT	Pass	2 ♣ ¹
-----	------	------	------------------

Pass	2 ♦	Pass	3 ♠
------	-----	------	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman

North hands

We_Overcall_NT_then_Smolen

Board: 41 ♠ J9732 LHO is dealer.
 Dealer: East ♥ KQ75 East (LHO) opens 1 ♦ if possible.
 Vul: N-S ♦ 3
 HCP: 9+1 ♣ KT2

Board: 42 ♠ QT9 RHO is dealer. You bid second.
 Dealer: West ♥ K5 West (RHO) opens 1 ♣ if possible.
 Vul: E-W ♦ AQT5
 HCP: 15 ♣ A852

Board: 43 ♠ AJT5 LHO is dealer.
 Dealer: East ♥ AQT87 East (LHO) opens 1 ♦ if possible.
 Vul: N-S ♦ 3
 HCP: 11+1 ♣ 862

Board: 44 ♠ A2 RHO is dealer. You bid second.
 Dealer: West ♥ K53 West (RHO) opens 1 ♣ if possible.
 Vul: None ♦ J6543
 HCP: 15+1 ♣ AK9

Board: 45 ♠ T972 LHO is dealer.
 Dealer: East ♥ AJ865 East (LHO) opens 1 ♣ if possible.
 Vul: Both ♦ KQ5
 HCP: 10+1 ♣ 3

Both hands (Answers Page)

Board: 41

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 17+1

Contract: 4 ♠ South

North:

♠ J9732

♥ KQ75

♦ 3

♣ KT2

South:

♠ A64

♥ A2

♦ A97

♣ AJ965

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

Board: 42

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ QT9

♥ K5

♦ AQT5

♣ A852

South:

♠ A6543

♥ JT83

♦ KJ6

♣ 7

W	N	E	S
1 ♣	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♠
Pass	4 ♠	All Pass	

1. Stayman

Board: 43

Dealer: East

Vul: N-S

North HCP: 11+1

South HCP: 17

Contract: 4 ♥ South

North:

♠ AJT5

♥ AQT87

♦ 3

♣ 862

South:

♠ K64

♥ KJ9

♦ AQ92

♣ A93

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♥	Pass	4 ♥
All Pass			

1. Stayman

Board: 44

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 12+1

Contract: 4 ♥ North

North:

♠ A2

♥ K53

♦ J6543

♣ AK9

South:

♠ Q984

♥ QJ642

♦ AQ7

♣ J

W	N	E	S
1 ♣	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♥
Pass	4 ♥	All Pass	

1. Stayman

Board: 45

Dealer: East

Vul: Both

North HCP: 10+1

South HCP: 16

Contract: 4 ♥ South

North:

♠ T972

♥ AJ865

♦ KQ5

♣ 3

South:

♠ AK4

♥ KT2

♦ J93

♣ KQ94

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♥	Pass	4 ♥
All Pass			

1. Stayman

South hands

We_Overcall_NT_then_Smolen

Board: 41 ♠ A64 RHO is dealer. You bid second.
 Dealer: East ♥ A2 East (RHO) opens 1 ♦ if possible.
 Vul: N-S ♦ A97
 HCP: 17+1 ♣ AJ965

Board: 42 ♠ A6543 LHO is dealer.
 Dealer: West ♥ JT83 West (LHO) opens 1 ♣ if possible.
 Vul: E-W ♦ KJ6
 HCP: 9+1 ♣ 7

Board: 43 ♠ K64 RHO is dealer. You bid second.
 Dealer: East ♥ KJ9 East (RHO) opens 1 ♦ if possible.
 Vul: N-S ♦ AQ92
 HCP: 17 ♣ A93

Board: 44 ♠ Q984 LHO is dealer.
 Dealer: West ♥ QJ642 West (LHO) opens 1 ♣ if possible.
 Vul: None ♦ AQ7
 HCP: 12+1 ♣ J

Board: 45 ♠ AK4 RHO is dealer. You bid second.
 Dealer: East ♥ KT2 East (RHO) opens 1 ♣ if possible.
 Vul: Both ♦ J93
 HCP: 16 ♣ KQ94

Both hands (Answers Page)

Board: 41

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 17+1

Contract: 4 ♠ South

North:

♠ J9732

♥ KQ75

♦ 3

♣ KT2

South:

♠ A64

♥ A2

♦ A97

♣ AJ965

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

Board: 42

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ QT9

♥ K5

♦ AQT5

♣ A852

South:

♠ A6543

♥ JT83

♦ KJ6

♣ 7

W	N	E	S
1 ♣	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♠
Pass	4 ♠	All Pass	

1. Stayman

Board: 43

Dealer: East

Vul: N-S

North HCP: 11+1

South HCP: 17

Contract: 4 ♥ South

North:

♠ AJT5

♥ AQT87

♦ 3

♣ 862

South:

♠ K64

♥ KJ9

♦ AQ92

♣ A93

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♥	Pass	4 ♥
All Pass			

1. Stayman

Board: 44

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 12+1

Contract: 4 ♥ North

North:

♠ A2

♥ K53

♦ J6543

♣ AK9

South:

♠ Q984

♥ QJ642

♦ AQ7

♣ J

W	N	E	S
1 ♣	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♥
Pass	4 ♥	All Pass	

1. Stayman

Board: 45

Dealer: East

Vul: Both

North HCP: 10+1

South HCP: 16

Contract: 4 ♥ South

North:

♠ T972

♥ AJ865

♦ KQ5

♣ 3

South:

♠ AK4

♥ KT2

♦ J93

♣ KQ94

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♥	Pass	4 ♥
All Pass			

1. Stayman

North hands

We_Overcall_NT_then_Smolen

Board: 46

Dealer: West

Vul: Both

HCP: 15

♠ A87

♥ T73

♦ AJT5

♣ AQ8

RHO is dealer. You bid second.

West (RHO) opens 1 ♣ if possible.

Board: 47

Dealer: West

Vul: E-W

HCP: 16

♠ A8

♥ KT8

♦ KT42

♣ AQ65

RHO is dealer. You bid second.

West (RHO) opens 1 ♦ if possible.

Board: 48

Dealer: West

Vul: Both

HCP: 15

♠ K43

♥ K64

♦ AQT

♣ K652

RHO is dealer. You bid second.

West (RHO) opens 1 ♦ if possible.

Board: 49

Dealer: East

Vul: Both

HCP: 10+1

♠ JT53

♥ AKT98

♦ 975

♣ Q

LHO is dealer.

East (LHO) opens 1 ♦ if possible.

Board: 50

Dealer: East

Vul: E-W

HCP: 9+1

♠ AQJ82

♥ QT53

♦ 2

♣ 872

LHO is dealer.

East (LHO) opens 1 ♦ if possible.

Both hands (Answers Page)

Board: 46

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ A87

♥ T73

♦ AJT5

♣ AQ8

South:

♠ KQ952

♥ A965

♦ 3

♣ 976

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

1 ♣	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

Pass	2 ♦	Pass	3 ♠
------	-----	------	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman

Board: 47

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 10+1

Contract: 3NT North

North:

♠ A8

♥ KT8

♦ KT42

♣ AQ65

South:

♠ QT653

♥ AJ75

♦ 9

♣ K43

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

1 ♦	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

Pass	2 ♦	Pass	3 ♠
------	-----	------	-----

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

1. Stayman

Board: 48

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 4 ♥ North

North:

♠ K43

♥ K64

♦ AQT

♣ K652

South:

♠ AJ52

♥ QJT95

♦ 8

♣ QT3

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

1 ♦	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

Pass	2 ♦	Pass	3 ♥
------	-----	------	-----

Pass	4 ♥	All Pass	
------	-----	----------	--

1. Stayman

Board: 49

Dealer: East

Vul: Both

North HCP: 10+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ JT53

♥ AKT98

♦ 975

♣ Q

South:

♠ A42

♥ Q32

♦ KQT

♣ AT82

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

		1 ♦	1NT
--	--	-----	-----

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

Pass	3 ♥	Pass	4 ♥
------	-----	------	-----

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

1. Stayman

Board: 50

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 17

Contract: 3NT South

North:

♠ AQJ82

♥ QT53

♦ 2

♣ 872

South:

♠ 54

♥ A87

♦ AT93

♣ AKQ9

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

		1 ♦	1NT
--	--	-----	-----

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

Pass	3 ♠	Pass	3NT
------	-----	------	-----

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

1. Stayman

South hands

We_Overcall_NT_then_Smolen

Board: 46 ♠ KQ952 LHO is dealer.
 Dealer: West ♥ A965 West (LHO) opens 1 ♣ if possible.
 Vul: Both ♦ 3
 HCP: 9+1 ♣ 976

Board: 47 ♠ QT653 LHO is dealer.
 Dealer: West ♥ AJ75 West (LHO) opens 1 ♦ if possible.
 Vul: E-W ♦ 9
 HCP: 10+1 ♣ K43

Board: 48 ♠ AJ52 LHO is dealer.
 Dealer: West ♥ QJT95 West (LHO) opens 1 ♦ if possible.
 Vul: Both ♦ 8
 HCP: 10+1 ♣ QT3

Board: 49 ♠ A42 RHO is dealer. You bid second.
 Dealer: East ♥ Q32 East (RHO) opens 1 ♦ if possible.
 Vul: Both ♦ KQT
 HCP: 15 ♣ AT82

Board: 50 ♠ 54 RHO is dealer. You bid second.
 Dealer: East ♥ A87 East (RHO) opens 1 ♦ if possible.
 Vul: E-W ♦ AT93
 HCP: 17 ♣ AKQ9

Both hands (Answers Page)

Board: 46

	North:	South:	W	N	E	S
Dealer: West	♠ A87	♠ KQ952	1 ♣	1NT	Pass	2 ♣ ¹
Vul: Both	♥ T73	♥ A965	Pass	2 ♦	Pass	3 ♠
North HCP: 15	♦ AJT5	♦ 3	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ AQ8	♣ 976				
Contract: 4 ♠ North						1. Stayman

Board: 47

	North:	South:	W	N	E	S
Dealer: West	♠ A8	♠ QT653	1 ♦	1NT	Pass	2 ♣ ¹
Vul: E-W	♥ KT8	♥ AJ75	Pass	2 ♦	Pass	3 ♠
North HCP: 16	♦ KT42	♦ 9	Pass	3NT	All Pass	
South HCP: 10+1	♣ AQ65	♣ K43				
Contract: 3NT North						1. Stayman

Board: 48

	North:	South:	W	N	E	S
Dealer: West	♠ K43	♠ AJ52	1 ♦	1NT	Pass	2 ♣ ¹
Vul: Both	♥ K64	♥ QJT95	Pass	2 ♦	Pass	3 ♥
North HCP: 15	♦ AQT	♦ 8	Pass	4 ♥	All Pass	
South HCP: 10+1	♣ K652	♣ QT3				
Contract: 4 ♥ North						1. Stayman

Board: 49

	North:	South:	W	N	E	S
Dealer: East	♠ JT53	♠ A42			1 ♦	1NT
Vul: Both	♥ AKT98	♥ Q32	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10+1	♦ 975	♦ KQT	Pass	3 ♥	Pass	4 ♥
South HCP: 15	♣ Q	♣ AT82	All Pass			
Contract: 4 ♥ South						1. Stayman

Board: 50

	North:	South:	W	N	E	S
Dealer: East	♠ AQJ82	♠ 54			1 ♦	1NT
Vul: E-W	♥ QT53	♥ A87	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 9+1	♦ 2	♦ AT93	Pass	3 ♠	Pass	3NT
South HCP: 17	♣ 872	♣ AKQ9	All Pass			
Contract: 3NT South						1. Stayman

North hands

We_Overcall_NT_then_Smolen

Board: 51 ♠ JT765 LHO is dealer.
 Dealer: East ♥ KQ74 East (LHO) opens 1 ♦ if possible.
 Vul: N-S ♦ 3
 HCP: 10+1 ♣ KJ7

Board: 52 ♠ A8654 LHO is dealer.
 Dealer: East ♥ AQJ2 East (LHO) opens 1 ♦ if possible.
 Vul: E-W ♦ 9
 HCP: 11+1 ♣ 932

Board: 53 ♠ KQ92 LHO is dealer.
 Dealer: East ♥ AJ653 East (LHO) opens 1 ♣ if possible.
 Vul: E-W ♦ 7
 HCP: 10+1 ♣ 964

Board: 54 ♠ AKQT LHO is dealer.
 Dealer: East ♥ T9832 East (LHO) opens 1 ♣ if possible.
 Vul: Both ♦ K82
 HCP: 12+1 ♣ 2

Board: 55 ♠ 86 RHO is dealer. You bid second.
 Dealer: West ♥ AKQ West (RHO) opens 1 ♦ if possible.
 Vul: N-S ♦ A732
 HCP: 15 ♣ Q432

Both hands (Answers Page)

Board: 51

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 16

Contract: 4 ♠ South

North:

♠ JT765

♥ KQ74

♦ 3

♣ KJ7

South:

♠ KQ2

♥ A3

♦ AJ72

♣ Q963

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

Board: 52

Dealer: East

Vul: E-W

North HCP: 11+1

South HCP: 16

Contract: 3NT South

North:

♠ A8654

♥ AQJ2

♦ 9

♣ 932

South:

♠ K9

♥ T76

♦ KQ64

♣ AKJ6

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	3NT
All Pass			

1. Stayman

Board: 53

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15+1

Contract: 4 ♥ South

North:

♠ KQ92

♥ AJ653

♦ 7

♣ 964

South:

♠ 74

♥ QT7

♦ KQJ84

♣ AK5

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♥	Pass	4 ♥
All Pass			

1. Stayman

Board: 54

Dealer: East

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 3NT South

North:

♠ AKQT

♥ T9832

♦ K82

♣ 2

South:

♠ 973

♥ K4

♦ A643

♣ AKJ8

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♥	Pass	3NT
All Pass			

1. Stayman

Board: 55

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ 86

♥ AKQ

♦ A732

♣ Q432

South:

♠ KQT94

♥ J532

♦ 6

♣ A65

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♠
Pass	3NT	All Pass	

1. Stayman

South hands

We_Overcall_NT_then_Smolen

Board: 51 ♠ KQ2 RHO is dealer. You bid second.
 Dealer: East ♥ A3 East (RHO) opens 1 ♦ if possible.
 Vul: N-S ♦ AJ72
 HCP: 16 ♣ Q963

Board: 52 ♠ K9 RHO is dealer. You bid second.
 Dealer: East ♥ T76 East (RHO) opens 1 ♦ if possible.
 Vul: E-W ♦ KQ64
 HCP: 16 ♣ AKJ6

Board: 53 ♠ 74 RHO is dealer. You bid second.
 Dealer: East ♥ QT7 East (RHO) opens 1 ♣ if possible.
 Vul: E-W ♦ KQJ84
 HCP: 15+1 ♣ AK5

Board: 54 ♠ 973 RHO is dealer. You bid second.
 Dealer: East ♥ K4 East (RHO) opens 1 ♣ if possible.
 Vul: Both ♦ A643
 HCP: 15 ♣ AKJ8

Board: 55 ♠ KQT94 LHO is dealer.
 Dealer: West ♥ J532 West (LHO) opens 1 ♦ if possible.
 Vul: N-S ♦ 6
 HCP: 10+1 ♣ A65

Both hands (Answers Page)

Board: 51

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 16

Contract: 4 ♠ South

North:

♠ JT765

♥ KQ74

♦ 3

♣ KJ7

South:

♠ KQ2

♥ A3

♦ AJ72

♣ Q963

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

Board: 52

Dealer: East

Vul: E-W

North HCP: 11+1

South HCP: 16

Contract: 3NT South

North:

♠ A8654

♥ AQJ2

♦ 9

♣ 932

South:

♠ K9

♥ T76

♦ KQ64

♣ AKJ6

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	3NT
All Pass			

1. Stayman

Board: 53

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15+1

Contract: 4 ♥ South

North:

♠ KQ92

♥ AJ653

♦ 7

♣ 964

South:

♠ 74

♥ QT7

♦ KQJ84

♣ AK5

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♥	Pass	4 ♥
All Pass			

1. Stayman

Board: 54

Dealer: East

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 3NT South

North:

♠ AKQT

♥ T9832

♦ K82

♣ 2

South:

♠ 973

♥ K4

♦ A643

♣ AKJ8

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♥	Pass	3NT
All Pass			

1. Stayman

Board: 55

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ 86

♥ AKQ

♦ A732

♣ Q432

South:

♠ KQT94

♥ J532

♦ 6

♣ A65

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♠
Pass	3NT	All Pass	

1. Stayman

North hands

We_Overcall_NT_then_Smolen

Board: 56

♠ Q95

RHO is dealer. You bid second.

Dealer: West

♥ A9

West (RHO) opens 1 ♣ if possible.

Vul: Both

♦ KT93

HCP: 16

♣ AK72

Board: 57

♠ A7642

LHO is dealer.

Dealer: East

♥ KQ97

East (LHO) opens 1 ♣ if possible.

Vul: E-W

♦ 2

HCP: 9+1

♣ 765

Board: 58

♠ AKT

RHO is dealer. You bid second.

Dealer: West

♥ Q6

West (RHO) opens 1 ♦ if possible.

Vul: N-S

♦ A74

HCP: 15+1

♣ QT765

Board: 59

♠ A8632

LHO is dealer.

Dealer: East

♥ K963

East (LHO) opens 1 ♦ if possible.

Vul: Both

♦ J

HCP: 9+1

♣ J63

Board: 60

♠ Q75

RHO is dealer. You bid second.

Dealer: West

♥ AQ8

West (RHO) opens 1 ♣ if possible.

Vul: None

♦ 875

HCP: 15

♣ AK53

Both hands (Answers Page)

Board: 56

Dealer: West

Vul: Both

North HCP: 16

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ Q95

♥ A9

♦ KT93

♣ AK72

South:

♠ KT643

♥ QJ86

♦ A54

♣ 8

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

1 ♣	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

Pass	2 ♦	Pass	3 ♠
------	-----	------	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman

Board: 57

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ A7642

♥ KQ97

♦ 2

♣ 765

South:

♠ KQ9

♥ 63

♦ AK98

♣ QJ32

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

		1 ♣	1NT
--	--	-----	-----

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

Pass	3 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

1. Stayman

Board: 58

Dealer: West

Vul: N-S

North HCP: 15+1

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ AKT

♥ Q6

♦ A74

♣ QT765

South:

♠ QJ632

♥ AT43

♦ JT8

♣ J

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

1 ♦	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

Pass	2 ♦	Pass	3 ♠
------	-----	------	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman

Board: 59

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ A8632

♥ K963

♦ J

♣ J63

South:

♠ KQ7

♥ 54

♦ A763

♣ AQ92

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

		1 ♦	1NT
--	--	-----	-----

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

Pass	3 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

1. Stayman

Board: 60

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ Q75

♥ AQ8

♦ 875

♣ AK53

South:

♠ KJ932

♥ J543

♦ A32

♣ 2

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

1 ♣	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

Pass	2 ♦	Pass	3 ♠
------	-----	------	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman

South hands

We_Overcall_NT_then_Smolen

Board: 56 ♠ KT643 LHO is dealer.
 Dealer: West ♥ QJ86 West (LHO) opens 1 ♣ if possible.
 Vul: Both ♦ A54
 HCP: 10+1 ♣ 8

Board: 57 ♠ KQ9 RHO is dealer. You bid second.
 Dealer: East ♥ 63 East (RHO) opens 1 ♣ if possible.
 Vul: E-W ♦ AK98
 HCP: 15 ♣ QJ32

Board: 58 ♠ QJ632 LHO is dealer.
 Dealer: West ♥ AT43 West (LHO) opens 1 ♦ if possible.
 Vul: N-S ♦ JT8
 HCP: 9+1 ♣ J

Board: 59 ♠ KQ7 RHO is dealer. You bid second.
 Dealer: East ♥ 54 East (RHO) opens 1 ♦ if possible.
 Vul: Both ♦ A763
 HCP: 15 ♣ AQ92

Board: 60 ♠ KJ932 LHO is dealer.
 Dealer: West ♥ J543 West (LHO) opens 1 ♣ if possible.
 Vul: None ♦ A32
 HCP: 9+1 ♣ 2

Both hands (Answers Page)

Board: 56

Dealer: West

Vul: Both

North HCP: 16

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ Q95

♥ A9

♦ KT93

♣ AK72

South:

♠ KT643

♥ QJ86

♦ A54

♣ 8

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

1 ♣	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

Pass	2 ♦	Pass	3 ♠
------	-----	------	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman

Board: 57

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ A7642

♥ KQ97

♦ 2

♣ 765

South:

♠ KQ9

♥ 63

♦ AK98

♣ QJ32

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

		1 ♣	1NT
--	--	-----	-----

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

Pass	3 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

1. Stayman

Board: 58

Dealer: West

Vul: N-S

North HCP: 15+1

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ AKT

♥ Q6

♦ A74

♣ QT765

South:

♠ QJ632

♥ AT43

♦ JT8

♣ J

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

1 ♦	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

Pass	2 ♦	Pass	3 ♠
------	-----	------	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman

Board: 59

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ A8632

♥ K963

♦ J

♣ J63

South:

♠ KQ7

♥ 54

♦ A763

♣ AQ92

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

		1 ♦	1NT
--	--	-----	-----

Pass	2 ♣ ¹	Pass	2 ♦
------	------------------	------	-----

Pass	3 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

1. Stayman

Board: 60

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ Q75

♥ AQ8

♦ 875

♣ AK53

South:

♠ KJ932

♥ J543

♦ A32

♣ 2

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

1 ♣	1NT	Pass	2 ♣ ¹
-----	-----	------	------------------

Pass	2 ♦	Pass	3 ♠
------	-----	------	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman

North hands

We_Overcall_NT_then_Smolen

Board: 61

♠ AT953

LHO is dealer.

Dealer: East

♥ J975

East (LHO) opens 1 ♣ if possible.

Vul: N-S

♦ -

HCP: 9+1

♣ A632

Board: 62

♠ QJ7

RHO is dealer. You bid second.

Dealer: West

♥ A65

West (RHO) opens 1 ♦ if possible.

Vul: Both

♦ KJ92

HCP: 18

♣ AK9

Board: 63

♠ 963

RHO is dealer. You bid second.

Dealer: West

♥ 86

West (RHO) opens 1 ♣ if possible.

Vul: Both

♦ AK64

HCP: 15

♣ AKJ3

Board: 64

♠ A972

LHO is dealer.

Dealer: East

♥ KQJ96

East (LHO) opens 1 ♣ if possible.

Vul: E-W

♦ 984

HCP: 10+1

♣ 2

Both hands (Answers Page)

Board: 61

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 16

Contract: 4 ♠ South

North:

♠ AT953

♥ J975

♦ -

♣ A632

South:

♠ QJ7

♥ AT6

♦ AQ82

♣ K94

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

Board: 62

Dealer: West

Vul: Both

North HCP: 18

South HCP: 9+1

Contract: 4 ♠ South

North:

♠ QJ7

♥ A65

♦ KJ92

♣ AK9

South:

♠ AK864

♥ QT98

♦ 4

♣ 732

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♠
Pass	4 ♦ ²	Pass	4 ♠
All Pass			

1. Stayman

2. limit raise or better in !S

Board: 63

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ 963

♥ 86

♦ AK64

♣ AKJ3

South:

♠ AKQJ

♥ T9754

♦ 853

♣ 5

W	N	E	S
1 ♣	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♥
Pass	3NT	All Pass	

1. Stayman

Board: 64

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15+1

Contract: 3NT South

North:

♠ A972

♥ KQJ96

♦ 984

♣ 2

South:

♠ K64

♥ 72

♦ AKJ32

♣ A63

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♥	Pass	3NT
All Pass			

1. Stayman

South hands

We_Overcall_NT_then_Smolen

Board: 61

♠ QJ7

RHO is dealer. You bid second.

Dealer: East

♥ AT6

East (RHO) opens 1♣ if possible.

Vul: N-S

♦ AQ82

HCP: 16

♣ K94

Board: 62

♠ AK864

LHO is dealer.

Dealer: West

♥ QT98

West (LHO) opens 1♦ if possible.

Vul: Both

♦ 4

HCP: 9+1

♣ 732

Board: 63

♠ AKQJ

LHO is dealer.

Dealer: West

♥ T9754

West (LHO) opens 1♣ if possible.

Vul: Both

♦ 853

HCP: 10+1

♣ 5

Board: 64

♠ K64

RHO is dealer. You bid second.

Dealer: East

♥ 72

East (RHO) opens 1♣ if possible.

Vul: E-W

♦ AKJ32

HCP: 15+1

♣ A63

Both hands (Answers Page)

Board: 61

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 16

Contract: 4 ♠ South

North:

♠ AT953

♥ J975

♦ -

♣ A632

South:

♠ QJ7

♥ AT6

♦ AQ82

♣ K94

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

Board: 62

Dealer: West

Vul: Both

North HCP: 18

South HCP: 9+1

Contract: 4 ♠ South

North:

♠ QJ7

♥ A65

♦ KJ92

♣ AK9

South:

♠ AK864

♥ QT98

♦ 4

♣ 732

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♠
Pass	4 ♦ ²	Pass	4 ♠
All Pass			

1. Stayman

2. limit raise or better in !S

Board: 63

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ 963

♥ 86

♦ AK64

♣ AKJ3

South:

♠ AKQJ

♥ T9754

♦ 853

♣ 5

W	N	E	S
1 ♣	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♥
Pass	3NT	All Pass	

1. Stayman

Board: 64

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15+1

Contract: 3NT South

North:

♠ A972

♥ KQJ96

♦ 984

♣ 2

South:

♠ K64

♥ 72

♦ AKJ32

♣ A63

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♥	Pass	3NT
All Pass			

1. Stayman

North hands

We_Overcall_NT_then_Smolen

Board: 65

Dealer: East

Vul: E-W

HCP: 12+1

♠ QT732

♥ Q732

♦ AQ2

♣ Q

LHO is dealer.

East (LHO) opens 1♦ if possible.

Board: 66

Dealer: West

Vul: Both

HCP: 15

♠ KJ

♥ K83

♦ KQ84

♣ K864

RHO is dealer. You bid second.

West (RHO) opens 1♦ if possible.

Board: 67

Dealer: West

Vul: Both

HCP: 15+1

♠ Q8

♥ A42

♦ K62

♣ KQJ54

RHO is dealer. You bid second.

West (RHO) opens 1♦ if possible.

Board: 68

Dealer: West

Vul: E-W

HCP: 15

♠ AK

♥ AJ5

♦ K875

♣ T962

RHO is dealer. You bid second.

West (RHO) opens 1♦ if possible.

Board: 69

Dealer: East

Vul: Both

HCP: 10+1

♠ A865

♥ KJT85

♦ 4

♣ Q52

LHO is dealer.

East (LHO) opens 1♣ if possible.

Both hands (Answers Page)

Board: 65

Dealer: East

Vul: E-W

North HCP: 12+1

South HCP: 16

Contract: 4 ♠ South

North:

♠ QT732

♥ Q732

♦ AQ2

♣ Q

South:

♠ KJ6

♥ KJ4

♦ KT8

♣ AJ95

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

Board: 66

Dealer: West

Vul: Both

North HCP: 15

South HCP: 13+1

Contract: 4 ♥ North

North:

♠ KJ

♥ K83

♦ KQ84

♣ K864

South:

♠ QT54

♥ AQJ95

♦ 6

♣ AT7

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♥
Pass	4 ♥	All Pass	

1. Stayman

Board: 67

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 10+1

Contract: 3NT North

North:

♠ Q8

♥ A42

♦ K62

♣ KQJ54

South:

♠ AKJ96

♥ 9765

♦ Q

♣ 983

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♠
Pass	3NT	All Pass	

1. Stayman

Board: 68

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 3 ♠ South

North:

♠ AK

♥ AJ5

♦ K875

♣ T962

South:

♠ J9864

♥ K762

♦ A

♣ J87

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♠
All Pass			

1. Stayman

Board: 69

Dealer: East

Vul: Both

North HCP: 10+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ A865

♥ KJT85

♦ 4

♣ Q52

South:

♠ Q73

♥ AQ6

♦ A985

♣ KT3

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♥	Pass	4 ♥
All Pass			

1. Stayman

South hands

We_Overcall_NT_then_Smolen

Board: 65

♠ KJ6

RHO is dealer. You bid second.

Dealer: East

♥ KJ4

East (RHO) opens 1♦ if possible.

Vul: E-W

♦ KT8

HCP: 16

♣ AJ95

Board: 66

♠ QT54

LHO is dealer.

Dealer: West

♥ AQJ95

West (LHO) opens 1♦ if possible.

Vul: Both

♦ 6

HCP: 13+1

♣ AT7

Board: 67

♠ AKJ96

LHO is dealer.

Dealer: West

♥ 9765

West (LHO) opens 1♦ if possible.

Vul: Both

♦ Q

HCP: 10+1

♣ 983

Board: 68

♠ J9864

LHO is dealer.

Dealer: West

♥ K762

West (LHO) opens 1♦ if possible.

Vul: E-W

♦ A

HCP: 9+1

♣ J87

Board: 69

♠ Q73

RHO is dealer. You bid second.

Dealer: East

♥ AQ6

East (RHO) opens 1♣ if possible.

Vul: Both

♦ A985

HCP: 15

♣ KT3

Both hands (Answers Page)

Board: 65

Dealer: East

Vul: E-W

North HCP: 12+1

South HCP: 16

Contract: 4 ♠ South

North:

♠ QT732

♥ Q732

♦ AQ2

♣ Q

South:

♠ KJ6

♥ KJ4

♦ KT8

♣ AJ95

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

Board: 66

Dealer: West

Vul: Both

North HCP: 15

South HCP: 13+1

Contract: 4 ♥ North

North:

♠ KJ

♥ K83

♦ KQ84

♣ K864

South:

♠ QT54

♥ AQJ95

♦ 6

♣ AT7

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♥
Pass	4 ♥	All Pass	

1. Stayman

Board: 67

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 10+1

Contract: 3NT North

North:

♠ Q8

♥ A42

♦ K62

♣ KQJ54

South:

♠ AKJ96

♥ 9765

♦ Q

♣ 983

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♠
Pass	3NT	All Pass	

1. Stayman

Board: 68

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 3 ♠ South

North:

♠ AK

♥ AJ5

♦ K875

♣ T962

South:

♠ J9864

♥ K762

♦ A

♣ J87

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♠
All Pass			

1. Stayman

Board: 69

Dealer: East

Vul: Both

North HCP: 10+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ A865

♥ KJT85

♦ 4

♣ Q52

South:

♠ Q73

♥ AQ6

♦ A985

♣ KT3

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♥	Pass	4 ♥
All Pass			

1. Stayman

North hands

We_Overcall_NT_then_Smolen

Board: 70

♠ KT4

RHO is dealer. You bid second.

Dealer: West

♥ AQT

West (RHO) opens 1 ♣ if possible.

Vul: E-W

♦ Q742

HCP: 17

♣ KQJ

Board: 71

♠ KJT96

LHO is dealer.

Dealer: East

♥ K965

East (LHO) opens 1 ♣ if possible.

Vul: N-S

♦ 8

HCP: 11+1

♣ AT4

Board: 72

♠ T96

RHO is dealer. You bid second.

Dealer: West

♥ Q2

West (RHO) opens 1 ♦ if possible.

Vul: E-W

♦ KQ75

HCP: 16

♣ AKQ2

Board: 73

♠ Q7632

LHO is dealer.

Dealer: East

♥ KT85

East (LHO) opens 1 ♣ if possible.

Vul: Both

♦ 9

HCP: 9+1

♣ KJ2

Board: 74

♠ Q873

LHO is dealer.

Dealer: East

♥ KJ643

East (LHO) opens 1 ♦ if possible.

Vul: None

♦ K73

HCP: 13+1

♣ A

Both hands (Answers Page)

Board: 70

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 10+1

Contract: 4♥ North

North:

♠ KT4

♥ AQT

♦ Q742

♣ KQJ

South:

♠ QJ97

♥ K9765

♦ AT6

♣ 7

W N E S

1♣ 1NT Pass 2♣¹

Pass 2♦ Pass 3♥

Pass 4♥ All Pass

1. Stayman

Board: 71

Dealer: East

Vul: N-S

North HCP: 11+1

South HCP: 15+1

Contract: 4♠ South

North:

♠ KJT96

♥ K965

♦ 8

♣ AT4

South:

♠ AQ7

♥ 73

♦ KQJ97

♣ QJ8

W N E S

1♣ 1NT

Pass 2♣¹ Pass 2♦

Pass 3♠ Pass 4♠

All Pass

1. Stayman

Board: 72

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 10+1

Contract: 4♠ North

North:

♠ T96

♥ Q2

♦ KQ75

♣ AKQ2

South:

♠ KQJ54

♥ KJT6

♦ -

♣ 7654

W N E S

1♦ 1NT Pass 2♣¹

Pass 2♦ Pass 3♠

Pass 4♠ All Pass

1. Stayman

Board: 73

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 16

Contract: 4♠ South

North:

♠ Q7632

♥ KT85

♦ 9

♣ KJ2

South:

♠ K85

♥ AQ4

♦ K32

♣ AT97

W N E S

1♣ 1NT

Pass 2♣¹ Pass 2♦

Pass 3♠ Pass 4♠

All Pass

1. Stayman

Board: 74

Dealer: East

Vul: None

North HCP: 13+1

South HCP: 15+1

Contract: 3NT South

North:

♠ Q873

♥ KJ643

♦ K73

♣ A

South:

♠ AK5

♥ T7

♦ AJ4

♣ QJT54

W N E S

1♦ 1NT

Pass 2♣¹ Pass 2♦

Pass 3♥ Pass 3NT

All Pass

1. Stayman

South hands

We_Overcall_NT_then_Smolen

Board: 70 ♠ QJ97 LHO is dealer.
 Dealer: West ♥ K9765 West (LHO) opens 1 ♣ if possible.
 Vul: E-W ♦ AT6
 HCP: 10+1 ♣ 7

Board: 71 ♠ AQ7 RHO is dealer. You bid second.
 Dealer: East ♥ 73 East (RHO) opens 1 ♣ if possible.
 Vul: N-S ♦ KQJ97
 HCP: 15+1 ♣ QJ8

Board: 72 ♠ KQJ54 LHO is dealer.
 Dealer: West ♥ KJT6 West (LHO) opens 1 ♦ if possible.
 Vul: E-W ♦ -
 HCP: 10+1 ♣ 7654

Board: 73 ♠ K85 RHO is dealer. You bid second.
 Dealer: East ♥ AQ4 East (RHO) opens 1 ♣ if possible.
 Vul: Both ♦ K32
 HCP: 16 ♣ AT97

Board: 74 ♠ AK5 RHO is dealer. You bid second.
 Dealer: East ♥ T7 East (RHO) opens 1 ♦ if possible.
 Vul: None ♦ AJ4
 HCP: 15+1 ♣ QJT54

Both hands (Answers Page)

Board: 70

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 10+1

Contract: 4♥ North

North:

♠ KT4

♥ AQT

♦ Q742

♣ KQJ

South:

♠ QJ97

♥ K9765

♦ AT6

♣ 7

W N E S

1♣ 1NT Pass 2♣¹

Pass 2♦ Pass 3♥

Pass 4♥ All Pass

1. Stayman

Board: 71

Dealer: East

Vul: N-S

North HCP: 11+1

South HCP: 15+1

Contract: 4♠ South

North:

♠ KJT96

♥ K965

♦ 8

♣ AT4

South:

♠ AQ7

♥ 73

♦ KQJ97

♣ QJ8

W N E S

1♣ 1NT

Pass 2♣¹ Pass 2♦

Pass 3♠ Pass 4♠

All Pass

1. Stayman

Board: 72

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 10+1

Contract: 4♠ North

North:

♠ T96

♥ Q2

♦ KQ75

♣ AKQ2

South:

♠ KQJ54

♥ KJT6

♦ -

♣ 7654

W N E S

1♦ 1NT Pass 2♣¹

Pass 2♦ Pass 3♠

Pass 4♠ All Pass

1. Stayman

Board: 73

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 16

Contract: 4♠ South

North:

♠ Q7632

♥ KT85

♦ 9

♣ KJ2

South:

♠ K85

♥ AQ4

♦ K32

♣ AT97

W N E S

1♣ 1NT

Pass 2♣¹ Pass 2♦

Pass 3♠ Pass 4♠

All Pass

1. Stayman

Board: 74

Dealer: East

Vul: None

North HCP: 13+1

South HCP: 15+1

Contract: 3NT South

North:

♠ Q873

♥ KJ643

♦ K73

♣ A

South:

♠ AK5

♥ T7

♦ AJ4

♣ QJT54

W N E S

1♦ 1NT

Pass 2♣¹ Pass 2♦

Pass 3♥ Pass 3NT

All Pass

1. Stayman

North hands

We_Overcall_NT_then_Smolen

Board: 75

♠ AJ987

LHO is dealer.

Dealer: East

♥ K865

East (LHO) opens 1 ♣ if possible.

Vul: None

♦ 8

HCP: 11+1

♣ QJ3

Board: 76

♠ A87

RHO is dealer. You bid second.

Dealer: West

♥ Q7

West (RHO) opens 1 ♦ if possible.

Vul: E-W

♦ A73

HCP: 15+1

♣ AJ952

Board: 77

♠ T3

RHO is dealer. You bid second.

Dealer: West

♥ K84

West (RHO) opens 1 ♦ if possible.

Vul: None

♦ AQT8

HCP: 15

♣ AQT8

Board: 78

♠ Q976

LHO is dealer.

Dealer: East

♥ KT532

East (LHO) opens 1 ♦ if possible.

Vul: E-W

♦ KQ8

HCP: 10+1

♣ T

Board: 79

♠ AQ4

RHO is dealer. You bid second.

Dealer: West

♥ T4

West (RHO) opens 1 ♣ if possible.

Vul: Both

♦ AQJ85

HCP: 16+1

♣ K83

Both hands (Answers Page)

Board: 75

Dealer: East

Vul: None

North HCP: 11+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ AJ987

♥ K865

♦ 8

♣ QJ3

South:

♠ Q63

♥ A43

♦ Q95

♣ AKT5

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

Board: 76

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ A87

♥ Q7

♦ A73

♣ AJ952

South:

♠ QJ654

♥ A853

♦ 6

♣ QT3

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♠
Pass	4 ♠	All Pass	

1. Stayman

Board: 77

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 3NT North

North:

♠ T3

♥ K84

♦ AQT8

♣ AQT8

South:

♠ AKJ76

♥ T632

♦ -

♣ J763

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♠
Pass	3NT	All Pass	

1. Stayman

Board: 78

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15+1

Contract: 3NT South

North:

♠ Q976

♥ KT532

♦ KQ8

♣ T

South:

♠ AJ2

♥ Q8

♦ AJ5

♣ K8763

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♥	Pass	3NT
All Pass			

1. Stayman

Board: 79

Dealer: West

Vul: Both

North HCP: 16+1

South HCP: 11+1

Contract: 3NT North

North:

♠ AQ4

♥ T4

♦ AQJ85

♣ K83

South:

♠ T862

♥ AK632

♦ T

♣ A75

W	N	E	S
1 ♣	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♥
Pass	3NT	All Pass	

1. Stayman

South hands

We_Overcall_NT_then_Smolen

Board: 75

♠ Q63

RHO is dealer. You bid second.

Dealer: East

♥ A43

East (RHO) opens 1 ♣ if possible.

Vul: None

♦ Q95

HCP: 15

♣ AKT5

Board: 76

♠ QJ654

LHO is dealer.

Dealer: West

♥ A853

West (LHO) opens 1 ♦ if possible.

Vul: E-W

♦ 6

HCP: 9+1

♣ QT3

Board: 77

♠ AKJ76

LHO is dealer.

Dealer: West

♥ T632

West (LHO) opens 1 ♦ if possible.

Vul: None

♦ -

HCP: 9+1

♣ J763

Board: 78

♠ AJ2

RHO is dealer. You bid second.

Dealer: East

♥ Q8

East (RHO) opens 1 ♦ if possible.

Vul: E-W

♦ AJ5

HCP: 15+1

♣ K8763

Board: 79

♠ T862

LHO is dealer.

Dealer: West

♥ AK632

West (LHO) opens 1 ♣ if possible.

Vul: Both

♦ T

HCP: 11+1

♣ A75

Both hands (Answers Page)

Board: 75

Dealer: East

Vul: None

North HCP: 11+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ AJ987

♥ K865

♦ 8

♣ QJ3

South:

♠ Q63

♥ A43

♦ Q95

♣ AKT5

W	N	E	S
		1 ♣	1 NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

Board: 76

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ A87

♥ Q7

♦ A73

♣ AJ952

South:

♠ QJ654

♥ A853

♦ 6

♣ QT3

W	N	E	S
1 ♦	1 NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♠
Pass	4 ♠	All Pass	

1. Stayman

Board: 77

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 3NT North

North:

♠ T3

♥ K84

♦ AQT8

♣ AQT8

South:

♠ AKJ76

♥ T632

♦ -

♣ J763

W	N	E	S
1 ♦	1 NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♠
Pass	3 NT	All Pass	

1. Stayman

Board: 78

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 15+1

Contract: 3NT South

North:

♠ Q976

♥ KT532

♦ KQ8

♣ T

South:

♠ AJ2

♥ Q8

♦ AJ5

♣ K8763

W	N	E	S
		1 ♦	1 NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♥	Pass	3 NT
All Pass			

1. Stayman

Board: 79

Dealer: West

Vul: Both

North HCP: 16+1

South HCP: 11+1

Contract: 3NT North

North:

♠ AQ4

♥ T4

♦ AQJ85

♣ K83

South:

♠ T862

♥ AK632

♦ T

♣ A75

W	N	E	S
1 ♣	1 NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♥
Pass	3 NT	All Pass	

1. Stayman

North hands

We_Overcall_NT_then_Smolen

Board: 80

♠ K54

RHO is dealer. You bid second.

Dealer: West

♥ AJT

West (RHO) opens 1 ♣ if possible.

Vul: None

♦ JT92

HCP: 15

♣ AQ7

Board: 81

♠ 9752

LHO is dealer.

Dealer: East

♥ KJT54

East (LHO) opens 1 ♠ if possible.

Vul: N-S

♦ 6

HCP: 11+1

♣ AKT

Board: 82

♠ KQ3

RHO is dealer. You bid second.

Dealer: West

♥ Q3

West (RHO) opens 1 ♦ if possible.

Vul: E-W

♦ K85

HCP: 16+1

♣ KQJT2

Board: 83

♠ QJ8

RHO is dealer. You bid second.

Dealer: West

♥ AK

West (RHO) opens 1 ♦ if possible.

Vul: None

♦ K52

HCP: 15+1

♣ Q9543

Board: 84

♠ 854

RHO is dealer. You bid second.

Dealer: West

♥ AJ

West (RHO) opens 1 ♣ if possible.

Vul: N-S

♦ KJ76

HCP: 16

♣ AQJ6

Both hands (Answers Page)

Board: 80

Dealer: West

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 4♥ North

North:

♠ K54

♥ AJT

♦ JT92

♣ AQ7

South:

♠ AQJ9

♥ K9643

♦ 4

♣ 986

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

1♣	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3♥
------	----	------	----

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

Board: 81

Dealer: East

Vul: N-S

North HCP: 11+1

South HCP: 17

Contract: 4♥ South

North:

♠ 9752

♥ KJT54

♦ 6

♣ AKT

South:

♠ A64

♥ AQ3

♦ AJ7

♣ Q874

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

		1♠	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	3♥	Pass	4♥
------	----	------	----

All Pass

1. Stayman

Board: 82

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 9+1

Contract: 4♠ North

North:

♠ KQ3

♥ Q3

♦ K85

♣ KQJT2

South:

♠ AJT52

♥ K965

♦ J32

♣ 3

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

1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3♠
------	----	------	----

Pass	4♠	All Pass	
------	----	----------	--

1. Stayman

Board: 83

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 10+1

Contract: 3NT North

North:

♠ QJ8

♥ AK

♦ K52

♣ Q9543

South:

♠ A932

♥ J9743

♦ AJ86

♣ -

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

1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3♥
------	----	------	----

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

1. Stayman

Board: 84

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 10+1

Contract: 4♠ North

North:

♠ 854

♥ AJ

♦ KJ76

♣ AQJ6

South:

♠ AKQJ7

♥ T642

♦ T

♣ T74

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

1♣	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3♠
------	----	------	----

Pass	4♠	All Pass	
------	----	----------	--

1. Stayman

South hands

We_Overcall_NT_then_Smolen

Board: 80 ♠ AQJ9 LHO is dealer.
 Dealer: West ♥ K9643 West (LHO) opens 1 ♣ if possible.
 Vul: None ♦ 4
 HCP: 10+1 ♣ 986

Board: 81 ♠ A64 RHO is dealer. You bid second.
 Dealer: East ♥ AQ3 East (RHO) opens 1 ♠ if possible.
 Vul: N-S ♦ AJ7
 HCP: 17 ♣ Q874

Board: 82 ♠ AJT52 LHO is dealer.
 Dealer: West ♥ K965 West (LHO) opens 1 ♦ if possible.
 Vul: E-W ♦ J32
 HCP: 9+1 ♣ 3

Board: 83 ♠ A932 LHO is dealer.
 Dealer: West ♥ J9743 West (LHO) opens 1 ♦ if possible.
 Vul: None ♦ AJ86
 HCP: 10+1 ♣ -

Board: 84 ♠ AKQJ7 LHO is dealer.
 Dealer: West ♥ T642 West (LHO) opens 1 ♣ if possible.
 Vul: N-S ♦ T
 HCP: 10+1 ♣ T74

Both hands (Answers Page)

Board: 80

Dealer: West

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 4♥ North

North:

♠ K54

♥ AJT

♦ JT92

♣ AQ7

South:

♠ AQJ9

♥ K9643

♦ 4

♣ 986

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

1♣	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3♥
------	----	------	----

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

Board: 81

Dealer: East

Vul: N-S

North HCP: 11+1

South HCP: 17

Contract: 4♥ South

North:

♠ 9752

♥ KJT54

♦ 6

♣ AKT

South:

♠ A64

♥ AQ3

♦ AJ7

♣ Q874

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

		1♠	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	3♥	Pass	4♥
------	----	------	----

All Pass

1. Stayman

Board: 82

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 9+1

Contract: 4♠ North

North:

♠ KQ3

♥ Q3

♦ K85

♣ KQJT2

South:

♠ AJT52

♥ K965

♦ J32

♣ 3

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

1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3♠
------	----	------	----

Pass	4♠	All Pass	
------	----	----------	--

1. Stayman

Board: 83

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 10+1

Contract: 3NT North

North:

♠ QJ8

♥ AK

♦ K52

♣ Q9543

South:

♠ A932

♥ J9743

♦ AJ86

♣ -

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

1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3♥
------	----	------	----

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

1. Stayman

Board: 84

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 10+1

Contract: 4♠ North

North:

♠ 854

♥ AJ

♦ KJ76

♣ AQJ6

South:

♠ AKQJ7

♥ T642

♦ T

♣ T74

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

1♣	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3♠
------	----	------	----

Pass	4♠	All Pass	
------	----	----------	--

1. Stayman

North hands

We_Overcall_NT_then_Smolen

Board: 85

♠ QJ743

LHO is dealer.

Dealer: East

♥ Q983

East (LHO) opens 1♦ if possible.

Vul: Both

♦ 8

HCP: 9+1

♣ AT2

Board: 86

♠ K54

RHO is dealer. You bid second.

Dealer: West

♥ K6

West (RHO) opens 1♦ if possible.

Vul: None

♦ KQ3

HCP: 17+1

♣ KQJ52

Board: 87

♠ AQJ6

LHO is dealer.

Dealer: East

♥ KQT97

East (LHO) opens 1♣ if possible.

Vul: Both

♦ J983

HCP: 13+1

♣ -

Board: 88

♠ KQT86

LHO is dealer.

Dealer: East

♥ JT98

East (LHO) opens 1♥ if possible.

Vul: N-S

♦ A94

HCP: 10+1

♣ 3

Both hands (Answers Page)

Board: 85

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 16

Contract: 4 ♠ South

North:

♠ QJ743

♥ Q983

♦ 8

♣ AT2

South:

♠ K62

♥ AKJ

♦ K95

♣ Q743

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

Board: 86

Dealer: West

Vul: None

North HCP: 17+1

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ K54

♥ K6

♦ KQ3

♣ KQJ52

South:

♠ AQ976

♥ QT53

♦ J42

♣ 7

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♠
Pass	4 ♠	All Pass	

1. Stayman

Board: 87

Dealer: East

Vul: Both

North HCP: 13+1

South HCP: 15

Contract: 5 ♥ South

North:

♠ AQJ6

♥ KQT97

♦ J983

♣ -

South:

♠ T82

♥ AJ6

♦ AT72

♣ KQJ

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♥	Pass	4 ♥
Pass	4NT	Pass	5 ♥ ²
All Pass			

1. Stayman

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

Board: 88

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 17+1

Contract: 3NT South

North:

♠ KQT86

♥ JT98

♦ A94

♣ 3

South:

♠ 73

♥ AK5

♦ KQT53

♣ AJ2

W	N	E	S
		1 ♥	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	3NT
All Pass			

1. Stayman

South hands

We_Overcall_NT_then_Smolen

Board: 85

♠ K62

RHO is dealer. You bid second.

Dealer: East

♥ AKJ

East (RHO) opens 1♦ if possible.

Vul: Both

♦ K95

HCP: 16

♣ Q743

Board: 86

♠ AQ976

LHO is dealer.

Dealer: West

♥ QT53

West (LHO) opens 1♦ if possible.

Vul: None

♦ J42

HCP: 9+1

♣ 7

Board: 87

♠ T82

RHO is dealer. You bid second.

Dealer: East

♥ AJ6

East (RHO) opens 1♣ if possible.

Vul: Both

♦ AT72

HCP: 15

♣ KQJ

Board: 88

♠ 73

RHO is dealer. You bid second.

Dealer: East

♥ AK5

East (RHO) opens 1♥ if possible.

Vul: N-S

♦ KQT53

HCP: 17+1

♣ AJ2

Both hands (Answers Page)

Board: 85

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 16

Contract: 4 ♠ South

North:

♠ QJ743

♥ Q983

♦ 8

♣ AT2

South:

♠ K62

♥ AKJ

♦ K95

♣ Q743

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	4 ♠
All Pass			

1. Stayman

Board: 86

Dealer: West

Vul: None

North HCP: 17+1

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ K54

♥ K6

♦ KQ3

♣ KQJ52

South:

♠ AQ976

♥ QT53

♦ J42

♣ 7

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♠
Pass	4 ♠	All Pass	

1. Stayman

Board: 87

Dealer: East

Vul: Both

North HCP: 13+1

South HCP: 15

Contract: 5 ♥ South

North:

♠ AQJ6

♥ KQT97

♦ J983

♣ -

South:

♠ T82

♥ AJ6

♦ AT72

♣ KQJ

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♥	Pass	4 ♥
Pass	4NT	Pass	5 ♥ ²
All Pass			

1. Stayman

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

Board: 88

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 17+1

Contract: 3NT South

North:

♠ KQT86

♥ JT98

♦ A94

♣ 3

South:

♠ 73

♥ AK5

♦ KQT53

♣ AJ2

W	N	E	S
		1 ♥	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	3NT
All Pass			

1. Stayman

North hands

We_Overcall_NT_then_Smolen

Board: 89

♠ 932

RHO is dealer. You bid second.

Dealer: West

♥ T2

West (RHO) opens 1♦ if possible.

Vul: Both

♦ AK93

HCP: 15

♣ AKJ4

Board: 90

♠ Q86

RHO is dealer. You bid second.

Dealer: West

♥ Q94

West (RHO) opens 1♦ if possible.

Vul: Both

♦ AQ62

HCP: 15

♣ AJ9

Board: 91

♠ QT862

LHO is dealer.

Dealer: East

♥ A863

East (LHO) opens 1♣ if possible.

Vul: N-S

♦ T

HCP: 9+1

♣ K83

Board: 92

♠ AJ6

RHO is dealer. You bid second.

Dealer: West

♥ A7

West (RHO) opens 1♦ if possible.

Vul: Both

♦ A984

HCP: 15

♣ Q842

Board: 93

♠ J98

RHO is dealer. You bid second.

Dealer: West

♥ KT

West (RHO) opens 1♦ if possible.

Vul: Both

♦ AQ63

HCP: 15

♣ AJ92

Both hands (Answers Page)

Board: 89

	North:	South:	W	N	E	S
Dealer: West	♠ 932	♠ AJ76	1 ♦	1NT	Pass	2 ♣ ¹
Vul: Both	♥ T2	♥ AJ753	Pass	2 ♦	Pass	3 ♥
North HCP: 15	♦ AK93	♦ 6	Pass	3NT	All Pass	
South HCP: 10+1	♣ AKJ4	♣ 873				
Contract: 3NT North						1. Stayman

Board: 90

	North:	South:	W	N	E	S
Dealer: West	♠ Q86	♠ K932	1 ♦	1NT	Pass	2 ♣ ¹
Vul: Both	♥ Q94	♥ KJ763	Pass	2 ♦	Pass	3 ♥
North HCP: 15	♦ AQ62	♦ 4	Pass	4 ♥	All Pass	
South HCP: 10+1	♣ AJ9	♣ K53				
Contract: 4 ♥ North						1. Stayman

Board: 91

	North:	South:	W	N	E	S
Dealer: East	♠ QT862	♠ K97			1 ♣	1NT
Vul: N-S	♥ A863	♥ K54	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 9+1	♦ T	♦ K963	Pass	3 ♠	Pass	4 ♠
South HCP: 15	♣ K83	♣ AQ7	All Pass			
Contract: 4 ♠ South						1. Stayman

Board: 92

	North:	South:	W	N	E	S
Dealer: West	♠ AJ6	♠ QT752	1 ♦	1NT	Pass	2 ♣ ¹
Vul: Both	♥ A7	♥ Q953	Pass	2 ♦	Pass	3 ♠
North HCP: 15	♦ A984	♦ KJ2	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ Q842	♣ J				
Contract: 4 ♠ North						1. Stayman

Board: 93

	North:	South:	W	N	E	S
Dealer: West	♠ J98	♠ Q642	1 ♦	1NT	Pass	2 ♣ ¹
Vul: Both	♥ KT	♥ AJ863	Pass	2 ♦	Pass	3 ♥
North HCP: 15	♦ AQ63	♦ K	Pass	3NT	All Pass	
South HCP: 10+1	♣ AJ92	♣ T76				
Contract: 3NT North						1. Stayman

South hands

We_Overcall_NT_then_Smolen

Board: 89

♠ AJ76

LHO is dealer.

Dealer: West

♥ AJ753

West (LHO) opens 1 ♦ if possible.

Vul: Both

♦ 6

HCP: 10+1

♣ 873

Board: 90

♠ K932

LHO is dealer.

Dealer: West

♥ KJ763

West (LHO) opens 1 ♦ if possible.

Vul: Both

♦ 4

HCP: 10+1

♣ K53

Board: 91

♠ K97

RHO is dealer. You bid second.

Dealer: East

♥ K54

East (RHO) opens 1 ♣ if possible.

Vul: N-S

♦ K963

HCP: 15

♣ AQ7

Board: 92

♠ QT752

LHO is dealer.

Dealer: West

♥ Q953

West (LHO) opens 1 ♦ if possible.

Vul: Both

♦ KJ2

HCP: 9+1

♣ J

Board: 93

♠ Q642

LHO is dealer.

Dealer: West

♥ AJ863

West (LHO) opens 1 ♦ if possible.

Vul: Both

♦ K

HCP: 10+1

♣ T76

Both hands (Answers Page)

Board: 89

	North:	South:	W	N	E	S
Dealer: West	♠ 932	♠ AJ76	1 ♦	1NT	Pass	2 ♣ ¹
Vul: Both	♥ T2	♥ AJ753	Pass	2 ♦	Pass	3 ♥
North HCP: 15	♦ AK93	♦ 6	Pass	3NT	All Pass	
South HCP: 10+1	♣ AKJ4	♣ 873				
Contract: 3NT North						1. Stayman

Board: 90

	North:	South:	W	N	E	S
Dealer: West	♠ Q86	♠ K932	1 ♦	1NT	Pass	2 ♣ ¹
Vul: Both	♥ Q94	♥ KJ763	Pass	2 ♦	Pass	3 ♥
North HCP: 15	♦ AQ62	♦ 4	Pass	4 ♥	All Pass	
South HCP: 10+1	♣ AJ9	♣ K53				
Contract: 4 ♥ North						1. Stayman

Board: 91

	North:	South:	W	N	E	S
Dealer: East	♠ QT862	♠ K97			1 ♣	1NT
Vul: N-S	♥ A863	♥ K54	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 9+1	♦ T	♦ K963	Pass	3 ♠	Pass	4 ♠
South HCP: 15	♣ K83	♣ AQ7	All Pass			
Contract: 4 ♠ South						1. Stayman

Board: 92

	North:	South:	W	N	E	S
Dealer: West	♠ AJ6	♠ QT752	1 ♦	1NT	Pass	2 ♣ ¹
Vul: Both	♥ A7	♥ Q953	Pass	2 ♦	Pass	3 ♠
North HCP: 15	♦ A984	♦ KJ2	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ Q842	♣ J				
Contract: 4 ♠ North						1. Stayman

Board: 93

	North:	South:	W	N	E	S
Dealer: West	♠ J98	♠ Q642	1 ♦	1NT	Pass	2 ♣ ¹
Vul: Both	♥ KT	♥ AJ863	Pass	2 ♦	Pass	3 ♥
North HCP: 15	♦ AQ63	♦ K	Pass	3NT	All Pass	
South HCP: 10+1	♣ AJ92	♣ T76				
Contract: 3NT North						1. Stayman

North hands

We_Overcall_NT_then_Smolen

Board: 94

♠ KT532

LHO is dealer.

Dealer: East

♥ AJ65

East (LHO) opens 1♦ if possible.

Vul: None

♦ J763

HCP: 9+1

♣ -

Board: 95

♠ J94

RHO is dealer. You bid second.

Dealer: West

♥ K2

West (RHO) opens 1♦ if possible.

Vul: E-W

♦ KQ94

HCP: 16

♣ AK32

Board: 96

♠ AJT32

LHO is dealer.

Dealer: East

♥ A984

East (LHO) opens 1♣ if possible.

Vul: Both

♦ 5

HCP: 9+1

♣ 765

Board: 97

♠ K982

LHO is dealer.

Dealer: East

♥ KQJT2

East (LHO) opens 1♣ if possible.

Vul: E-W

♦ 9

HCP: 10+1

♣ J92

Board: 98

♠ K62

RHO is dealer. You bid second.

Dealer: West

♥ KJT6

West (RHO) opens 1♥ if possible.

Vul: Both

♦ Q9

HCP: 15

♣ AQ82

Both hands (Answers Page)

Board: 94

Dealer: East

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 3NT South

North:

♠ KT532

♥ AJ65

♦ J763

♣ -

South:

♠ J9

♥ Q42

♦ A984

♣ AKJ8

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	3NT
All Pass			

1. Stayman

Board: 95

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 12+1

Contract: 3NT North

North:

♠ J94

♥ K2

♦ KQ94

♣ AK32

South:

♠ AQT3

♥ QJ943

♦ J

♣ Q94

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♥
Pass	3NT	All Pass	

1. Stayman

Board: 96

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 16+1

Contract: 3NT South

North:

♠ AJT32

♥ A984

♦ 5

♣ 765

South:

♠ K9

♥ QT2

♦ AQJ43

♣ A93

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	3NT
All Pass			

1. Stayman

Board: 97

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 16

Contract: 4 ♥ South

North:

♠ K982

♥ KQJT2

♦ 9

♣ J92

South:

♠ AQJ

♥ 654

♦ AJ5

♣ A875

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♥	Pass	4 ♥
All Pass			

1. Stayman

Board: 98

Dealer: West

Vul: Both

North HCP: 15

South HCP: 11+1

Contract: 4 ♠ North

North:

♠ K62

♥ KJT6

♦ Q9

♣ AQ82

South:

♠ A9854

♥ Q432

♦ A

♣ J94

W	N	E	S
1 ♥	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♠
Pass	4 ♠	All Pass	

1. Stayman

South hands

We_Overcall_NT_then_Smolen

Board: 94

♠ J9

RHO is dealer. You bid second.

Dealer: East

♥ Q42

East (RHO) opens 1♦ if possible.

Vul: None

♦ A984

HCP: 15

♣ AKJ8

Board: 95

♠ AQT3

LHO is dealer.

Dealer: West

♥ QJ943

West (LHO) opens 1♦ if possible.

Vul: E-W

♦ J

HCP: 12+1

♣ Q94

Board: 96

♠ K9

RHO is dealer. You bid second.

Dealer: East

♥ QT2

East (RHO) opens 1♣ if possible.

Vul: Both

♦ AQJ43

HCP: 16+1

♣ A93

Board: 97

♠ AQJ

RHO is dealer. You bid second.

Dealer: East

♥ 654

East (RHO) opens 1♣ if possible.

Vul: E-W

♦ AJ5

HCP: 16

♣ A875

Board: 98

♠ A9854

LHO is dealer.

Dealer: West

♥ Q432

West (LHO) opens 1♥ if possible.

Vul: Both

♦ A

HCP: 11+1

♣ J94

Both hands (Answers Page)

Board: 94

Dealer: East

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 3NT South

North:

♠ KT532

♥ AJ65

♦ J763

♣ -

South:

♠ J9

♥ Q42

♦ A984

♣ AKJ8

W	N	E	S
		1 ♦	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	3NT
All Pass			

1. Stayman

Board: 95

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 12+1

Contract: 3NT North

North:

♠ J94

♥ K2

♦ KQ94

♣ AK32

South:

♠ AQT3

♥ QJ943

♦ J

♣ Q94

W	N	E	S
1 ♦	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♥
Pass	3NT	All Pass	

1. Stayman

Board: 96

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 16+1

Contract: 3NT South

North:

♠ AJT32

♥ A984

♦ 5

♣ 765

South:

♠ K9

♥ QT2

♦ AQJ43

♣ A93

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♠	Pass	3NT
All Pass			

1. Stayman

Board: 97

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 16

Contract: 4 ♥ South

North:

♠ K982

♥ KQJT2

♦ 9

♣ J92

South:

♠ AQJ

♥ 654

♦ AJ5

♣ A875

W	N	E	S
		1 ♣	1NT
Pass	2 ♣ ¹	Pass	2 ♦
Pass	3 ♥	Pass	4 ♥
All Pass			

1. Stayman

Board: 98

Dealer: West

Vul: Both

North HCP: 15

South HCP: 11+1

Contract: 4 ♠ North

North:

♠ K62

♥ KJT6

♦ Q9

♣ AQ82

South:

♠ A9854

♥ Q432

♦ A

♣ J94

W	N	E	S
1 ♥	1NT	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3 ♠
Pass	4 ♠	All Pass	

1. Stayman

North hands

We_Overcall_NT_then_Smolen

Board: 99

Dealer: West

Vul: N-S

HCP: 17+1

♠ T4

♥ AT4

♦ AKT74

♣ KQJ

RHO is dealer. You bid second.

West (RHO) opens 1 ♣ if possible.

Board: 100

Dealer: East

Vul: E-W

HCP: 11+1

♠ Q9542

♥ KQT4

♦ J

♣ KT2

LHO is dealer.

East (LHO) opens 1 ♦ if possible.

Board: 101

Dealer: East

Vul: None

HCP: 9+1

♠ AKT76

♥ QT32

♦ T95

♣ 9

LHO is dealer.

East (LHO) opens 1 ♦ if possible.

Board: 102

Dealer: West

Vul: Both

HCP: 15

♠ J86

♥ KQ7

♦ Q85

♣ AK32

RHO is dealer. You bid second.

West (RHO) opens 1 ♣ if possible.

Board: 103

Dealer: East

Vul: Both

HCP: 10+1

♠ AQ83

♥ QT542

♦ 6

♣ Q96

LHO is dealer.

East (LHO) opens 1 ♣ if possible.

Both hands (Answers Page)

Board: 99

Dealer: West

Vul: N-S

North HCP: 17+1

South HCP: 11+1

Contract: 4♥ North

North:

♠ T4

♥ AT4

♦ AKT74

♣ KQJ

South:

♠ KQJ65

♥ QJ97

♦ Q98

♣ 2

W N E S

1♣ 1NT Pass 2♣¹

Pass 2♦ Pass 3♠

Pass 4♥ All Pass

1. Stayman

Board: 100

Dealer: East

Vul: E-W

North HCP: 11+1

South HCP: 15

Contract: 3NT South

North:

♠ Q9542

♥ KQT4

♦ J

♣ KT2

South:

♠ AK

♥ 763

♦ KQ95

♣ QJ76

W N E S

1♦ 1NT

Pass 2♣¹ Pass 2♦

Pass 3♠ Pass 3NT

All Pass

1. Stayman

Board: 101

Dealer: East

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 4♠ South

North:

♠ AKT76

♥ QT32

♦ T95

♣ 9

South:

♠ Q92

♥ K86

♦ AQJ4

♣ KT2

W N E S

1♦ 1NT

Pass 2♣¹ Pass 2♦

Pass 3♠ Pass 4♠

All Pass

1. Stayman

Board: 102

Dealer: West

Vul: Both

North HCP: 15

South HCP: 11+1

Contract: 4♥ North

North:

♠ J86

♥ KQ7

♦ Q85

♣ AK32

South:

♠ AQ97

♥ AJ943

♦ 973

♣ 5

W N E S

1♣ 1NT Pass 2♣¹

Pass 2♦ Pass 3♥

Pass 4♥ All Pass

1. Stayman

Board: 103

Dealer: East

Vul: Both

North HCP: 10+1

South HCP: 16

Contract: 4♥ South

North:

♠ AQ83

♥ QT542

♦ 6

♣ Q96

South:

♠ T92

♥ K96

♦ AQ2

♣ AK32

W N E S

1♣ 1NT

Pass 2♣¹ Pass 2♦

Pass 3♥ Pass 4♥

All Pass

1. Stayman

South hands

We_Overcall_NT_then_Smolen

Board: 99 ♠ KQJ65 LHO is dealer.
 Dealer: West ♥ QJ97 West (LHO) opens 1 ♣ if possible.
 Vul: N-S ♦ Q98
 HCP: 11+1 ♣ 2

Board: 100 ♠ AK RHO is dealer. You bid second.
 Dealer: East ♥ 763 East (RHO) opens 1 ♦ if possible.
 Vul: E-W ♦ KQ95
 HCP: 15 ♣ QJ76

Board: 101 ♠ Q92 RHO is dealer. You bid second.
 Dealer: East ♥ K86 East (RHO) opens 1 ♦ if possible.
 Vul: None ♦ AQJ4
 HCP: 15 ♣ KT2

Board: 102 ♠ AQ97 LHO is dealer.
 Dealer: West ♥ AJ943 West (LHO) opens 1 ♣ if possible.
 Vul: Both ♦ 973
 HCP: 11+1 ♣ 5

Board: 103 ♠ T92 RHO is dealer. You bid second.
 Dealer: East ♥ K96 East (RHO) opens 1 ♣ if possible.
 Vul: Both ♦ AQ2
 HCP: 16 ♣ AK32

Both hands (Answers Page)

Board: 99

Dealer: West

Vul: N-S

North HCP: 17+1

South HCP: 11+1

Contract: 4♥ North

North:

♠ T4

♥ AT4

♦ AKT74

♣ KQJ

South:

♠ KQJ65

♥ QJ97

♦ Q98

♣ 2

W N E S

1♣ 1NT Pass 2♣¹

Pass 2♦ Pass 3♠

Pass 4♥ All Pass

1. Stayman

Board: 100

Dealer: East

Vul: E-W

North HCP: 11+1

South HCP: 15

Contract: 3NT South

North:

♠ Q9542

♥ KQT4

♦ J

♣ KT2

South:

♠ AK

♥ 763

♦ KQ95

♣ QJ76

W N E S

1♦ 1NT

Pass 2♣¹ Pass 2♦

Pass 3♠ Pass 3NT

All Pass

1. Stayman

Board: 101

Dealer: East

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 4♠ South

North:

♠ AKT76

♥ QT32

♦ T95

♣ 9

South:

♠ Q92

♥ K86

♦ AQJ4

♣ KT2

W N E S

1♦ 1NT

Pass 2♣¹ Pass 2♦

Pass 3♠ Pass 4♠

All Pass

1. Stayman

Board: 102

Dealer: West

Vul: Both

North HCP: 15

South HCP: 11+1

Contract: 4♥ North

North:

♠ J86

♥ KQ7

♦ Q85

♣ AK32

South:

♠ AQ97

♥ AJ943

♦ 973

♣ 5

W N E S

1♣ 1NT Pass 2♣¹

Pass 2♦ Pass 3♥

Pass 4♥ All Pass

1. Stayman

Board: 103

Dealer: East

Vul: Both

North HCP: 10+1

South HCP: 16

Contract: 4♥ South

North:

♠ AQ83

♥ QT542

♦ 6

♣ Q96

South:

♠ T92

♥ K96

♦ AQ2

♣ AK32

W N E S

1♣ 1NT

Pass 2♣¹ Pass 2♦

Pass 3♥ Pass 4♥

All Pass

1. Stayman

North hands

We_Overcall_NT_then_Smolen

Board: 104 ♠ A64 RHO is dealer. You bid second.
 Dealer: West ♥ T85 West (RHO) opens 1 ♠ if possible.
 Vul: Both ♦ AKQ
 HCP: 16 ♣ KT85

Board: 105 ♠ K9765 LHO is dealer.
 Dealer: East ♥ AJ76 East (LHO) opens 1 ♣ if possible.
 Vul: E-W ♦ J85
 HCP: 11+1 ♣ Q

Board: 106 ♠ K42 RHO is dealer. You bid second.
 Dealer: West ♥ AK8 West (RHO) opens 1 ♣ if possible.
 Vul: None ♦ Q75
 HCP: 15 ♣ K982

Board: 107 ♠ KQJ86 LHO is dealer.
 Dealer: East ♥ QT62 East (LHO) opens 1 ♦ if possible.
 Vul: None ♦ Q97
 HCP: 10+1 ♣ 9

Board: 108 ♠ QJ5 RHO is dealer. You bid second.
 Dealer: West ♥ KT7 West (RHO) opens 1 ♦ if possible.
 Vul: N-S ♦ AJ6
 HCP: 16 ♣ KQ94

Both hands (Answers Page)

Board: 104

Dealer: West

Vul: Both

North HCP: 16

South HCP: 10+1

Contract: 4♥ North

North:

♠ A64

♥ T85

♦ AKQ

♣ KT85

South:

♠ J987

♥ AQJ73

♦ 952

♣ Q

W N E S

1♠ 1NT Pass 2♣¹

Pass 2♦ Pass 3♥

Pass 4♥ All Pass

1. Stayman

Board: 105

Dealer: East

Vul: E-W

North HCP: 11+1

South HCP: 16+1

Contract: 4♠ South

North:

♠ K9765

♥ AJ76

♦ J85

♣ Q

South:

♠ T43

♥ KQ

♦ AQ963

♣ AJ2

W N E S

1♣ 1NT

Pass 2♣¹ Pass 2♦

Pass 3♠ Pass 4♠

All Pass

1. Stayman

Board: 106

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 4♠ North

North:

♠ K42

♥ AK8

♦ Q75

♣ K982

South:

♠ AT985

♥ J963

♦ A94

♣ 4

W N E S

1♣ 1NT Pass 2♣¹

Pass 2♦ Pass 3♠

Pass 4♠ All Pass

1. Stayman

Board: 107

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 4♠ South

North:

♠ KQJ86

♥ QT62

♦ Q97

♣ 9

South:

♠ A54

♥ KJ5

♦ A863

♣ QJ5

W N E S

1♦ 1NT

Pass 2♣¹ Pass 2♦

Pass 3♠ Pass 4♠

All Pass

1. Stayman

Board: 108

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 10+1

Contract: 4♠ North

North:

♠ QJ5

♥ KT7

♦ AJ6

♣ KQ94

South:

♠ A8632

♥ AQ94

♦ 843

♣ 7

W N E S

1♦ 1NT Pass 2♣¹

Pass 2♦ Pass 3♠

Pass 4♠ All Pass

1. Stayman

South hands

We_Overcall_NT_then_Smolen

Board: 104 ♠ J987 LHO is dealer.
 Dealer: West ♥ AQJ73 West (LHO) opens 1 ♠ if possible.
 Vul: Both ♦ 952
 HCP: 10+1 ♣ Q

Board: 105 ♠ T43 RHO is dealer. You bid second.
 Dealer: East ♥ KQ East (RHO) opens 1 ♣ if possible.
 Vul: E-W ♦ AQ963
 HCP: 16+1 ♣ AJ2

Board: 106 ♠ AT985 LHO is dealer.
 Dealer: West ♥ J963 West (LHO) opens 1 ♣ if possible.
 Vul: None ♦ A94
 HCP: 9+1 ♣ 4

Board: 107 ♠ A54 RHO is dealer. You bid second.
 Dealer: East ♥ KJ5 East (RHO) opens 1 ♦ if possible.
 Vul: None ♦ A863
 HCP: 15 ♣ QJ5

Board: 108 ♠ A8632 LHO is dealer.
 Dealer: West ♥ AQ94 West (LHO) opens 1 ♦ if possible.
 Vul: N-S ♦ 843
 HCP: 10+1 ♣ 7

Both hands (Answers Page)

Board: 104

Dealer: West

Vul: Both

North HCP: 16

South HCP: 10+1

Contract: 4♥ North

North:

♠ A64

♥ T85

♦ AKQ

♣ KT85

South:

♠ J987

♥ AQJ73

♦ 952

♣ Q

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

1♠	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3♥
------	----	------	----

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

Board: 105

Dealer: East

Vul: E-W

North HCP: 11+1

South HCP: 16+1

Contract: 4♠ South

North:

♠ K9765

♥ AJ76

♦ J85

♣ Q

South:

♠ T43

♥ KQ

♦ AQ963

♣ AJ2

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

		1♣	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	3♠	Pass	4♠
------	----	------	----

All Pass

1. Stayman

Board: 106

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 4♠ North

North:

♠ K42

♥ AK8

♦ Q75

♣ K982

South:

♠ AT985

♥ J963

♦ A94

♣ 4

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

1♣	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3♠
------	----	------	----

Pass	4♠	All Pass	
------	----	----------	--

1. Stayman

Board: 107

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 4♠ South

North:

♠ KQJ86

♥ QT62

♦ Q97

♣ 9

South:

♠ A54

♥ KJ5

♦ A863

♣ QJ5

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

		1♦	1NT
--	--	----	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	3♠	Pass	4♠
------	----	------	----

All Pass

1. Stayman

Board: 108

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 10+1

Contract: 4♠ North

North:

♠ QJ5

♥ KT7

♦ AJ6

♣ KQ94

South:

♠ A8632

♥ AQ94

♦ 843

♣ 7

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

1♦	1NT	Pass	2♣ ¹
----	-----	------	-----------------

Pass	2♦	Pass	3♠
------	----	------	----

Pass	4♠	All Pass	
------	----	----------	--

1. Stayman

North hands

We_Overcall_NT_then_Smolen

Board: 109

♠ QJ93

LHO is dealer.

Dealer: East

♥ AJ654

East (LHO) opens 1♦ if possible.

Vul: None

♦ 5

HCP: 11+1

♣ K42

Board: 110

♠ J95

RHO is dealer. You bid second.

Dealer: West

♥ KQ

West (RHO) opens 1♣ if possible.

Vul: Both

♦ K975

HCP: 16

♣ AK54

Board: 111

♠ JT64

LHO is dealer.

Dealer: East

♥ KT962

East (LHO) opens 1♠ if possible.

Vul: None

♦ A

HCP: 10+1

♣ Q96

Both hands (Answers Page)

Board: 109

Dealer: East

Vul: None

North HCP: 11+1

South HCP: 16

Contract: 4♥ South

North:

♠ QJ93

♥ AJ654

♦ 5

♣ K42

South:

♠ A82

♥ K82

♦ AQJ2

♣ Q86

W	N	E	S
		1♦	1NT
Pass	2♣ ¹	Pass	2♦
Pass	3♥	Pass	4♥
All Pass			

1. Stayman

Board: 110

Dealer: West

Vul: Both

North HCP: 16

South HCP: 9+1

Contract: 4♠ North

North:

♠ J95

♥ KQ

♦ K975

♣ AK54

South:

♠ K8732

♥ A854

♦ T32

♣ Q

W	N	E	S
1♣	1NT	Pass	2♣ ¹
Pass	2♦	Pass	3♠
Pass	4♠	All Pass	

1. Stayman

Board: 111

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 15+1

Contract: 4♥ South

North:

♠ JT64

♥ KT962

♦ A

♣ Q96

South:

♠ K72

♥ Q73

♦ QJ832

♣ AK

W	N	E	S
		1♠	1NT
Pass	2♣ ¹	Pass	2♦
Pass	3♥	Pass	4♥
All Pass			

1. Stayman

South hands**We_Overcall_NT_then_Smolen****Board: 109**

♠ A82

RHO is dealer. You bid second.

Dealer: East

♥ K82

East (RHO) opens 1♦ if possible.

Vul: None

♦ AQJ2

HCP: 16

♣ Q86

Board: 110

♠ K8732

LHO is dealer.

Dealer: West

♥ A854

West (LHO) opens 1♣ if possible.

Vul: Both

♦ T32

HCP: 9+1

♣ Q

Board: 111

♠ K72

RHO is dealer. You bid second.

Dealer: East

♥ Q73

East (RHO) opens 1♠ if possible.

Vul: None

♦ QJ832

HCP: 15+1

♣ AK

Both hands (Answers Page)

Board: 109

Dealer: East

Vul: None

North HCP: 11+1

South HCP: 16

Contract: 4♥ South

North:

♠ QJ93

♥ AJ654

♦ 5

♣ K42

South:

♠ A82

♥ K82

♦ AQJ2

♣ Q86

W	N	E	S
		1♦	1NT
Pass	2♣ ¹	Pass	2♦
Pass	3♥	Pass	4♥
All Pass			

1. Stayman

Board: 110

Dealer: West

Vul: Both

North HCP: 16

South HCP: 9+1

Contract: 4♠ North

North:

♠ J95

♥ KQ

♦ K975

♣ AK54

South:

♠ K8732

♥ A854

♦ T32

♣ Q

W	N	E	S
1♣	1NT	Pass	2♣ ¹
Pass	2♦	Pass	3♠
Pass	4♠	All Pass	

1. Stayman

Board: 111

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 15+1

Contract: 4♥ South

North:

♠ JT64

♥ KT962

♦ A

♣ Q96

South:

♠ K72

♥ Q73

♦ QJ832

♣ AK

W	N	E	S
		1♠	1NT
Pass	2♣ ¹	Pass	2♦
Pass	3♥	Pass	4♥
All Pass			

1. Stayman