

North hands

We_Overcall_NT_then_Jacoby

Board: 1	♠ K8	RHO opens the bidding 1 ♣.
Dealer: West	♥ KQJ3	You bid next.
Vul: N-S	♦ A832	
HCP: 16	♣ QJ5	
Board: 2	♠ 32	LHO opens the bidding 1 ♠.
Dealer: East	♥ AQT52	Partner bids next.
Vul: E-W	♦ T76	East (LHO) bids 2 ♠ if possible.
HCP: 6+1	♣ 975	
Board: 3	♠ 8	You bid first.
Dealer: North	♥ K43	East (LHO) bids 1NT if possible.
Vul: Both	♦ KQ9	West (RHO) bids 2 ♥ if possible.
HCP: 13+2	♣ KQ9432	East (LHO) bids 2 ♠ if possible.
		West (RHO) Doubles 3 ♣ if possible.
Board: 4	♠ AJ973	LHO opens the bidding 1 ♦.
Dealer: East	♥ JT3	Partner bids next.
Vul: N-S	♦ JT6	
HCP: 9+1	♣ Q5	
Board: 5	♠ 432	RHO opens the bidding 1 ♦.
Dealer: West	♥ K98	You bid next.
Vul: None	♦ K95	
HCP: 15	♣ AKQ8	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ K8	♠ Q75432	1 ♣	1NT	Pass	2 ♥
Vul: N-S	♥ KQJ3	♥ 965	Pass	2 ♠	All Pass	
North HCP: 16	♦ A832	♦ 7				
South HCP: 2+2	♣ QJ5	♣ T94				
Contract: 2 ♠ North						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ 32	♠ A84			1 ♠	1NT
Vul: E-W	♥ AQT52	♥ 96	Pass	2 ♦	Pass	2 ♥
North HCP: 6+1	♦ T76	♦ QJ5	Pass	Pass	2 ♠	Pass
South HCP: 15+1	♣ 975	♣ AKJT2	Pass	X	Pass	3 ♣
Contract: 3 ♣ South			All Pass			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ A9432		1 ♣	1NT	Pass
Vul: Both	♥ K43	♥ JT97	2 ♥	Pass	2 ♠	Pass
North HCP: 13+2	♦ KQ9	♦ T82	Pass	3 ♣	Pass	Pass
South HCP: 5+1	♣ KQ9432	♣ T	X	All Pass		
Contract: 3 ♣ X North						

Board: 4	North:	South:	W	N	E	S
Dealer: East	♠ AJ973	♠ KT54			1 ♦	1NT
Vul: N-S	♥ JT3	♥ AK54	Pass	2 ♥	Pass	3 ♠ ¹
North HCP: 9+1	♦ JT6	♦ K85	Pass	4 ♠	All Pass	
South HCP: 17	♣ Q5	♣ A4				
Contract: 4 ♠ North						1. Super acceptance after NT

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ 432	♠ J5	1 ♦	1NT	Pass	2 ♦
Vul: None	♥ K98	♥ AJ7532	Pass	2 ♥	Pass	3 ♥
North HCP: 15	♦ K95	♦ 873	All Pass			
South HCP: 6+2	♣ AKQ8	♣ 76				
Contract: 3 ♥ South						

South hands

We_Overcall_NT_then_Jacoby

Board: 1	♠ Q75432	LHO opens the bidding 1 ♣.
Dealer: West	♥ 965	Partner bids next.
Vul: N-S	♦ 7	
HCP: 2+2	♣ T94	
Board: 2	♠ A84	RHO opens the bidding 1 ♠.
Dealer: East	♥ 96	You bid next.
Vul: E-W	♦ QJ5	East (RHO) bids 2 ♠ if possible.
HCP: 15+1	♣ AKJT2	
Board: 3	♠ A9432	Partner bids first.
Dealer: North	♥ JT97	East (RHO) bids 1NT if possible.
Vul: Both	♦ T82	West (LHO) bids 2 ♥ if possible.
HCP: 5+1	♣ T	East (RHO) bids 2 ♠ if possible.
		West (LHO) Doubles 3 ♣ if possible.
Board: 4	♠ KT54	RHO opens the bidding 1 ♦.
Dealer: East	♥ AK54	You bid next.
Vul: N-S	♦ K85	
HCP: 17	♣ A4	
Board: 5	♠ J5	LHO opens the bidding 1 ♦.
Dealer: West	♥ AJ7532	Partner bids next.
Vul: None	♦ 873	
HCP: 6+2	♣ 76	

Both hands (Answers Page)

Board: 1

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 2+2

Contract: 2♠ North

North:

♠ K8

♥ KQJ3

♦ A832

♣ QJ5

South:

♠ Q75432

♥ 965

♦ 7

♣ T94

W N E S

1♣ 1NT Pass 2♥

Pass 2♠ All Pass

Board: 2

Dealer: East

Vul: E-W

North HCP: 6+1

South HCP: 15+1

Contract: 3♣ South

North:

♠ 32

♥ AQT52

♦ T76

♣ 975

South:

♠ A84

♥ 96

♦ QJ5

♣ AKJT2

W N E S

1♠ 1NT

Pass 2♦ Pass 2♥

Pass Pass 2♠ Pass

Pass X Pass 3♣

All Pass

Board: 3

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 5+1

Contract: 3♣X North

North:

♠ 8

♥ K43

♦ KQ9

♣ KQ9432

South:

♠ A9432

♥ JT97

♦ T82

♣ T

W N E S

1♣ 1NT Pass

2♥ Pass 2♠ Pass

Pass 3♣ Pass Pass

X All Pass

Board: 4

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 17

Contract: 4♠ North

North:

♠ AJ973

♥ JT3

♦ JT6

♣ Q5

South:

♠ KT54

♥ AK54

♦ K85

♣ A4

W N E S

1♦ 1NT

Pass 2♥ Pass 3♠¹

Pass 4♠ All Pass

1. Super acceptance after NT

Board: 5

Dealer: West

Vul: None

North HCP: 15

South HCP: 6+2

Contract: 3♥ South

North:

♠ 432

♥ K98

♦ K95

♣ AKQ8

South:

♠ J5

♥ AJ7532

♦ 873

♣ 76

W N E S

1♦ 1NT Pass 2♦

Pass 2♥ Pass 3♥

All Pass

North hands

We_Overcall_NT_then_Jacoby

Board: 6	♠ K87543	LHO opens the bidding 1 ♦.
Dealer: East	♥ KT	Partner bids next.
Vul: N-S	♦ T98	
HCP: 6+2	♣ T3	
Board: 7	♠ A96	RHO opens the bidding 1 ♣.
Dealer: West	♥ A95	You bid next.
Vul: Both	♦ KQ6	
HCP: 17	♣ A764	
Board: 8	♠ 98	LHO opens the bidding 1 ♠.
Dealer: East	♥ JT872	Partner bids next.
Vul: None	♦ KT3	
HCP: 4+1	♣ 863	
Board: 9	♠ KT7	RHO opens the bidding 1 ♦.
Dealer: West	♥ JT	You bid next.
Vul: N-S	♦ AK6	
HCP: 15+1	♣ AT974	
Board: 10	♠ AKQT	RHO opens the bidding 1 ♦.
Dealer: West	♥ T4	You bid next.
Vul: None	♦ A97	West (RHO) Doubles 2 ♦ if possible.
HCP: 15	♣ QT76	

Both hands (Answers Page)

Board: 6

Dealer: East

Vul: N-S

North HCP: 6+2

South HCP: 15

Contract: 3 ♠ North

North:

♠ K87543

♥ KT

♦ T98

♣ T3

South:

♠ AT2

♥ Q5

♦ AQ72

♣ QJ42

W

N

E

S

1 ♦ 1NT

Pass 2 ♥ Pass 2 ♠

Pass 3 ♠ All Pass

Board: 7

Dealer: West

Vul: Both

North HCP: 17

South HCP: 6+1

Contract: 2 ♥ North

North:

♠ A96

♥ A95

♦ KQ6

♣ A764

South:

♠ T87

♥ KQ742

♦ T8

♣ JT8

W

N

E

S

1 ♣ 1NT Pass 2 ♦

Pass 2 ♥ All Pass

Board: 8

Dealer: East

Vul: None

North HCP: 4+1

South HCP: 17

Contract: 2 ♥ South

North:

♠ 98

♥ JT872

♦ KT3

♣ 863

South:

♠ KQ53

♥ 63

♦ AJ84

♣ AK5

W

N

E

S

1 ♠ 1NT

Pass 2 ♦ Pass 2 ♥

All Pass

Board: 9

Dealer: West

Vul: N-S

North HCP: 15+1

South HCP: 8+1

Contract: 2NT South

North:

♠ KT7

♥ JT

♦ AK6

♣ AT974

South:

♠ 642

♥ AQ964

♦ J92

♣ J5

W

N

E

S

1 ♦ 1NT Pass 2 ♦

Pass 2 ♥ Pass 2NT

All Pass

Board: 10

Dealer: West

Vul: None

North HCP: 15

South HCP: 4+1

Contract: 2 ♥ South

North:

♠ AKQT

♥ T4

♦ A97

♣ QT76

South:

♠ J83

♥ QJ986

♦ T53

♣ 53

W

N

E

S

1 ♦ 1NT Pass 2 ♦

X XX Pass 2 ♥

All Pass

South hands

We_Overcall_NT_then_Jacoby

Board: 6	♠ AT2	RHO opens the bidding 1 ♦.
Dealer: East	♥ Q5	You bid next.
Vul: N-S	♦ AQ72	
HCP: 15	♣ QJ42	
Board: 7	♠ T87	LHO opens the bidding 1 ♣.
Dealer: West	♥ KQ742	Partner bids next.
Vul: Both	♦ T8	
HCP: 6+1	♣ JT8	
Board: 8	♠ KQ53	RHO opens the bidding 1 ♠.
Dealer: East	♥ 63	You bid next.
Vul: None	♦ AJ84	
HCP: 17	♣ AK5	
Board: 9	♠ 642	LHO opens the bidding 1 ♦.
Dealer: West	♥ AQ964	Partner bids next.
Vul: N-S	♦ J92	
HCP: 8+1	♣ J5	
Board: 10	♠ J83	LHO opens the bidding 1 ♦.
Dealer: West	♥ QJ986	Partner bids next.
Vul: None	♦ T53	West (LHO) Doubles 2 ♦ if possible.
HCP: 4+1	♣ 53	

Both hands (Answers Page)

Board: 6

Dealer: East

Vul: N-S

North HCP: 6+2

South HCP: 15

Contract: 3 ♠ North

North:

♠ K87543

♥ KT

♦ T98

♣ T3

South:

♠ AT2

♥ Q5

♦ AQ72

♣ QJ42

W

N

E

S

1 ♦ 1NT

Pass 2 ♥ Pass 2 ♠

Pass 3 ♠ All Pass

Board: 7

Dealer: West

Vul: Both

North HCP: 17

South HCP: 6+1

Contract: 2 ♥ North

North:

♠ A96

♥ A95

♦ KQ6

♣ A764

South:

♠ T87

♥ KQ742

♦ T8

♣ JT8

W

N

E

S

1 ♣ 1NT Pass 2 ♦

Pass 2 ♥ All Pass

Board: 8

Dealer: East

Vul: None

North HCP: 4+1

South HCP: 17

Contract: 2 ♥ South

North:

♠ 98

♥ JT872

♦ KT3

♣ 863

South:

♠ KQ53

♥ 63

♦ AJ84

♣ AK5

W

N

E

S

1 ♠ 1NT

Pass 2 ♦ Pass 2 ♥

All Pass

Board: 9

Dealer: West

Vul: N-S

North HCP: 15+1

South HCP: 8+1

Contract: 2NT South

North:

♠ KT7

♥ JT

♦ AK6

♣ AT974

South:

♠ 642

♥ AQ964

♦ J92

♣ J5

W

N

E

S

1 ♦ 1NT Pass 2 ♦

Pass 2 ♥ Pass 2NT

All Pass

Board: 10

Dealer: West

Vul: None

North HCP: 15

South HCP: 4+1

Contract: 2 ♥ South

North:

♠ AKQT

♥ T4

♦ A97

♣ QT76

South:

♠ J83

♥ QJ986

♦ T53

♣ 53

W

N

E

S

1 ♦ 1NT Pass 2 ♦

X XX Pass 2 ♥

All Pass

North hands

We_Overcall_NT_then_Jacoby

Board: 11 ♠ T94 RHO opens the bidding 1 ♣.
 Dealer: West ♥ AQ75 You bid next.
 Vul: Both ♦ AK5
 HCP: 16 ♣ K43

Board: 12 ♠ K63 You bid first.
 Dealer: North ♥ A7 East (LHO) bids 1NT if possible.
 Vul: None ♦ QJ5 West (RHO) bids 2 ♦ if possible.
 HCP: 13+1 ♣ QJT42 East (LHO) bids 2 ♥ if possible.

Board: 13 ♠ JT7 RHO opens the bidding 1 ♣.
 Dealer: West ♥ A6 You bid next.
 Vul: E-W ♦ AJ76
 HCP: 15 ♣ KQ83

Board: 14 ♠ T6 LHO opens the bidding 1 ♦.
 Dealer: East ♥ Q9862 Partner bids next.
 Vul: None ♦ 4 East (LHO) Doubles 2 ♦ if possible.
 HCP: 7+2 ♣ AJ874 West (RHO) bids 3 ♦ if possible.

Board: 15 ♠ AT2 RHO opens the bidding 1 ♦.
 Dealer: West ♥ K8 You bid next.
 Vul: None ♦ K43
 HCP: 15+1 ♣ KQ963

Both hands (Answers Page)

Board: 11

	North:	South:	W	N	E	S
Dealer: West	♠ T94	♠ K7532	1 ♣	1NT	Pass	2 ♥
Vul: Both	♥ AQ75	♥ 982	Pass	2 ♠	All Pass	
North HCP: 16	♦ AK5	♦ 432				
South HCP: 4+1	♣ K43	♣ J2				
Contract: 2 ♠ North						

Board: 12

	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ AT75		1 ♣	1NT	Pass
Vul: None	♥ A7	♥ 832	2 ♦	Pass	2 ♥	Pass
North HCP: 13+1	♦ QJ5	♦ 9874	Pass	X	Pass	2 ♠
South HCP: 4	♣ QJT42	♣ 87	All Pass			
Contract: 2 ♠ South						

Board: 13

	North:	South:	W	N	E	S
Dealer: West	♠ JT7	♠ K84	1 ♣	1NT	Pass	2 ♦
Vul: E-W	♥ A6	♥ KJT95	Pass	2 ♥	Pass	2NT
North HCP: 15	♦ AJ76	♦ T54	All Pass			
South HCP: 7+1	♣ KQ83	♣ 52				
Contract: 2NT South						

Board: 14

	North:	South:	W	N	E	S
Dealer: East	♠ T6	♠ AQ53			1 ♦	1NT
Vul: None	♥ Q9862	♥ KT3	Pass	2 ♦	X	2 ♥
North HCP: 7+2	♦ 4	♦ KJ5	3 ♦	3 ♥	All Pass	
South HCP: 16	♣ AJ874	♣ K63				
Contract: 3 ♥ North						

Board: 15

	North:	South:	W	N	E	S
Dealer: West	♠ AT2	♠ QJ765	1 ♦	1NT	Pass	2 ♥
Vul: None	♥ K8	♥ T7643	Pass	2 ♠	All Pass	
North HCP: 15+1	♦ K43	♦ Q6				
South HCP: 5+2	♣ KQ963	♣ 5				
Contract: 2 ♠ North						

South hands

We_Overcall_NT_then_Jacoby

Board: 11 ♠ K7532 LHO opens the bidding 1 ♣.
 Dealer: West ♥ 982 Partner bids next.
 Vul: Both ♦ 432
 HCP: 4+1 ♣ J2

Board: 12 ♠ AT75 Partner bids first.
 Dealer: North ♥ 832 East (RHO) bids 1NT if possible.
 Vul: None ♦ 9874 West (LHO) bids 2 ♦ if possible.
 HCP: 4 ♣ 87 East (RHO) bids 2 ♥ if possible.

Board: 13 ♠ K84 LHO opens the bidding 1 ♣.
 Dealer: West ♥ KJT95 Partner bids next.
 Vul: E-W ♦ T54
 HCP: 7+1 ♣ 52

Board: 14 ♠ AQ53 RHO opens the bidding 1 ♦.
 Dealer: East ♥ KT3 You bid next.
 Vul: None ♦ KJ5 East (RHO) Doubles 2 ♦ if possible.
 HCP: 16 ♣ K63 West (LHO) bids 3 ♦ if possible.

Board: 15 ♠ QJ765 LHO opens the bidding 1 ♦.
 Dealer: West ♥ T7643 Partner bids next.
 Vul: None ♦ Q6
 HCP: 5+2 ♣ 5

Both hands (Answers Page)

Board: 11

	North:	South:	W	N	E	S
Dealer: West	♠ T94	♠ K7532	1 ♣	1NT	Pass	2 ♥
Vul: Both	♥ AQ75	♥ 982	Pass	2 ♠	All Pass	
North HCP: 16	♦ AK5	♦ 432				
South HCP: 4+1	♣ K43	♣ J2				
Contract: 2 ♠ North						

Board: 12

	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ AT75		1 ♣	1NT	Pass
Vul: None	♥ A7	♥ 832	2 ♦	Pass	2 ♥	Pass
North HCP: 13+1	♦ QJ5	♦ 9874	Pass	X	Pass	2 ♠
South HCP: 4	♣ QJT42	♣ 87	All Pass			
Contract: 2 ♠ South						

Board: 13

	North:	South:	W	N	E	S
Dealer: West	♠ JT7	♠ K84	1 ♣	1NT	Pass	2 ♦
Vul: E-W	♥ A6	♥ KJT95	Pass	2 ♥	Pass	2NT
North HCP: 15	♦ AJ76	♦ T54	All Pass			
South HCP: 7+1	♣ KQ83	♣ 52				
Contract: 2NT South						

Board: 14

	North:	South:	W	N	E	S
Dealer: East	♠ T6	♠ AQ53			1 ♦	1NT
Vul: None	♥ Q9862	♥ KT3	Pass	2 ♦	X	2 ♥
North HCP: 7+2	♦ 4	♦ KJ5	3 ♦	3 ♥	All Pass	
South HCP: 16	♣ AJ874	♣ K63				
Contract: 3 ♥ North						

Board: 15

	North:	South:	W	N	E	S
Dealer: West	♠ AT2	♠ QJ765	1 ♦	1NT	Pass	2 ♥
Vul: None	♥ K8	♥ T7643	Pass	2 ♠	All Pass	
North HCP: 15+1	♦ K43	♦ Q6				
South HCP: 5+2	♣ KQ963	♣ 5				
Contract: 2 ♠ North						

North hands

We_Overcall_NT_then_Jacoby

Board: 16 ♠ AT765 LHO opens the bidding 1 ♦.

Dealer: East ♥ K63 Partner bids next.

Vul: Both ♦ 83

HCP: 7+1 ♣ T93

Board: 17 ♠ KJ75 You bid first.

Dealer: North ♥ T East (LHO) bids 1NT if possible.

Vul: E-W ♦ Q West (RHO) bids 2 ♥ if possible.

HCP: 12+3 ♣ AQT8753

Board: 18 ♠ K53 LHO opens the bidding 1 ♣.

Dealer: East ♥ Q7642 Partner bids next.

Vul: E-W ♦ 92

HCP: 5+1 ♣ 763

Board: 19 ♠ K84 You bid first.

Dealer: North ♥ Q96 East (LHO) bids 1NT if possible.

Vul: Both ♦ KQ8754 West (RHO) bids 2 ♥ if possible.

HCP: 13+2 ♣ K East (LHO) bids 2 ♠ if possible.

Board: 20 ♠ 53 LHO opens the bidding 1 ♣.

Dealer: East ♥ JT7654 Partner bids next.

Vul: None ♦ A3

HCP: 5+2 ♣ T85

Both hands (Answers Page)

Board: 16

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 17

Contract: 4 ♠ South

North:

♠ AT765

♥ K63

♦ 83

♣ T93

South:

♠ J32

♥ A95

♦ AKQ6

♣ K85

W

N

E

S

1 ♦ 1NT

Pass 2 ♥ Pass 2 ♠

Pass 2NT Pass 4 ♠

All Pass

Board: 17

Dealer: North

Vul: E-W

North HCP: 12+3

South HCP: 8+2

Contract: 3 ♣ North

North:

♠ KJ75

♥ T

♦ Q

♣ AQT8753

South:

♠ 93

♥ J9654

♦ AK832

♣ 2

W

N

E

S

1 ♣ 1NT Pass

2 ♥ 3 ♣ All Pass

Board: 18

Dealer: East

Vul: E-W

North HCP: 5+1

South HCP: 16

Contract: 2 ♥ South

North:

♠ K53

♥ Q7642

♦ 92

♣ 763

South:

♠ AQ6

♥ AJ5

♦ J73

♣ AT82

W

N

E

S

1 ♣ 1NT

Pass 2 ♦ Pass 2 ♥

All Pass

Board: 19

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 6+2

Contract: 3 ♦ North

North:

♠ K84

♥ Q96

♦ KQ8754

♣ K

South:

♠ 32

♥ 875

♦ JT

♣ AJ8653

W

N

E

S

1 ♦ 1NT Pass

2 ♥ Pass 2 ♠ Pass

Pass 3 ♦ All Pass

Board: 20

Dealer: East

Vul: None

North HCP: 5+2

South HCP: 16

Contract: 4 ♥ South

North:

♠ 53

♥ JT7654

♦ A3

♣ T85

South:

♠ KJ64

♥ AK

♦ J742

♣ A64

W

N

E

S

1 ♣ 1NT

Pass 2 ♦ Pass 2 ♥

Pass 3 ♥ Pass 4 ♥

All Pass

South hands

We_Overcall_NT_then_Jacoby

Board: 16 ♠ J32 RHO opens the bidding 1♦.

Dealer: East ♥ A95 You bid next.

Vul: Both ♦ AKQ6

HCP: 17 ♣ K85

Board: 17 ♠ 93 Partner bids first.

Dealer: North ♥ J9654 East (RHO) bids 1NT if possible.

Vul: E-W ♦ AK832 West (LHO) bids 2♥ if possible.

HCP: 8+2 ♣ 2

Board: 18 ♠ AQ6 RHO opens the bidding 1♣.

Dealer: East ♥ AJ5 You bid next.

Vul: E-W ♦ J73

HCP: 16 ♣ AT82

Board: 19 ♠ 32 Partner bids first.

Dealer: North ♥ 875 East (RHO) bids 1NT if possible.

Vul: Both ♦ JT West (LHO) bids 2♥ if possible.

HCP: 6+2 ♣ AJ8653 East (RHO) bids 2♠ if possible.

Board: 20 ♠ KJ64 RHO opens the bidding 1♣.

Dealer: East ♥ AK You bid next.

Vul: None ♦ J742

HCP: 16 ♣ A64

Both hands (Answers Page)

Board: 16

	North:	South:	W	N	E	S
Dealer: East	♠ AT765	♠ J32			1 ♦	1NT
Vul: Both	♥ K63	♥ A95	Pass	2 ♥	Pass	2 ♠
North HCP: 7+1	♦ 83	♦ AKQ6	Pass	2NT	Pass	4 ♠
South HCP: 17	♣ T93	♣ K85	All Pass			
Contract: 4 ♠ South						

Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ KJ75	♠ 93		1 ♣	1NT	Pass
Vul: E-W	♥ T	♥ J9654	2 ♥	3 ♣	All Pass	
North HCP: 12+3	♦ Q	♦ AK832				
South HCP: 8+2	♣ AQT8753	♣ 2				
Contract: 3 ♣ North						

Board: 18

	North:	South:	W	N	E	S
Dealer: East	♠ K53	♠ AQ6			1 ♣	1NT
Vul: E-W	♥ Q7642	♥ AJ5	Pass	2 ♦	Pass	2 ♥
North HCP: 5+1	♦ 92	♦ J73	All Pass			
South HCP: 16	♣ 763	♣ AT82				
Contract: 2 ♥ South						

Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ 32		1 ♦	1NT	Pass
Vul: Both	♥ Q96	♥ 875	2 ♥	Pass	2 ♠	Pass
North HCP: 13+2	♦ KQ8754	♦ JT	Pass	3 ♦	All Pass	
South HCP: 6+2	♣ K	♣ AJ8653				
Contract: 3 ♦ North						

Board: 20

	North:	South:	W	N	E	S
Dealer: East	♠ 53	♠ KJ64			1 ♣	1NT
Vul: None	♥ JT7654	♥ AK	Pass	2 ♦	Pass	2 ♥
North HCP: 5+2	♦ A3	♦ J742	Pass	3 ♥	Pass	4 ♥
South HCP: 16	♣ T85	♣ A64	All Pass			
Contract: 4 ♥ South						

North hands

We_Overcall_NT_then_Jacoby

Board: 21	♠ QJ9	RHO opens the bidding 1♥.
Dealer: West	♥ AK2	You bid next.
Vul: None	♦ AQJ64	
HCP: 17+1	♣ 32	
Board: 22	♠ QJ4	RHO opens the bidding 1♠.
Dealer: West	♥ A7	You bid next.
Vul: N-S	♦ A943	West (RHO) bids 2♠ if possible.
HCP: 17	♣ KQJ6	East (LHO) Doubles 3♥ if possible.
Board: 23	♠ A876	You bid first.
Dealer: North	♥ AQ52	East (LHO) bids 1NT if possible.
Vul: Both	♦ AQ874	West (RHO) bids 2♦ if possible.
HCP: 16+1	♣ -	West (RHO) bids 5♣ if possible.
Board: 24	♠ AT984	LHO opens the bidding 1♥.
Dealer: East	♥ 2	Partner bids next.
Vul: None	♦ K7653	East (LHO) Doubles 2♥ if possible.
HCP: 7+2	♣ T3	
Board: 25	♠ KT5	RHO opens the bidding 1♦.
Dealer: West	♥ KT82	You bid next.
Vul: E-W	♦ AT82	
HCP: 15	♣ AJ	

Both hands (Answers Page)

Board: 21

	North:	South:	W	N	E	S
Dealer: West	♠ QJ9	♠ AT8653	1 ♥	1NT	Pass	2 ♥
Vul: None	♥ AK2	♥ 765	Pass	2 ♠	All Pass	
North HCP: 17+1	♦ AQJ64	♦ 72				
South HCP: 4+2	♣ 32	♣ 98				
Contract: 2 ♠ North						

Board: 22

	North:	South:	W	N	E	S
Dealer: West	♠ QJ4	♠ 962	1 ♠	1NT	Pass	2 ♦
Vul: N-S	♥ A7	♥ QT9532	2 ♠	Pass	Pass	3 ♥
North HCP: 17	♦ A943	♦ 62	Pass	Pass	X	All Pass
South HCP: 2+2	♣ KQJ6	♣ 97				
Contract: 3 ♥ X South						

Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ A876	♠ JT9543		1 ♦	1NT	Pass
Vul: Both	♥ AQ52	♥ 73	2 ♦	2 ♠	Pass	4 ♠
North HCP: 16+1	♦ AQ874	♦ 965	5 ♣	Pass	Pass	5 ♦
South HCP: 5+2	♣ -	♣ AT	All Pass			
Contract: 5 ♦ South						

Board: 24

	North:	South:	W	N	E	S
Dealer: East	♠ AT984	♠ Q62			1 ♥	1NT
Vul: None	♥ 2	♥ KQJ8	Pass	2 ♥	X	2 ♠
North HCP: 7+2	♦ K7653	♦ A42	Pass	3 ♠	Pass	4 ♠
South HCP: 16	♣ T3	♣ A87	All Pass			
Contract: 4 ♠ South						

Board: 25

	North:	South:	W	N	E	S
Dealer: West	♠ KT5	♠ A8743	1 ♦	1NT	Pass	2 ♥
Vul: E-W	♥ KT82	♥ J6	Pass	2 ♠	Pass	2NT
North HCP: 15	♦ AT82	♦ K97	Pass	4 ♠	All Pass	
South HCP: 8+1	♣ AJ	♣ 762				
Contract: 4 ♠ North						

South hands

We_Overcall_NT_then_Jacoby

Board: 21	♠ AT8653	LHO opens the bidding 1 ♥.
Dealer: West	♥ 765	Partner bids next.
Vul: None	♦ 72	
HCP: 4+2	♣ 98	
Board: 22	♠ 962	LHO opens the bidding 1 ♠.
Dealer: West	♥ QT9532	Partner bids next.
Vul: N-S	♦ 62	West (LHO) bids 2 ♠ if possible.
HCP: 2+2	♣ 97	East (RHO) Doubles 3 ♥ if possible.
Board: 23	♠ JT9543	Partner bids first.
Dealer: North	♥ 73	East (RHO) bids 1NT if possible.
Vul: Both	♦ 965	West (LHO) bids 2 ♦ if possible.
HCP: 5+2	♣ AT	West (LHO) bids 5 ♣ if possible.
Board: 24	♠ Q62	RHO opens the bidding 1 ♥.
Dealer: East	♥ KQJ8	You bid next.
Vul: None	♦ A42	East (RHO) Doubles 2 ♥ if possible.
HCP: 16	♣ A87	
Board: 25	♠ A8743	LHO opens the bidding 1 ♦.
Dealer: West	♥ J6	Partner bids next.
Vul: E-W	♦ K97	
HCP: 8+1	♣ 762	

Both hands (Answers Page)

Board: 21

	North:	South:	W	N	E	S
Dealer: West	♠ QJ9	♠ AT8653	1 ♥	1NT	Pass	2 ♥
Vul: None	♥ AK2	♥ 765	Pass	2 ♠	All Pass	
North HCP: 17+1	♦ AQJ64	♦ 72				
South HCP: 4+2	♣ 32	♣ 98				
Contract: 2 ♠ North						

Board: 22

	North:	South:	W	N	E	S
Dealer: West	♠ QJ4	♠ 962	1 ♠	1NT	Pass	2 ♦
Vul: N-S	♥ A7	♥ QT9532	2 ♠	Pass	Pass	3 ♥
North HCP: 17	♦ A943	♦ 62	Pass	Pass	X	All Pass
South HCP: 2+2	♣ KQJ6	♣ 97				
Contract: 3 ♥ X South						

Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ A876	♠ JT9543		1 ♦	1NT	Pass
Vul: Both	♥ AQ52	♥ 73	2 ♦	2 ♠	Pass	4 ♠
North HCP: 16+1	♦ AQ874	♦ 965	5 ♣	Pass	Pass	5 ♦
South HCP: 5+2	♣ -	♣ AT	All Pass			
Contract: 5 ♦ South						

Board: 24

	North:	South:	W	N	E	S
Dealer: East	♠ AT984	♠ Q62			1 ♥	1NT
Vul: None	♥ 2	♥ KQJ8	Pass	2 ♥	X	2 ♠
North HCP: 7+2	♦ K7653	♦ A42	Pass	3 ♠	Pass	4 ♠
South HCP: 16	♣ T3	♣ A87	All Pass			
Contract: 4 ♠ South						

Board: 25

	North:	South:	W	N	E	S
Dealer: West	♠ KT5	♠ A8743	1 ♦	1NT	Pass	2 ♥
Vul: E-W	♥ KT82	♥ J6	Pass	2 ♠	Pass	2NT
North HCP: 15	♦ AT82	♦ K97	Pass	4 ♠	All Pass	
South HCP: 8+1	♣ AJ	♣ 762				
Contract: 4 ♠ North						

North hands

We_Overcall_NT_then_Jacoby

Board: 26 ♠ JT LHO opens the bidding 1 ♣.
 Dealer: East ♥ KT763 Partner bids next.
 Vul: None ♦ Q72
 HCP: 8+1 ♣ Q82

Board: 27 ♠ KQ83 You bid first.
 Dealer: North ♥ 2 East (LHO) bids 1NT if possible.
 Vul: E-W ♦ Q943 West (RHO) bids 2 ♦ if possible.
 HCP: 14 ♣ AQJ6 East (LHO) bids 2 ♥ if possible.

Board: 28 ♠ AKQ42 LHO opens the bidding 1 ♦.
 Dealer: East ♥ T43 Partner bids next.
 Vul: E-W ♦ 752
 HCP: 10+1 ♣ J8

Board: 29 ♠ 543 RHO opens the bidding 1 ♦.
 Dealer: West ♥ QJ You bid next.
 Vul: E-W ♦ A86
 HCP: 16+1 ♣ AKQ72

Board: 30 ♠ Q543 Partner bids first.
 Dealer: South ♥ AT86 West (RHO) bids 1NT if possible.
 Vul: None ♦ Q93 East (LHO) bids 2 ♥ if possible.
 HCP: 8 ♣ 54 West (RHO) bids 2 ♠ if possible.

Both hands (Answers Page)

Board: 26

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 17+1

Contract: 2♥ South

North:

♠ JT

♥ KT763

♦ Q72

♣ Q82

South:

♠ AQ

♥ Q42

♦ AJT63

♣ A96

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

Board: 27

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 9

Contract: 3♣ North

North:

♠ KQ83

♥ 2

♦ Q943

♣ AQJ6

South:

♠ JT

♥ Q653

♦ KT8

♣ K742

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

Board: 28

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 16

Contract: 4♠ South

North:

♠ AKQ42

♥ T43

♦ 752

♣ J8

South:

♠ J965

♥ AK6

♦ AQ9

♣ QT2

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

Board: 29

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 1+1

Contract: 2♥ North

North:

♠ 543

♥ QJ

♦ A86

♣ AKQ72

South:

♠ 987

♥ 98762

♦ J92

♣ 65

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

Board: 30

Dealer: South

Vul: None

North HCP: 8

South HCP: 14

Contract: 3♦ North

North:

♠ Q543

♥ AT86

♦ Q93

♣ 54

South:

♠ A8

♥ K92

♦ A762

♣ QJ96

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

South hands

We_Overcall_NT_then_Jacoby

Board: 26 ♠ AQ RHO opens the bidding 1 ♣.
 Dealer: East ♥ Q42 You bid next.
 Vul: None ♦ AJT63
 HCP: 17+1 ♣ A96

Board: 27 ♠ JT Partner bids first.
 Dealer: North ♥ Q653 East (RHO) bids 1NT if possible.
 Vul: E-W ♦ KT8 West (LHO) bids 2 ♦ if possible.
 HCP: 9 ♣ K742 East (RHO) bids 2 ♥ if possible.

Board: 28 ♠ J965 RHO opens the bidding 1 ♦.
 Dealer: East ♥ AK6 You bid next.
 Vul: E-W ♦ AQ9
 HCP: 16 ♣ QT2

Board: 29 ♠ 987 LHO opens the bidding 1 ♦.
 Dealer: West ♥ 98762 Partner bids next.
 Vul: E-W ♦ J92
 HCP: 1+1 ♣ 65

Board: 30 ♠ A8 You bid first.
 Dealer: South ♥ K92 West (LHO) bids 1NT if possible.
 Vul: None ♦ A762 East (RHO) bids 2 ♥ if possible.
 HCP: 14 ♣ QJ96 West (LHO) bids 2 ♠ if possible.

Both hands (Answers Page)

Board: 26

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 17+1

Contract: 2♥ South

North:

♠ JT

♥ KT763

♦ Q72

♣ Q82

South:

♠ AQ

♥ Q42

♦ AJT63

♣ A96

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

Board: 27

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 9

Contract: 3♣ North

North:

♠ KQ83

♥ 2

♦ Q943

♣ AQJ6

South:

♠ JT

♥ Q653

♦ KT8

♣ K742

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

Board: 28

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 16

Contract: 4♠ South

North:

♠ AKQ42

♥ T43

♦ 752

♣ J8

South:

♠ J965

♥ AK6

♦ AQ9

♣ QT2

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

Board: 29

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 1+1

Contract: 2♥ North

North:

♠ 543

♥ QJ

♦ A86

♣ AKQ72

South:

♠ 987

♥ 98762

♦ J92

♣ 65

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

Board: 30

Dealer: South

Vul: None

North HCP: 8

South HCP: 14

Contract: 3♦ North

North:

♠ Q543

♥ AT86

♦ Q93

♣ 54

South:

♠ A8

♥ K92

♦ A762

♣ QJ96

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

North hands

We_Overcall_NT_then_Jacoby

Board: 31	♠ AKJT	RHO opens the bidding 1 ♦.
Dealer: West	♥ A65	You bid next.
Vul: N-S	♦ KT5	West (RHO) Doubles 2 ♦ if possible.
HCP: 16	♣ J65	

Board: 32	♠ 983	LHO opens the bidding 1 ♠.
Dealer: East	♥ K9432	Partner bids next.
Vul: Both	♦ J4	
HCP: 6+1	♣ Q98	

Board: 33	♠ KQ3	RHO opens the bidding 1 ♣.
Dealer: West	♥ K2	You bid next.
Vul: None	♦ K532	
HCP: 17	♣ KQJ4	

Board: 34	♠ QJ9754	LHO opens the bidding 1 ♣.
Dealer: East	♥ T8	Partner bids next.
Vul: E-W	♦ J7	
HCP: 4+2	♣ 532	

Board: 35	♠ T84	RHO opens the bidding 1 ♦.
Dealer: West	♥ A643	You bid next.
Vul: N-S	♦ AK8	
HCP: 15	♣ A65	

Both hands (Answers Page)

Board: 31

	North:	South:	W	N	E	S
Dealer: West	♠ AKJT	♠ 864	1 ♦	1NT	Pass	2 ♦
Vul: N-S	♥ A65	♥ QJT73	X	2 ♥	Pass	3 ♥
North HCP: 16	♦ KT5	♦ Q8	Pass	4 ♥	All Pass	
South HCP: 9+1	♣ J65	♣ A43				
Contract: 4 ♥ North						

Board: 32

	North:	South:	W	N	E	S
Dealer: East	♠ 983	♠ KQ5			1 ♠	1NT
Vul: Both	♥ K9432	♥ JT76	Pass	2 ♦	Pass	3 ♥ ¹
North HCP: 6+1	♦ J4	♦ AKQ2	All Pass			
South HCP: 16	♣ Q98	♣ J5				
Contract: 3 ♥ South						

1. Super acceptance after NT

Board: 33

	North:	South:	W	N	E	S
Dealer: West	♠ KQ3	♠ J9652	1 ♣	1NT	Pass	2 ♥
Vul: None	♥ K2	♥ QJ6	Pass	2 ♠	All Pass	
North HCP: 17	♦ K532	♦ 97				
South HCP: 4+1	♣ KQJ4	♣ T98				
Contract: 2 ♠ North						

Board: 34

	North:	South:	W	N	E	S
Dealer: East	♠ QJ9754	♠ K2			1 ♣	1NT
Vul: E-W	♥ T8	♥ AJ2	Pass	2 ♥	Pass	2 ♠
North HCP: 4+2	♦ J7	♦ T854	Pass	3 ♠	All Pass	
South HCP: 15	♣ 532	♣ AK64				
Contract: 3 ♠ North						

Board: 35

	North:	South:	W	N	E	S
Dealer: West	♠ T84	♠ AQ962	1 ♦	1NT	Pass	2 ♥
Vul: N-S	♥ A643	♥ KQT	Pass	2 ♠	Pass	3NT
North HCP: 15	♦ AK8	♦ 75	Pass	4 ♠	All Pass	
South HCP: 11+1	♣ A65	♣ T83				
Contract: 4 ♠ North						

South hands

We_Overcall_NT_then_Jacoby

Board: 31	♠ 864	LHO opens the bidding 1 ♦.
Dealer: West	♥ QJT73	Partner bids next.
Vul: N-S	♦ Q8	West (LHO) Doubles 2 ♦ if possible.
HCP: 9+1	♣ A43	

Board: 32	♠ KQ5	RHO opens the bidding 1 ♠.
Dealer: East	♥ JT76	You bid next.
Vul: Both	♦ AKQ2	
HCP: 16	♣ J5	

Board: 33	♠ J9652	LHO opens the bidding 1 ♣.
Dealer: West	♥ QJ6	Partner bids next.
Vul: None	♦ 97	
HCP: 4+1	♣ T98	

Board: 34	♠ K2	RHO opens the bidding 1 ♣.
Dealer: East	♥ AJ2	You bid next.
Vul: E-W	♦ T854	
HCP: 15	♣ AK64	

Board: 35	♠ AQ962	LHO opens the bidding 1 ♦.
Dealer: West	♥ KQT	Partner bids next.
Vul: N-S	♦ 75	
HCP: 11+1	♣ T83	

Both hands (Answers Page)

Board: 31

	North:	South:	W	N	E	S
Dealer: West	♠ AKJT	♠ 864	1 ♦	1NT	Pass	2 ♦
Vul: N-S	♥ A65	♥ QJT73	X	2 ♥	Pass	3 ♥
North HCP: 16	♦ KT5	♦ Q8	Pass	4 ♥	All Pass	
South HCP: 9+1	♣ J65	♣ A43				
Contract: 4 ♥ North						

Board: 32

	North:	South:	W	N	E	S
Dealer: East	♠ 983	♠ KQ5			1 ♠	1NT
Vul: Both	♥ K9432	♥ JT76	Pass	2 ♦	Pass	3 ♥ ¹
North HCP: 6+1	♦ J4	♦ AKQ2	All Pass			
South HCP: 16	♣ Q98	♣ J5				
Contract: 3 ♥ South						

1. Super acceptance after NT

Board: 33

	North:	South:	W	N	E	S
Dealer: West	♠ KQ3	♠ J9652	1 ♣	1NT	Pass	2 ♥
Vul: None	♥ K2	♥ QJ6	Pass	2 ♠	All Pass	
North HCP: 17	♦ K532	♦ 97				
South HCP: 4+1	♣ KQJ4	♣ T98				
Contract: 2 ♠ North						

Board: 34

	North:	South:	W	N	E	S
Dealer: East	♠ QJ9754	♠ K2			1 ♣	1NT
Vul: E-W	♥ T8	♥ AJ2	Pass	2 ♥	Pass	2 ♠
North HCP: 4+2	♦ J7	♦ T854	Pass	3 ♠	All Pass	
South HCP: 15	♣ 532	♣ AK64				
Contract: 3 ♠ North						

Board: 35

	North:	South:	W	N	E	S
Dealer: West	♠ T84	♠ AQ962	1 ♦	1NT	Pass	2 ♥
Vul: N-S	♥ A643	♥ KQT	Pass	2 ♠	Pass	3NT
North HCP: 15	♦ AK8	♦ 75	Pass	4 ♠	All Pass	
South HCP: 11+1	♣ A65	♣ T83				
Contract: 4 ♠ North						

North hands

We_Overcall_NT_then_Jacoby

Board: 36

Dealer: East

Vul: E-W

HCP: 3+1

♠ QJ6

♥ T9432

♦ 97

♣ T43

LHO opens the bidding 1 ♠.

Partner bids next.

East (LHO) bids 3 ♦ if possible.

Board: 37

Dealer: West

Vul: Both

HCP: 17

♠ AK2

♥ 962

♦ AQJ6

♣ K93

RHO opens the bidding 1 ♦.

You bid next.

Board: 38

Dealer: East

Vul: None

HCP: 10+1

♠ AJ862

♥ 843

♦ 87

♣ AJ3

LHO opens the bidding 1 ♥.

Partner bids next.

East (LHO) Doubles 2 ♥ if possible.

Board: 39

Dealer: North

Vul: N-S

HCP: 14+2

♠ AT5

♥ QJT653

♦ A83

♣ K

You bid first.

East (LHO) bids 1NT if possible.

West (RHO) bids 2 ♥ if possible.

Board: 40

Dealer: South

Vul: E-W

HCP: 5+1

♠ J4

♥ J43

♦ 652

♣ QJ842

Partner bids first.

West (RHO) bids 1NT if possible.

East (LHO) bids 2 ♥ if possible.

Both hands (Answers Page)

Board: 36

Dealer: East

Vul: E-W

North HCP: 3+1

South HCP: 17

Contract: 3♥ South

North:

♠ QJ6

♥ T9432

♦ 97

♣ T43

South:

♠ A87

♥ KQ76

♦ KT4

♣ KQ8

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

Board: 37

Dealer: West

Vul: Both

North HCP: 17

South HCP: 8+1

Contract: 4♠ North

North:

♠ AK2

♥ 962

♦ AQJ6

♣ K93

South:

♠ J8654

♥ KJ

♦ K54

♣ 542

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

Board: 38

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 16+1

Contract: 4♠ North

North:

♠ AJ862

♥ 843

♦ 87

♣ AJ3

South:

♠ K53

♥ AQJ

♦ J3

♣ KQT92

W	N	E	S
		1♥	1NT
Pass	2♥	X	2♠
Pass	4♠	All Pass	

Board: 39

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 6+2

Contract: 3♥ North

North:

♠ AT5

♥ QJT653

♦ A83

♣ K

South:

♠ KJ

♥ 4

♦ JT9652

♣ J873

W	N	E	S
	1♥	1NT	Pass
2♥	3♥	All Pass	

Board: 40

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 14+2

Contract: 3♦ South

North:

♠ J4

♥ J43

♦ 652

♣ QJ842

South:

♠ AK8

♥ A5

♦ K98743

♣ 97

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

South hands

We_Overcall_NT_then_Jacoby

Board: 36

Dealer: East

Vul: E-W

HCP: 17

♠ A87

♥ KQ76

♦ KT4

♣ KQ8

RHO opens the bidding 1 ♠.

You bid next.

East (RHO) bids 3 ♦ if possible.

Board: 37

Dealer: West

Vul: Both

HCP: 8+1

♠ J8654

♥ KJ

♦ K54

♣ 542

LHO opens the bidding 1 ♦.

Partner bids next.

Board: 38

Dealer: East

Vul: None

HCP: 16+1

♠ K53

♥ AQJ

♦ J3

♣ KQT92

RHO opens the bidding 1 ♥.

You bid next.

East (RHO) Doubles 2 ♥ if possible.

Board: 39

Dealer: North

Vul: N-S

HCP: 6+2

♠ KJ

♥ 4

♦ JT9652

♣ J873

Partner bids first.

East (RHO) bids 1NT if possible.

West (LHO) bids 2 ♥ if possible.

Board: 40

Dealer: South

Vul: E-W

HCP: 14+2

♠ AK8

♥ A5

♦ K98743

♣ 97

You bid first.

West (LHO) bids 1NT if possible.

East (RHO) bids 2 ♥ if possible.

Both hands (Answers Page)

Board: 36

	North:	South:	W	N	E	S
Dealer: East	♠ QJ6	♠ A87			1 ♠	1NT
Vul: E-W	♥ T9432	♥ KQ76	Pass	2 ♦	Pass	2 ♥
North HCP: 3+1	♦ 97	♦ KT4	Pass	Pass	3 ♦	3 ♥
South HCP: 17	♣ T43	♣ KQ8	All Pass			
Contract: 3 ♥ South						

Board: 37

	North:	South:	W	N	E	S
Dealer: West	♠ AK2	♠ J8654	1 ♦	1NT	Pass	2 ♥
Vul: Both	♥ 962	♥ KJ	Pass	2 ♠	Pass	2NT
North HCP: 17	♦ AQJ6	♦ K54	Pass	4 ♠	All Pass	
South HCP: 8+1	♣ K93	♣ 542				
Contract: 4 ♠ North						

Board: 38

	North:	South:	W	N	E	S
Dealer: East	♠ AJ862	♠ K53			1 ♥	1NT
Vul: None	♥ 843	♥ AQJ	Pass	2 ♥	X	2 ♠
North HCP: 10+1	♦ 87	♦ J3	Pass	4 ♠	All Pass	
South HCP: 16+1	♣ AJ3	♣ KQT92				
Contract: 4 ♠ North						

Board: 39

	North:	South:	W	N	E	S
Dealer: North	♠ AT5	♠ KJ		1 ♥	1NT	Pass
Vul: N-S	♥ QJT653	♥ 4	2 ♥	3 ♥	All Pass	
North HCP: 14+2	♦ A83	♦ JT9652				
South HCP: 6+2	♣ K	♣ J873				
Contract: 3 ♥ North						

Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ AK8				1 ♦
Vul: E-W	♥ J43	♥ A5	1NT	Pass	2 ♥	3 ♦
North HCP: 5+1	♦ 652	♦ K98743	All Pass			
South HCP: 14+2	♣ QJ842	♣ 97				
Contract: 3 ♦ South						

North hands

We_Overcall_NT_then_Jacoby

Board: 41	♠ AK8	You bid first.
Dealer: North	♥ -	East (LHO) bids 1NT if possible.
Vul: Both	♦ KJ652	West (RHO) bids 2♦ if possible.
HCP: 16+2	♣ AJT98	East (LHO) Doubles 3♣ if possible.

Board: 42	♠ 652	LHO opens the bidding 1♦.
Dealer: East	♥ J6432	Partner bids next.
Vul: None	♦ A98	
HCP: 5+1	♣ 63	

Board: 43	♠ KQT72	You bid first.
Dealer: North	♥ 4	East (LHO) bids 1NT if possible.
Vul: E-W	♦ A8	West (RHO) bids 2♦ if possible.
HCP: 14+2	♣ KQ873	

Board: 44	♠ K63	Partner bids first.
Dealer: South	♥ JT854	West (RHO) bids 1NT if possible.
Vul: Both	♦ 6	East (LHO) bids 2♥ if possible.
HCP: 6+1	♣ Q953	

Board: 45	♠ Q9743	LHO opens the bidding 1♣.
Dealer: East	♥ 97	Partner bids next.
Vul: E-W	♦ KJT942	East (LHO) bids 3♣ if possible.
HCP: 6+3	♣ -	

Both hands (Answers Page)

Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ Q953		1 ♦	1NT	Pass
Vul: Both	♥ -	♥ 8762	2 ♦	3 ♣	X	All Pass
North HCP: 16+2	♦ KJ652	♦ 84				
South HCP: 2	♣ AJT98	♣ 642				
Contract: 3 ♣ X North						

Board: 42

	North:	South:	W	N	E	S
Dealer: East	♠ 652	♠ AJT4			1 ♦	1NT
Vul: None	♥ J6432	♥ AQ	Pass	2 ♦	Pass	2 ♥
North HCP: 5+1	♦ A98	♦ KJ42	All Pass			
South HCP: 18	♣ 63	♣ K75				
Contract: 2 ♥ South						

Board: 43

	North:	South:	W	N	E	S
Dealer: North	♠ KQT72	♠ 94		1 ♠	1NT	Pass
Vul: E-W	♥ 4	♥ K65	2 ♦	3 ♣	Pass	3 ♠
North HCP: 14+2	♦ A8	♦ QJ753	All Pass			
South HCP: 7+1	♣ KQ873	♣ J92				
Contract: 3 ♠ South						

Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ K63	♠ J				1 ♦
Vul: Both	♥ JT854	♥ A9	1NT	Pass	2 ♥	3 ♣
North HCP: 6+1	♦ 6	♦ KT975	All Pass			
South HCP: 16+2	♣ Q953	♣ AKJ84				
Contract: 3 ♣ South						

Board: 45

	North:	South:	W	N	E	S
Dealer: East	♠ Q9743	♠ KJ85			1 ♣	1NT
Vul: E-W	♥ 97	♥ K53	Pass	2 ♥	3 ♣	X
North HCP: 6+3	♦ KJT942	♦ Q73	Pass	4 ♠	All Pass	
South HCP: 16	♣ -	♣ AK6				
Contract: 4 ♠ North						

South hands

We_Overcall_NT_then_Jacoby

Board: 41	♠ Q953	Partner bids first.
Dealer: North	♥ 8762	East (RHO) bids 1NT if possible.
Vul: Both	♦ 84	West (LHO) bids 2♦ if possible.
HCP: 2	♣ 642	East (RHO) Doubles 3♣ if possible.

Board: 42	♠ AJT4	RHO opens the bidding 1♦.
Dealer: East	♥ AQ	You bid next.
Vul: None	♦ KJ42	
HCP: 18	♣ K75	

Board: 43	♠ 94	Partner bids first.
Dealer: North	♥ K65	East (RHO) bids 1NT if possible.
Vul: E-W	♦ QJ753	West (LHO) bids 2♦ if possible.
HCP: 7+1	♣ J92	

Board: 44	♠ J	You bid first.
Dealer: South	♥ A9	West (LHO) bids 1NT if possible.
Vul: Both	♦ KT975	East (RHO) bids 2♥ if possible.
HCP: 16+2	♣ AKJ84	

Board: 45	♠ KJ85	RHO opens the bidding 1♣.
Dealer: East	♥ K53	You bid next.
Vul: E-W	♦ Q73	East (RHO) bids 3♣ if possible.
HCP: 16	♣ AK6	

Both hands (Answers Page)

Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ Q953		1 ♦	1NT	Pass
Vul: Both	♥ -	♥ 8762	2 ♦	3 ♣	X	All Pass
North HCP: 16+2	♦ KJ652	♦ 84				
South HCP: 2	♣ AJT98	♣ 642				
Contract: 3 ♣ X North						

Board: 42

	North:	South:	W	N	E	S
Dealer: East	♠ 652	♠ AJT4			1 ♦	1NT
Vul: None	♥ J6432	♥ AQ	Pass	2 ♦	Pass	2 ♥
North HCP: 5+1	♦ A98	♦ KJ42	All Pass			
South HCP: 18	♣ 63	♣ K75				
Contract: 2 ♥ South						

Board: 43

	North:	South:	W	N	E	S
Dealer: North	♠ KQT72	♠ 94		1 ♠	1NT	Pass
Vul: E-W	♥ 4	♥ K65	2 ♦	3 ♣	Pass	3 ♠
North HCP: 14+2	♦ A8	♦ QJ753	All Pass			
South HCP: 7+1	♣ KQ873	♣ J92				
Contract: 3 ♠ South						

Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ K63	♠ J				1 ♦
Vul: Both	♥ JT854	♥ A9	1NT	Pass	2 ♥	3 ♣
North HCP: 6+1	♦ 6	♦ KT975	All Pass			
South HCP: 16+2	♣ Q953	♣ AKJ84				
Contract: 3 ♣ South						

Board: 45

	North:	South:	W	N	E	S
Dealer: East	♠ Q9743	♠ KJ85			1 ♣	1NT
Vul: E-W	♥ 97	♥ K53	Pass	2 ♥	3 ♣	X
North HCP: 6+3	♦ KJT942	♦ Q73	Pass	4 ♠	All Pass	
South HCP: 16	♣ -	♣ AK6				
Contract: 4 ♠ North						

North hands

We_Overcall_NT_then_Jacoby

Board: 46	♠ AKT83	You bid first.
Dealer: North	♥ 7	East (LHO) bids 1NT if possible.
Vul: None	♦ KQ72	West (RHO) bids 2♦ if possible.
HCP: 12+1	♣ 863	East (LHO) bids 2♥ if possible.
Board: 47	♠ AJ	RHO opens the bidding 1♣.
Dealer: West	♥ AT97	You bid next.
Vul: Both	♦ QJT6	
HCP: 15	♣ QJ4	
Board: 48	♠ AT874	LHO opens the bidding 1♦.
Dealer: East	♥ J4	Partner bids next.
Vul: None	♦ T97	
HCP: 6+1	♣ J53	
Board: 49	♠ J2	You bid first.
Dealer: North	♥ KQ	East (LHO) bids 1NT if possible.
Vul: E-W	♦ AKT6532	West (RHO) bids 2♦ if possible.
HCP: 13+3	♣ 52	West (RHO) bids 3♥ if possible.
		East (LHO) Doubles 4♦ if possible.
Board: 50	♠ KT9	LHO opens the bidding 1♦.
Dealer: East	♥ J9763	Partner bids next.
Vul: Both	♦ QJ4	East (LHO) Doubles 2♦ if possible.
HCP: 7+1	♣ 74	

Both hands (Answers Page)

Board: 46

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 5+1

Contract: 3 ♣ South

North:

♠ AKT83

♥ 7

♦ KQ72

♣ 863

South:

♠ 5

♥ QT54

♦ 853

♣ QJT97

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

Board: 47

Dealer: West

Vul: Both

North HCP: 15

South HCP: 7+1

Contract: 3 ♥ North

North:

♠ AJ

♥ AT97

♦ QJT6

♣ QJ4

South:

♠ K43

♥ KJ865

♦ 74

♣ T75

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

1. Super acceptance after NT

Board: 48

Dealer: East

Vul: None

North HCP: 6+1

South HCP: 15

Contract: 2 ♠ South

North:

♠ AT874

♥ J4

♦ T97

♣ J53

South:

♠ 53

♥ K873

♦ KQJ

♣ AQ76

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

Board: 49

Dealer: North

Vul: E-W

North HCP: 13+3

South HCP: 9+1

Contract: 4 ♦ X South

North:

♠ J2

♥ KQ

♦ AKT6532

♣ 52

South:

♠ KQT98

♥ A53

♦ 74

♣ 864

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

Board: 50

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ KT9

♥ J9763

♦ QJ4

♣ 74

South:

♠ AQ85

♥ KQ2

♦ A75

♣ T63

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

South hands

We_Overcall_NT_then_Jacoby

Board: 46	♠ 5	Partner bids first.
Dealer: North	♥ QT54	East (RHO) bids 1NT if possible.
Vul: None	♦ 853	West (LHO) bids 2♦ if possible.
HCP: 5+1	♣ QJT97	East (RHO) bids 2♥ if possible.
Board: 47	♠ K43	LHO opens the bidding 1♣.
Dealer: West	♥ KJ865	Partner bids next.
Vul: Both	♦ 74	
HCP: 7+1	♣ T75	
Board: 48	♠ 53	RHO opens the bidding 1♦.
Dealer: East	♥ K873	You bid next.
Vul: None	♦ KQJ	
HCP: 15	♣ AQ76	
Board: 49	♠ KQT98	Partner bids first.
Dealer: North	♥ A53	East (RHO) bids 1NT if possible.
Vul: E-W	♦ 74	West (LHO) bids 2♦ if possible.
HCP: 9+1	♣ 864	West (LHO) bids 3♥ if possible.
		East (RHO) Doubles 4♦ if possible.
Board: 50	♠ AQ85	RHO opens the bidding 1♦.
Dealer: East	♥ KQ2	You bid next.
Vul: Both	♦ A75	East (RHO) Doubles 2♦ if possible.
HCP: 15	♣ T63	

Both hands (Answers Page)

Board: 46

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 5+1

Contract: 3 ♣ South

North:

♠ AKT83

♥ 7

♦ KQ72

♣ 863

South:

♠ 5

♥ QT54

♦ 853

♣ QJT97

W

N

E

S

1 ♠

1NT

Pass

2 ♦

Pass

2 ♥

Pass

Pass

X

Pass

3 ♣

All Pass

Board: 47

Dealer: West

Vul: Both

North HCP: 15

South HCP: 7+1

Contract: 3 ♥ North

North:

♠ AJ

♥ AT97

♦ QJT6

♣ QJ4

South:

♠ K43

♥ KJ865

♦ 74

♣ T75

W

N

E

S

1 ♣

1NT

Pass

2 ♦

Pass

3 ♥¹

All Pass

1. Super acceptance after NT

Board: 48

Dealer: East

Vul: None

North HCP: 6+1

South HCP: 15

Contract: 2 ♠ South

North:

♠ AT874

♥ J4

♦ T97

♣ J53

South:

♠ 53

♥ K873

♦ KQJ

♣ AQ76

W

N

E

S

1 ♦

1NT

Pass

2 ♥

Pass

2 ♠

All Pass

Board: 49

Dealer: North

Vul: E-W

North HCP: 13+3

South HCP: 9+1

Contract: 4 ♦ X South

North:

♠ J2

♥ KQ

♦ AKT6532

♣ 52

South:

♠ KQT98

♥ A53

♦ 74

♣ 864

W

N

E

S

1 ♦

1NT

Pass

2 ♦

3 ♦

Pass

Pass

3 ♥

Pass

Pass

4 ♦

Pass

Pass

X

All Pass

Board: 50

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ KT9

♥ J9763

♦ QJ4

♣ 74

South:

♠ AQ85

♥ KQ2

♦ A75

♣ T63

W

N

E

S

1 ♦

1NT

Pass

2 ♦

X

2 ♥

Pass

3 ♥

Pass

4 ♥

All Pass