

North hands

then Jacoby

Board: 1	♠ Q95	RHO is dealer. You bid second.
Dealer: West	♥ AJ2	West (RHO) opens 1♦ if possible.
Vul: None	♦ AQ8	
HCP: 16	♣ K743	

Board: 2	♠ KQ9862	LHO is dealer.
Dealer: East	♥ 7	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ 653	
HCP: 5+2	♣ 532	

Board: 3	♠ KJ3	RHO is dealer. You bid second.
Dealer: West	♥ KJ62	West (RHO) opens 1♦ if possible.
Vul: None	♦ AK73	
HCP: 15	♣ T8	

Board: 4	♠ A52	LHO is dealer.
Dealer: East	♥ T97643	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 98	
HCP: 4+2	♣ T2	

Board: 5	♠ A7	RHO is dealer. You bid second.
Dealer: West	♥ AT8	West (RHO) opens 1♣ if possible.
Vul: Both	♦ K987	
HCP: 16	♣ AJT2	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ Q95	♠ JT863	1♦	1NT	Pass	2♥
Vul: None	♥ AJ2	♥ 975	Pass	2♠	All Pass	
North HCP: 16	♦ AQ8	♦ 94				
South HCP: 7+1	♣ K743	♣ AQ2				
Contract: 2♠ North						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ KQ9862	♠ A5			1♣	1NT
Vul: E-W	♥ 7	♥ Q953	Pass	2♥	Pass	2♠
North HCP: 5+2	♦ 653	♦ AK87	Pass	3♠	All Pass	
South HCP: 16	♣ 532	♣ QJ9				
Contract: 3♠ North						

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ KJ3	♠ AQT964	1♦	1NT	Pass	2♥
Vul: None	♥ KJ62	♥ 43	Pass	2♠	Pass	3♠
North HCP: 15	♦ AK73	♦ 92	All Pass			
South HCP: 7+2	♣ T8	♣ J32				
Contract: 3♠ South						

Board: 4	North:	South:	W	N	E	S
Dealer: East	♠ A52	♠ K983			1♦	1NT
Vul: E-W	♥ T97643	♥ QJ	Pass	2♦	Pass	2♥
North HCP: 4+2	♦ 98	♦ AK74	Pass	3♥	All Pass	
South HCP: 17	♣ T2	♣ A75				
Contract: 3♥ North						

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ A7	♠ QJ653	1♣	1NT	Pass	2♥
Vul: Both	♥ AT8	♥ 95	Pass	2♠	All Pass	
North HCP: 16	♦ K987	♦ Q6532				
South HCP: 5+2	♣ AJT2	♣ 6				
Contract: 2♠ North						

South hands**then Jacoby**

Board: 1	♠ JT863	LHO is dealer.
Dealer: West	♥ 975	West (LHO) opens 1♦ if possible.
Vul: None	♦ 94	
HCP: 7+1	♣ AQ2	
 Board: 2	 ♠ A5	 RHO is dealer. You bid second.
Dealer: East	♥ Q953	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ AK87	
HCP: 16	♣ QJ9	
 Board: 3	 ♠ AQT964	 LHO is dealer.
Dealer: West	♥ 43	West (LHO) opens 1♦ if possible.
Vul: None	♦ 92	
HCP: 7+2	♣ J32	
 Board: 4	 ♠ K983	 RHO is dealer. You bid second.
Dealer: East	♥ QJ	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AK74	
HCP: 17	♣ A75	
 Board: 5	 ♠ QJ653	 LHO is dealer.
Dealer: West	♥ 95	West (LHO) opens 1♣ if possible.
Vul: Both	♦ Q6532	
HCP: 5+2	♣ 6	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ Q95	♠ JT863	1♦	1NT	Pass	2♥
Vul: None	♥ AJ2	♥ 975	Pass	2♠	All Pass	
North HCP: 16	♦ AQ8	♦ 94				
South HCP: 7+1	♣ K743	♣ AQ2				
Contract: 2♠ North						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ KQ9862	♠ A5			1♣	1NT
Vul: E-W	♥ 7	♥ Q953	Pass	2♥	Pass	2♠
North HCP: 5+2	♦ 653	♦ AK87	Pass	3♠	All Pass	
South HCP: 16	♣ 532	♣ QJ9				
Contract: 3♠ North						

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ KJ3	♠ AQT964	1♦	1NT	Pass	2♥
Vul: None	♥ KJ62	♥ 43	Pass	2♠	Pass	3♠
North HCP: 15	♦ AK73	♦ 92	All Pass			
South HCP: 7+2	♣ T8	♣ J32				
Contract: 3♠ South						

Board: 4	North:	South:	W	N	E	S
Dealer: East	♠ A52	♠ K983			1♦	1NT
Vul: E-W	♥ T97643	♥ QJ	Pass	2♦	Pass	2♥
North HCP: 4+2	♦ 98	♦ AK74	Pass	3♥	All Pass	
South HCP: 17	♣ T2	♣ A75				
Contract: 3♥ North						

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ A7	♠ QJ653	1♣	1NT	Pass	2♥
Vul: Both	♥ AT8	♥ 95	Pass	2♠	All Pass	
North HCP: 16	♦ K987	♦ Q6532				
South HCP: 5+2	♣ AJT2	♣ 6				
Contract: 2♠ North						

North hands

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Board: 6	♠ Q87432
Dealer: East	♥ J75
Vul: None	♦ 8
HCP: 4+2	♣ J92

LHO is dealer.

East (LHO) opens 1♦ if possible.

Board: 7	♠ AQ6
Dealer: North	♥ J
Vul: E-W	♦ KQ2
HCP: 16+2	♣ AT9432

You are dealer.

East (LHO) bids 1NT if possible.

West (RHO) bids 2♦ if possible.

Board: 8	♠ J64
Dealer: East	♥ KQ9843
Vul: Both	♦ T3
HCP: 6+2	♣ 93

LHO is dealer.

East (LHO) opens 1♣ if possible.

Board: 9	♠ 75
Dealer: West	♥ KQ42
Vul: N-S	♦ A64
HCP: 15	♣ KQJ4

RHO is dealer. You bid second.

West (RHO) opens 1♣ if possible.

Board: 10	♠ 94
Dealer: East	♥ J8743
Vul: E-W	♦ AJT
HCP: 9+1	♣ QJ2

LHO is dealer.

East (LHO) opens 1♦ if possible.

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ Q87432	♠ AT6			1♦	1NT
Vul: None	♥ J75	♥ AK63	Pass	2♥	Pass	2♠
North HCP: 4+2	♦ 8	♦ A54		All Pass		
South HCP: 15	♣ J92	♣ T86				
Contract: 2♠ South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ KJ932		1♣	1NT	Pass
Vul: E-W	♥ J	♥ T9	2♦	3♣	All Pass	
North HCP: 16+2	♦ KQ2	♦ J986				
South HCP: 6+1	♣ AT9432	♣ J6				
Contract: 3♣ North						

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ J64	♠ A52			1♣	1NT
Vul: Both	♥ KQ9843	♥ 72	Pass	2♦	Pass	2♥
North HCP: 6+2	♦ T3	♦ KQ94	Pass	3♥	All Pass	
South HCP: 15	♣ 93	♣ AQ65				
Contract: 3♥ North						

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ 75	♠ AJ983	1♣	1NT	Pass	2♥
Vul: N-S	♥ KQ42	♥ J76	Pass	2♠	All Pass	
North HCP: 15	♦ A64	♦ 985				
South HCP: 6+1	♣ KQJ4	♣ 32				
Contract: 2♠ North						

Board: 10	North:	South:	W	N	E	S
Dealer: East	♠ 94	♠ AQJ			1♦	1NT
Vul: E-W	♥ J8743	♥ AQT6	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ AJT	♦ K98	Pass	2NT	Pass	4♥
South HCP: 16	♣ QJ2	♣ 874	All Pass			
Contract: 4♥ South						

South hands

then Jacoby

Board: 6	♠ AT6	RHO is dealer. You bid second.
Dealer: East	♥ AK63	East (RHO) opens 1♦ if possible.
Vul: None	♦ A54	
HCP: 15	♣ T86	

Board: 7	♠ KJ932	Partner is dealer.
Dealer: North	♥ T9	East (RHO) bids 1NT if possible.
Vul: E-W	♦ J986	West (LHO) bids 2♦ if possible.
HCP: 6+1	♣ J6	

Board: 8	♠ A52	RHO is dealer. You bid second.
Dealer: East	♥ 72	East (RHO) opens 1♣ if possible.
Vul: Both	♦ KQ94	
HCP: 15	♣ AQ65	

Board: 9	♠ AJ983	LHO is dealer.
Dealer: West	♥ J76	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ 985	
HCP: 6+1	♣ 32	

Board: 10	♠ AQJ	RHO is dealer. You bid second.
Dealer: East	♥ AQT6	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ K98	
HCP: 16	♣ 874	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ Q87432	♠ AT6			1♦	1NT
Vul: None	♥ J75	♥ AK63	Pass	2♥	Pass	2♠
North HCP: 4+2	♦ 8	♦ A54		All Pass		
South HCP: 15	♣ J92	♣ T86				
Contract: 2♠ South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ KJ932		1♣	1NT	Pass
Vul: E-W	♥ J	♥ T9	2♦	3♣	All Pass	
North HCP: 16+2	♦ KQ2	♦ J986				
South HCP: 6+1	♣ AT9432	♣ J6				
Contract: 3♣ North						

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ J64	♠ A52			1♣	1NT
Vul: Both	♥ KQ9843	♥ 72	Pass	2♦	Pass	2♥
North HCP: 6+2	♦ T3	♦ KQ94	Pass	3♥	All Pass	
South HCP: 15	♣ 93	♣ AQ65				
Contract: 3♥ North						

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ 75	♠ AJ983	1♣	1NT	Pass	2♥
Vul: N-S	♥ KQ42	♥ J76	Pass	2♠	All Pass	
North HCP: 15	♦ A64	♦ 985				
South HCP: 6+1	♣ KQJ4	♣ 32				
Contract: 2♠ North						

Board: 10	North:	South:	W	N	E	S
Dealer: East	♠ 94	♠ AQJ			1♦	1NT
Vul: E-W	♥ J8743	♥ AQT6	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ AJT	♦ K98	Pass	2NT	Pass	4♥
South HCP: 16	♣ QJ2	♣ 874	All Pass			
Contract: 4♥ South						

North hands

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Board: 11	♠ T98	RHO is dealer. You bid second.
Dealer: West	♥ AK2	West (RHO) opens 1♣ if possible.
Vul: Both	♦ AJ8	
HCP: 16	♣ A953	

Board: 12	♠ A8754	You are dealer.
Dealer: North	♥ Q	East (LHO) bids 1NT if possible.
Vul: E-W	♦ AQJ4	West (RHO) bids 2♦ if possible.
HCP: 15+1	♣ Q94	East (LHO) bids 2♥ if possible.

Board: 13	♠ Q65	RHO is dealer. You bid second.
Dealer: West	♥ AQ85	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ 86	
HCP: 15	♣ AKT3	

Board: 14	♠ AJT84	LHO is dealer.
Dealer: East	♥ Q	East (LHO) opens 1♣ if possible.
Vul: None	♦ 93	
HCP: 8+2	♣ J7654	

Board: 15	♠ QJT965	You are dealer.
Dealer: North	♥ JT	East (LHO) bids 1NT if possible.
Vul: E-W	♦ T5	West (RHO) bids 2♦ if possible.
HCP: 13+2	♣ AKQ	East (LHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ T98	♠ A7642	1♣	1NT	Pass	2♥
Vul: Both	♥ AK2	♥ 986	Pass	2♠	All Pass	
North HCP: 16	♦ AJ8	♦ T52				
South HCP: 4+1	♣ A953	♣ T4				
Contract: 2♠ North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ A8754	♠ 6		1♠	1NT	Pass
Vul: E-W	♥ Q	♥ T9752	2♦	Pass	2♥	Pass
North HCP: 15+1	♦ AQJ4	♦ 8632	Pass	X	Pass	3♦
South HCP: 4+1	♣ Q94	♣ KJ3	All Pass			
Contract: 3♦ South						

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ Q65	♠ KJ8	1♣	1NT	Pass	2♦
Vul: E-W	♥ AQ85	♥ JT763	Pass	3♥ ¹	All Pass	
North HCP: 15	♦ 86	♦ Q9				
South HCP: 9+1	♣ AKT3	♣ Q64	1. Super acceptance after NT			
Contract: 3♥ North						

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ AJT84	♠ 97		1♣	1NT	
Vul: None	♥ Q	♥ AT43	Pass	2♥	Pass	2♠
North HCP: 8+2	♦ 93	♦ QJ42	Pass	2NT	All Pass	
South HCP: 16	♣ J7654	♣ AKQ				
Contract: 2NT North						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ QJT965	♠ A4		1♠	1NT	Pass
Vul: E-W	♥ JT	♥ 5	2♦	2♠	3♥	3♠
North HCP: 13+2	♦ T5	♦ 87632	All Pass			
South HCP: 5+2	♣ AKQ	♣ J9864				
Contract: 3♠ South						

South hands

then Jacoby

Board: 11	♠ A7642	LHO is dealer.
Dealer: West	♥ 986	West (LHO) opens 1♣ if possible.
Vul: Both	♦ T52	
HCP: 4+1	♣ T4	
 Board: 12	 ♠ 6	 Partner is dealer.
Dealer: North	♥ T9752	East (RHO) bids 1NT if possible.
Vul: E-W	♦ 8632	West (LHO) bids 2♦ if possible.
HCP: 4+1	♣ KJ3	East (RHO) bids 2♥ if possible.
 Board: 13	 ♠ KJ8	 LHO is dealer.
Dealer: West	♥ JT763	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ Q9	
HCP: 9+1	♣ Q64	
 Board: 14	 ♠ 97	 RHO is dealer. You bid second.
Dealer: East	♥ AT43	East (RHO) opens 1♣ if possible.
Vul: None	♦ QJ42	
HCP: 16	♣ AKQ	
 Board: 15	 ♠ A4	 Partner is dealer.
Dealer: North	♥ 5	East (RHO) bids 1NT if possible.
Vul: E-W	♦ 87632	West (LHO) bids 2♦ if possible.
HCP: 5+2	♣ J9864	East (RHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ T98	♠ A7642	1♣	1NT	Pass	2♥
Vul: Both	♥ AK2	♥ 986	Pass	2♠	All Pass	
North HCP: 16	♦ AJ8	♦ T52				
South HCP: 4+1	♣ A953	♣ T4				
Contract: 2♠ North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ A8754	♠ 6		1♠	1NT	Pass
Vul: E-W	♥ Q	♥ T9752	2♦	Pass	2♥	Pass
North HCP: 15+1	♦ AQJ4	♦ 8632	Pass	X	Pass	3♦
South HCP: 4+1	♣ Q94	♣ KJ3	All Pass			
Contract: 3♦ South						

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ Q65	♠ KJ8	1♣	1NT	Pass	2♦
Vul: E-W	♥ AQ85	♥ JT763	Pass	3♥ ¹	All Pass	
North HCP: 15	♦ 86	♦ Q9				
South HCP: 9+1	♣ AKT3	♣ Q64				1. Super acceptance after NT
Contract: 3♥ North						

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ AJT84	♠ 97			1♣	1NT
Vul: None	♥ Q	♥ AT43	Pass	2♥	Pass	2♠
North HCP: 8+2	♦ 93	♦ QJ42	Pass	2NT	All Pass	
South HCP: 16	♣ J7654	♣ AKQ				
Contract: 2NT North						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ QJT965	♠ A4		1♠	1NT	Pass
Vul: E-W	♥ JT	♥ 5	2♦	2♠	3♥	3♠
North HCP: 13+2	♦ T5	♦ 87632	All Pass			
South HCP: 5+2	♣ AKQ	♣ J9864				
Contract: 3♠ South						

North hands

then Jacoby

Board: 16	♠ J9853	LHO is dealer.
Dealer: East	♥ T82	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ Q3	
HCP: 6+1	♣ QJ6	
Board: 17	♠ A43	RHO is dealer. You bid second.
Dealer: West	♥ AQ5	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ Q2	
HCP: 16+1	♣ A7432	
Board: 18	♠ 983	LHO is dealer.
Dealer: East	♥ KJ9532	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 72	
HCP: 4+2	♣ 73	
Board: 19	♠ A73	RHO is dealer. You bid second.
Dealer: West	♥ 32	West (RHO) opens 1♦ if possible.
Vul: Both	♦ KQJ9	West (RHO) Doubles 2♦ if possible.
HCP: 15	♣ KQ76	
Board: 20	♠ J8753	LHO is dealer.
Dealer: East	♥ 52	East (LHO) opens 1♣ if possible.
Vul: None	♦ QT5	
HCP: 3+1	♣ T73	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ J9853	♠ K4			1♦	1NT
Vul: N-S	♥ T82	♥ KJ4	Pass	2♥	Pass	2♠
North HCP: 6+1	♦ Q3	♦ AKT2	All Pass			
South HCP: 17	♣ QJ6	♣ KT42				
Contract: 2♠ South						

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ A43	♠ Q9765	1♥	1NT	Pass	2♥
Vul: E-W	♥ AQ5	♥ KJ	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ Q2	♦ 765	Pass	4♥ ¹	Pass	4♠
South HCP: 10+1	♣ A7432	♣ KJ9	All Pass			
Contract: 4♠ South						1. limit raise or better in !S

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ 983	♠ AJ76			1♦	1NT
Vul: E-W	♥ KJ9532	♥ 764	Pass	2♦	Pass	2♥
North HCP: 4+2	♦ 72	♦ AJ9	Pass	3♥	Pass	4♥
South HCP: 17	♣ 73	♣ AK4	All Pass			
Contract: 4♥ South						

Board: 19	North:	South:	W	N	E	S
Dealer: West	♠ A73	♠ KQT	1♦	1NT	Pass	2♦
Vul: Both	♥ 32	♥ AT976	X	3♣	All Pass	
North HCP: 15	♦ KQJ9	♦ 873				
South HCP: 9+1	♣ KQ76	♣ 54				
Contract: 3♣ North						

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ J8753	♠ Q4			1♣	1NT
Vul: None	♥ 52	♥ KQJ9	Pass	2♥	Pass	2♠
North HCP: 3+1	♦ QT5	♦ A742	All Pass			
South HCP: 17	♣ T73	♣ AJ8				
Contract: 2♠ South						

South hands

then Jacoby

Board: 16	♠ K4	RHO is dealer. You bid second.
Dealer: East	♥ KJ4	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ AKT2	
HCP: 17	♣ KT42	

Board: 17	♠ Q9765	LHO is dealer.
Dealer: West	♥ KJ	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ 765	
HCP: 10+1	♣ KJ9	

Board: 18	♠ AJ76	RHO is dealer. You bid second.
Dealer: East	♥ 764	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AJ9	
HCP: 17	♣ AK4	

Board: 19	♠ KQT	LHO is dealer.
Dealer: West	♥ AT976	West (LHO) opens 1♦ if possible.
Vul: Both	♦ 873	West (LHO) Doubles 2♦ if possible.
HCP: 9+1	♣ 54	

Board: 20	♠ Q4	RHO is dealer. You bid second.
Dealer: East	♥ KQJ9	East (RHO) opens 1♣ if possible.
Vul: None	♦ A742	
HCP: 17	♣ AJ8	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ J9853	♠ K4			1♦	1NT
Vul: N-S	♥ T82	♥ KJ4	Pass	2♥	Pass	2♠
North HCP: 6+1	♦ Q3	♦ AKT2	All Pass			
South HCP: 17	♣ QJ6	♣ KT42				
Contract: 2♠ South						

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ A43	♠ Q9765	1♥	1NT	Pass	2♥
Vul: E-W	♥ AQ5	♥ KJ	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ Q2	♦ 765	Pass	4♥ ¹	Pass	4♠
South HCP: 10+1	♣ A7432	♣ KJ9	All Pass			
Contract: 4♠ South						1. limit raise or better in !S

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ 983	♠ AJ76			1♦	1NT
Vul: E-W	♥ KJ9532	♥ 764	Pass	2♦	Pass	2♥
North HCP: 4+2	♦ 72	♦ AJ9	Pass	3♥	Pass	4♥
South HCP: 17	♣ 73	♣ AK4	All Pass			
Contract: 4♥ South						

Board: 19	North:	South:	W	N	E	S
Dealer: West	♠ A73	♠ KQT	1♦	1NT	Pass	2♦
Vul: Both	♥ 32	♥ AT976	X	3♣	All Pass	
North HCP: 15	♦ KQJ9	♦ 873				
South HCP: 9+1	♣ KQ76	♣ 54				
Contract: 3♣ North						

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ J8753	♠ Q4			1♣	1NT
Vul: None	♥ 52	♥ KQJ9	Pass	2♥	Pass	2♠
North HCP: 3+1	♦ QT5	♦ A742	All Pass			
South HCP: 17	♣ T73	♣ AJ8				
Contract: 2♠ South						

North hands

then Jacoby

Board: 21	♠ K7	RHO is dealer. You bid second.
Dealer: West	♥ KJT3	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ KJ3	
HCP: 15	♣ A762	
Board: 22	♠ T9832	LHO is dealer.
Dealer: East	♥ T9	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ K93	
HCP: 6+1	♣ K53	
Board: 23	♠ AQ6	RHO is dealer. You bid second.
Dealer: West	♥ A642	West (RHO) opens 1♣ if possible.
Vul: None	♦ J93	
HCP: 15	♣ A75	
Board: 24	♠ K9876	LHO is dealer.
Dealer: East	♥ T4	East (LHO) opens 1♥ if possible.
Vul: E-W	♦ J6432	East (LHO) bids 3♥ if possible.
HCP: 4+2	♣ 6	
Board: 25	♠ 876	Partner is dealer.
Dealer: South	♥ AJ43	West (RHO) bids 1NT if possible.
Vul: Both	♦ T8	East (LHO) bids 2♦ if possible.
HCP: 5	♣ T953	West (RHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: West	♠ K7	♠ A9542	1♦	1NT	Pass	2♥
Vul: N-S	♥ KJT3	♥ 74	Pass	2♠	All Pass	
North HCP: 15	♦ KJ3	♦ T97				
South HCP: 5+1	♣ A762	♣ J95				
Contract: 2♠ North						

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ T9832	♠ Q6			1♣	1NT
Vul: E-W	♥ T9	♥ AK73	Pass	2♥	Pass	2♠
North HCP: 6+1	♦ K93	♦ Q87	All Pass			
South HCP: 17	♣ K53	♣ AQT2				
Contract: 2♠ South						

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ AQ6	♠ 94	1♣	1NT	Pass	2♦
Vul: None	♥ A642	♥ KQT85	Pass	2♥	Pass	3NT
North HCP: 15	♦ J93	♦ AK8	Pass	4♥	All Pass	
South HCP: 12+1	♣ A75	♣ T42				
Contract: 4♥ North						

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ K9876	♠ AT43			1♥	1NT
Vul: E-W	♥ T4	♥ AJ85	Pass	2♥	3♥	3♠
North HCP: 4+2	♦ J6432	♦ AQT	All Pass			
South HCP: 15	♣ 6	♣ 75				
Contract: 3♠ South						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ 876	♠ KQT4			1♦	
Vul: Both	♥ AJ43	♥ K	1NT	Pass	2♦	Pass
North HCP: 5	♦ T8	♦ AJ74	2♥	Pass	Pass	X
South HCP: 16	♣ T953	♣ QJ42	Pass	3♣	All Pass	
Contract: 3♣ North						

South hands

then Jacoby

Board: 21	♠ A9542	LHO is dealer.
Dealer: West	♥ 74	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ T97	
HCP: 5+1	♣ J95	
Board: 22	♠ Q6	RHO is dealer. You bid second.
Dealer: East	♥ AK73	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ Q87	
HCP: 17	♣ AQT2	
Board: 23	♠ 94	LHO is dealer.
Dealer: West	♥ KQT85	West (LHO) opens 1♣ if possible.
Vul: None	♦ AK8	
HCP: 12+1	♣ T42	
Board: 24	♠ AT43	RHO is dealer. You bid second.
Dealer: East	♥ AJ85	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ AQT	East (RHO) bids 3♥ if possible.
HCP: 15	♣ 75	
Board: 25	♠ KQT4	You are dealer.
Dealer: South	♥ K	West (LHO) bids 1NT if possible.
Vul: Both	♦ AJ74	East (RHO) bids 2♦ if possible.
HCP: 16	♣ QJ42	West (LHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: West	♠ K7	♠ A9542	1♦	1NT	Pass	2♥
Vul: N-S	♥ KJT3	♥ 74	Pass	2♠	All Pass	
North HCP: 15	♦ KJ3	♦ T97				
South HCP: 5+1	♣ A762	♣ J95				
Contract: 2♠ North						

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ T9832	♠ Q6			1♣	1NT
Vul: E-W	♥ T9	♥ AK73	Pass	2♥	Pass	2♠
North HCP: 6+1	♦ K93	♦ Q87	All Pass			
South HCP: 17	♣ K53	♣ AQT2				
Contract: 2♠ South						

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ AQ6	♠ 94	1♣	1NT	Pass	2♦
Vul: None	♥ A642	♥ KQT85	Pass	2♥	Pass	3NT
North HCP: 15	♦ J93	♦ AK8	Pass	4♥	All Pass	
South HCP: 12+1	♣ A75	♣ T42				
Contract: 4♥ North						

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ K9876	♠ AT43			1♥	1NT
Vul: E-W	♥ T4	♥ AJ85	Pass	2♥	3♥	3♠
North HCP: 4+2	♦ J6432	♦ AQT	All Pass			
South HCP: 15	♣ 6	♣ 75				
Contract: 3♠ South						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ 876	♠ KQT4			1♦	
Vul: Both	♥ AJ43	♥ K	1NT	Pass	2♦	Pass
North HCP: 5	♦ T8	♦ AJ74	2♥	Pass	Pass	X
South HCP: 16	♣ T953	♣ QJ42	Pass	3♣	All Pass	
Contract: 3♣ North						

North hands

then Jacoby

Board: 26	♠ 62	LHO is dealer.
Dealer: East	♥ AJ652	East (LHO) opens 1♠ if possible.
Vul: N-S	♦ 942	
HCP: 5+1	♣ T64	
Board: 27	♠ KQ	RHO is dealer. You bid second.
Dealer: West	♥ Q65	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ AJ86	
HCP: 16	♣ A964	
Board: 28	♠ 74	LHO is dealer.
Dealer: East	♥ A7542	East (LHO) opens 1♠ if possible.
Vul: E-W	♦ T65	
HCP: 4+1	♣ T74	
Board: 29	♠ AK5	RHO is dealer. You bid second.
Dealer: West	♥ T82	West (RHO) opens 1♣ if possible.
Vul: Both	♦ A98	
HCP: 16	♣ AJ96	
Board: 30	♠ 965	Partner is dealer.
Dealer: South	♥ JT62	West (RHO) bids 1NT if possible.
Vul: None	♦ KT83	East (LHO) bids 2♥ if possible.
HCP: 4	♣ 94	West (RHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ 62	♠ K95			1 ♠	1NT
Vul: N-S	♥ AJ652	♥ K8	Pass	2 ♦	Pass	2 ♥
North HCP: 5+1	♦ 942	♦ AJT83		All Pass		
South HCP: 16+1	♣ T64	♣ KQ9				
Contract: 2 ♥ South						

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ KQ	♠ 65432	1 ♣	1NT	Pass	2 ♥
Vul: E-W	♥ Q65	♥ KT874	Pass	2 ♠	All Pass	
North HCP: 16	♦ AJ86	♦ 53				
South HCP: 3+2	♣ A964	♣ 8				
Contract: 2 ♠ North						

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ 74	♠ KQ65			1 ♠	1NT
Vul: E-W	♥ A7542	♥ T6	Pass	2 ♦	Pass	2 ♥
North HCP: 4+1	♦ T65	♦ AKQ		All Pass		
South HCP: 16	♣ T74	♣ Q532				
Contract: 2 ♥ South						

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ AK5	♠ J6	1 ♣	1NT	Pass	2 ♦
Vul: Both	♥ T82	♥ AJ963	Pass	2 ♥	Pass	2NT
North HCP: 16	♦ A98	♦ QJ7	Pass	3 ♥	All Pass	
South HCP: 9+1	♣ AJ96	♣ T72				
Contract: 3 ♥ North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ 965	♠ AK4			1 ♣	
Vul: None	♥ JT62	♥ A	1NT	Pass	2 ♥	Pass
North HCP: 4	♦ KT83	♦ Q642	2 ♠	Pass	Pass	3 ♦
South HCP: 15+1	♣ 94	♣ Q6532		All Pass		
Contract: 3 ♦ South						

South hands

then Jacoby

Board: 26	♠ K95	RHO is dealer. You bid second.
Dealer: East	♥ K8	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ AJT83	
HCP: 16+1	♣ KQ9	

Board: 27	♠ 65432	LHO is dealer.
Dealer: West	♥ KT874	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ 53	
HCP: 3+2	♣ 8	

Board: 28	♠ KQ65	RHO is dealer. You bid second.
Dealer: East	♥ T6	East (RHO) opens 1♠ if possible.
Vul: E-W	♦ AKQ	
HCP: 16	♣ Q532	

Board: 29	♠ J6	LHO is dealer.
Dealer: West	♥ AJ963	West (LHO) opens 1♣ if possible.
Vul: Both	♦ QJ7	
HCP: 9+1	♣ T72	

Board: 30	♠ AK4	You are dealer.
Dealer: South	♥ A	West (LHO) bids 1NT if possible.
Vul: None	♦ Q642	East (RHO) bids 2♥ if possible.
HCP: 15+1	♣ Q6532	West (LHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ 62	♠ K95			1 ♠	1NT
Vul: N-S	♥ AJ652	♥ K8	Pass	2 ♦	Pass	2 ♥
North HCP: 5+1	♦ 942	♦ AJT83		All Pass		
South HCP: 16+1	♣ T64	♣ KQ9				
Contract: 2 ♥ South						

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ KQ	♠ 65432	1 ♣	1NT	Pass	2 ♥
Vul: E-W	♥ Q65	♥ KT874	Pass	2 ♠	All Pass	
North HCP: 16	♦ AJ86	♦ 53				
South HCP: 3+2	♣ A964	♣ 8				
Contract: 2 ♠ North						

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ 74	♠ KQ65			1 ♠	1NT
Vul: E-W	♥ A7542	♥ T6	Pass	2 ♦	Pass	2 ♥
North HCP: 4+1	♦ T65	♦ AKQ		All Pass		
South HCP: 16	♣ T74	♣ Q532				
Contract: 2 ♥ South						

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ AK5	♠ J6	1 ♣	1NT	Pass	2 ♦
Vul: Both	♥ T82	♥ AJ963	Pass	2 ♥	Pass	2NT
North HCP: 16	♦ A98	♦ QJ7	Pass	3 ♥	All Pass	
South HCP: 9+1	♣ AJ96	♣ T72				
Contract: 3 ♥ North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ 965	♠ AK4			1 ♣	
Vul: None	♥ JT62	♥ A	1NT	Pass	2 ♥	Pass
North HCP: 4	♦ KT83	♦ Q642	2 ♠	Pass	Pass	3 ♦
South HCP: 15+1	♣ 94	♣ Q6532		All Pass		
Contract: 3 ♦ South						

North hands

then Jacoby

Board: 31	♠ AQ74	RHO is dealer. You bid second.
Dealer: West	♥ AJ3	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ 965	
HCP: 16	♣ AJ4	

Board: 32	♠ 83	LHO is dealer.
Dealer: East	♥ AKT92	East (LHO) opens 1♠ if possible.
Vul: Both	♦ 852	
HCP: 8+1	♣ JT2	

Board: 33	♠ 92	Partner is dealer.
Dealer: South	♥ K853	West (RHO) bids 1NT if possible.
Vul: E-W	♦ Q93	East (LHO) bids 2♦ if possible.
HCP: 6	♣ JT73	West (RHO) bids 2♥ if possible.

Board: 34	♠ Q654	RHO is dealer. You bid second.
Dealer: West	♥ A8	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ K73	West (RHO) Doubles 2♦ if possible.
HCP: 15	♣ AQ85	

Board: 35	♠ A654	RHO is dealer. You bid second.
Dealer: West	♥ J4	West (RHO) opens 1♦ if possible.
Vul: None	♦ AKJ	
HCP: 16	♣ KT87	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ AQ74	♠ 82	1 ♠	1NT	Pass	2 ♦
Vul: E-W	♥ AJ3	♥ KQ762	Pass	2 ♥	All Pass	
North HCP: 16	♦ 965	♦ J				
South HCP: 6+2	♣ AJ4	♣ 87653				
Contract: 2 ♥ North						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ 83	♠ KQJ5		1 ♠	1NT	
Vul: Both	♥ AKT92	♥ J63	Pass	2 ♦	Pass	2 ♥
North HCP: 8+1	♦ 852	♦ AQT6	Pass	2NT	Pass	3 ♥
South HCP: 15	♣ JT2	♣ Q6	All Pass			
Contract: 3 ♥ South						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ 92	♠ AK54			1 ♦	
Vul: E-W	♥ K853	♥ 9	1NT	Pass	2 ♦	X
North HCP: 6	♦ Q93	♦ A8752	2 ♥	Pass	Pass	X
South HCP: 13+1	♣ JT73	♣ Q94	Pass	2NT	All Pass	
Contract: 2NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ Q654	♠ K8	1 ♦	1NT	Pass	2 ♦
Vul: E-W	♥ A8	♥ JT6542	X	2 ♠	Pass	3 ♥
North HCP: 15	♦ K73	♦ J6	All Pass			
South HCP: 6+2	♣ AQ85	♣ JT6				
Contract: 3 ♥ South						

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ A654	♠ 9	1 ♦	1NT	Pass	2 ♦
Vul: None	♥ J4	♥ AQT762	Pass	2 ♥	Pass	3 ♥
North HCP: 16	♦ AKJ	♦ 952	All Pass			
South HCP: 6+2	♣ KT87	♣ 432				
Contract: 3 ♥ South						

South hands

then Jacoby

Board: 31	♠ 82	LHO is dealer.
Dealer: West	♥ KQ762	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ J	
HCP: 6+2	♣ 87653	
Board: 32	♠ KQJ5	RHO is dealer. You bid second.
Dealer: East	♥ J63	East (RHO) opens 1♠ if possible.
Vul: Both	♦ AQT6	
HCP: 15	♣ Q6	
Board: 33	♠ AK54	You are dealer.
Dealer: South	♥ 9	West (LHO) bids 1NT if possible.
Vul: E-W	♦ A8752	East (RHO) bids 2♦ if possible.
HCP: 13+1	♣ Q94	West (LHO) bids 2♥ if possible.
Board: 34	♠ K8	LHO is dealer.
Dealer: West	♥ JT6542	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ J6	West (LHO) Doubles 2♦ if possible.
HCP: 6+2	♣ JT6	
Board: 35	♠ 9	LHO is dealer.
Dealer: West	♥ AQT762	West (LHO) opens 1♦ if possible.
Vul: None	♦ 952	
HCP: 6+2	♣ 432	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ AQ74	♠ 82	1 ♠	1NT	Pass	2 ♦
Vul: E-W	♥ AJ3	♥ KQ762	Pass	2 ♥	All Pass	
North HCP: 16	♦ 965	♦ J				
South HCP: 6+2	♣ AJ4	♣ 87653				
Contract: 2 ♥ North						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ 83	♠ KQJ5		1 ♠	1NT	
Vul: Both	♥ AKT92	♥ J63	Pass	2 ♦	Pass	2 ♥
North HCP: 8+1	♦ 852	♦ AQT6	Pass	2NT	Pass	3 ♥
South HCP: 15	♣ JT2	♣ Q6	All Pass			
Contract: 3 ♥ South						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ 92	♠ AK54			1 ♦	
Vul: E-W	♥ K853	♥ 9	1NT	Pass	2 ♦	X
North HCP: 6	♦ Q93	♦ A8752	2 ♥	Pass	Pass	X
South HCP: 13+1	♣ JT73	♣ Q94	Pass	2NT	All Pass	
Contract: 2NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ Q654	♠ K8	1 ♦	1NT	Pass	2 ♦
Vul: E-W	♥ A8	♥ JT6542	X	2 ♠	Pass	3 ♥
North HCP: 15	♦ K73	♦ J6	All Pass			
South HCP: 6+2	♣ AQ85	♣ JT6				
Contract: 3 ♥ South						

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ A654	♠ 9	1 ♦	1NT	Pass	2 ♦
Vul: None	♥ J4	♥ AQT762	Pass	2 ♥	Pass	3 ♥
North HCP: 16	♦ AKJ	♦ 952	All Pass			
South HCP: 6+2	♣ KT87	♣ 432				
Contract: 3 ♥ South						

North hands

then Jacoby

Board: 36 ♠ 52 LHO is dealer.

Dealer: East ♥ QT8764 East (LHO) opens 1♦ if possible.

Vul: E-W ♦ Q8

HCP: 4+2 ♣ T75

Board: 37 ♠ A76 RHO is dealer. You bid second.

Dealer: West ♥ Q96 West (RHO) opens 1♣ if possible.

Vul: N-S ♦ Q83

HCP: 15 ♣ AK62

Board: 38 ♠ QT98 Partner is dealer.

Dealer: South ♥ Q8 West (RHO) bids 1NT if possible.

Vul: None ♦ K42 East (LHO) bids 2♥ if possible.

HCP: 9 ♣ QT87 West (RHO) bids 2♠ if possible.

Board: 39 ♠ AKT2 RHO is dealer. You bid second.

Dealer: West ♥ A9 West (RHO) opens 1♦ if possible.

Vul: N-S ♦ A965

HCP: 16 ♣ J53

Board: 40 ♠ 975 LHO is dealer.

Dealer: East ♥ QJ876 East (LHO) opens 1♦ if possible.

Vul: E-W ♦ 942

HCP: 7+1 ♣ A8

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ 52	♠ KT4			1♦	1NT
Vul: E-W	♥ QT8764	♥ J9	Pass	2♦	Pass	2♥
North HCP: 4+2	♦ Q8	♦ AT42	Pass	3♥	Pass	4♥
South HCP: 17	♣ T75	♣ AKQ9	All Pass			
Contract: 4♥ South						

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ A76	♠ T42	1♣	1NT	Pass	2♦
Vul: N-S	♥ Q96	♥ KJ832	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q83	♦ A76	Pass	3♥	All Pass	
South HCP: 9+1	♣ AK62	♣ JT				
Contract: 3♥ North						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ QT98	♠ 4				1♥
Vul: None	♥ Q8	♥ KT962	1NT	Pass	2♥	Pass
North HCP: 9	♦ K42	♦ AJ83	2♠	Pass	Pass	X
South HCP: 12+1	♣ QT87	♣ KJ5	Pass	3♥	All Pass	
Contract: 3♥ North						

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ AKT2	♠ Q8764	1♦	1NT	Pass	2♥
Vul: N-S	♥ A9	♥ T54	Pass	3♠ ¹	All Pass	
North HCP: 16	♦ A965	♦ 73				
South HCP: 5+1	♣ J53	♣ K94				
Contract: 3♠ North						

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ 975	♠ AK86			1♦	1NT
Vul: E-W	♥ QJ876	♥ A942	Pass	2♦	Pass	3♥ ¹
North HCP: 7+1	♦ 942	♦ AJ8	All Pass			
South HCP: 16	♣ A8	♣ 64				
Contract: 3♥ South						

South hands

then Jacoby

Board: 36	♠ KT4	RHO is dealer. You bid second.
Dealer: East	♥ J9	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AT42	
HCP: 17	♣ AKQ9	

Board: 37	♠ T42	LHO is dealer.
Dealer: West	♥ KJ832	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ A76	
HCP: 9+1	♣ JT	

Board: 38	♠ 4	You are dealer.
Dealer: South	♥ KT962	West (LHO) bids 1NT if possible.
Vul: None	♦ AJ83	East (RHO) bids 2♥ if possible.
HCP: 12+1	♣ KJ5	West (LHO) bids 2♠ if possible.

Board: 39	♠ Q8764	LHO is dealer.
Dealer: West	♥ T54	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ 73	
HCP: 5+1	♣ K94	

Board: 40	♠ AK86	RHO is dealer. You bid second.
Dealer: East	♥ A942	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AJ8	
HCP: 16	♣ 64	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ 52	♠ KT4			1♦	1NT
Vul: E-W	♥ QT8764	♥ J9	Pass	2♦	Pass	2♥
North HCP: 4+2	♦ Q8	♦ AT42	Pass	3♥	Pass	4♥
South HCP: 17	♣ T75	♣ AKQ9	All Pass			
Contract: 4♥ South						

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ A76	♠ T42	1♣	1NT	Pass	2♦
Vul: N-S	♥ Q96	♥ KJ832	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q83	♦ A76	Pass	3♥	All Pass	
South HCP: 9+1	♣ AK62	♣ JT				
Contract: 3♥ North						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ QT98	♠ 4				1♥
Vul: None	♥ Q8	♥ KT962	1NT	Pass	2♥	Pass
North HCP: 9	♦ K42	♦ AJ83	2♠	Pass	Pass	X
South HCP: 12+1	♣ QT87	♣ KJ5	Pass	3♥	All Pass	
Contract: 3♥ North						

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ AKT2	♠ Q8764	1♦	1NT	Pass	2♥
Vul: N-S	♥ A9	♥ T54	Pass	3♠ ¹	All Pass	
North HCP: 16	♦ A965	♦ 73				
South HCP: 5+1	♣ J53	♣ K94				
Contract: 3♠ North						

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ 975	♠ AK86			1♦	1NT
Vul: E-W	♥ QJ876	♥ A942	Pass	2♦	Pass	3♥ ¹
North HCP: 7+1	♦ 942	♦ AJ8	All Pass			
South HCP: 16	♣ A8	♣ 64				
Contract: 3♥ South						

North hands

then Jacoby

Board: 41	♠ QJ843	Partner is dealer.
Dealer: South	♥ QT5	West (RHO) bids 1NT if possible.
Vul: E-W	♦ T5	East (LHO) bids 2♦ if possible.
HCP: 5+1	♣ T54	West (RHO) bids 2♥ if possible.

Board: 42	♠ JT8642	LHO is dealer.
Dealer: East	♥ T65	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 8	
HCP: 8+2	♣ AK6	

Board: 43	♠ Q6	RHO is dealer. You bid second.
Dealer: West	♥ J64	West (RHO) opens 1♣ if possible.
Vul: Both	♦ KQJ7	
HCP: 15	♣ AQ86	

Board: 44	♠ Q76	Partner is dealer.
Dealer: South	♥ QT97	West (RHO) bids 1NT if possible.
Vul: N-S	♦ 976	East (LHO) bids 2♥ if possible.
HCP: 6	♣ Q64	West (RHO) bids 2♠ if possible.

Board: 45	♠ AKQJ	RHO is dealer. You bid second.
Dealer: West	♥ T73	West (RHO) opens 1♠ if possible.
Vul: None	♦ KT32	
HCP: 17	♣ A3	

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ QJ843	♠ AT52				1♣
Vul: E-W	♥ QT5	♥ A4	1NT	Pass	2♦	Pass
North HCP: 5+1	♦ T5	♦ Q72	2♥	Pass	Pass	X
South HCP: 13	♣ T54	♣ QJ86	Pass	2♠	All Pass	
Contract: 2♠ North						

Board: 42	North:	South:	W	N	E	S
Dealer: East	♠ JT8642	♠ K7			1♦	1NT
Vul: E-W	♥ T65	♥ AQ8	Pass	2♥	Pass	2♠
North HCP: 8+2	♦ 8	♦ KQJ9	Pass	3♠	All Pass	
South HCP: 15	♣ AK6	♣ T975				
Contract: 3♠ North						

Board: 43	North:	South:	W	N	E	S
Dealer: West	♠ Q6	♠ JT543	1♣	1NT	Pass	2♥
Vul: Both	♥ J64	♥ T92	Pass	2♠	All Pass	
North HCP: 15	♦ KQJ7	♦ A98				
South HCP: 8+1	♣ AQ86	♣ KT				
Contract: 2♠ North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ Q76	♠ A9				1♦
Vul: N-S	♥ QT97	♥ AK4	1NT	Pass	2♥	X
North HCP: 6	♦ 976	♦ Q853	2♠	Pass	Pass	3♣
South HCP: 18	♣ Q64	♣ AJT3	Pass	3♦	All Pass	
Contract: 3♦ North						

Board: 45	North:	South:	W	N	E	S
Dealer: West	♠ AKQJ	♠ 93	1♠	1NT	Pass	2♦
Vul: None	♥ T73	♥ J9864	Pass	2♥	All Pass	
North HCP: 17	♦ KT32	♦ A96				
South HCP: 6+1	♣ A3	♣ JT5				
Contract: 2♥ North						

South hands

then Jacoby

Board: 41	♠ AT52	You are dealer.
Dealer: South	♥ A4	West (LHO) bids 1NT if possible.
Vul: E-W	♦ Q72	East (RHO) bids 2♦ if possible.
HCP: 13	♣ QJ86	West (LHO) bids 2♥ if possible.
Board: 42	♠ K7	RHO is dealer. You bid second.
Dealer: East	♥ AQ8	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ KQJ9	
HCP: 15	♣ T975	
Board: 43	♠ JT543	LHO is dealer.
Dealer: West	♥ T92	West (LHO) opens 1♣ if possible.
Vul: Both	♦ A98	
HCP: 8+1	♣ KT	
Board: 44	♠ A9	You are dealer.
Dealer: South	♥ AK4	West (LHO) bids 1NT if possible.
Vul: N-S	♦ Q853	East (RHO) bids 2♥ if possible.
HCP: 18	♣ AJT3	West (LHO) bids 2♠ if possible.
Board: 45	♠ 93	LHO is dealer.
Dealer: West	♥ J9864	West (LHO) opens 1♠ if possible.
Vul: None	♦ A96	
HCP: 6+1	♣ JT5	

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ QJ843	♠ AT52				1♣
Vul: E-W	♥ QT5	♥ A4	1NT	Pass	2♦	Pass
North HCP: 5+1	♦ T5	♦ Q72	2♥	Pass	Pass	X
South HCP: 13	♣ T54	♣ QJ86	Pass	2♠	All Pass	
Contract: 2♠ North						

Board: 42	North:	South:	W	N	E	S
Dealer: East	♠ JT8642	♠ K7			1♦	1NT
Vul: E-W	♥ T65	♥ AQ8	Pass	2♥	Pass	2♠
North HCP: 8+2	♦ 8	♦ KQJ9	Pass	3♠	All Pass	
South HCP: 15	♣ AK6	♣ T975				
Contract: 3♠ North						

Board: 43	North:	South:	W	N	E	S
Dealer: West	♠ Q6	♠ JT543	1♣	1NT	Pass	2♥
Vul: Both	♥ J64	♥ T92	Pass	2♠	All Pass	
North HCP: 15	♦ KQJ7	♦ A98				
South HCP: 8+1	♣ AQ86	♣ KT				
Contract: 2♠ North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ Q76	♠ A9				1♦
Vul: N-S	♥ QT97	♥ AK4	1NT	Pass	2♥	X
North HCP: 6	♦ 976	♦ Q853	2♠	Pass	Pass	3♣
South HCP: 18	♣ Q64	♣ AJT3	Pass	3♦	All Pass	
Contract: 3♦ North						

Board: 45	North:	South:	W	N	E	S
Dealer: West	♠ AKQJ	♠ 93	1♠	1NT	Pass	2♦
Vul: None	♥ T73	♥ J9864	Pass	2♥	All Pass	
North HCP: 17	♦ KT32	♦ A96				
South HCP: 6+1	♣ A3	♣ JT5				
Contract: 2♥ North						

North hands

then Jacoby

Board: 46 ♠ JT7 LHO is dealer.

Dealer: East ♥ JT9874 East (LHO) opens 1♣ if possible.

Vul: N-S ♦ A4

HCP: 9+2 ♣ K5

Board: 47 ♠ QJ8 RHO is dealer. You bid second.

Dealer: West ♥ J87 West (RHO) opens 1♣ if possible.

Vul: None ♦ AJT3

HCP: 15 ♣ AQ4

Board: 48 ♠ 52 LHO is dealer.

Dealer: East ♥ AK932 East (LHO) opens 1♦ if possible.

Vul: N-S ♦ J87

HCP: 8+1 ♣ 973

Board: 49 ♠ J9532 LHO is dealer.

Dealer: East ♥ KQT95 East (LHO) opens 1♦ if possible.

Vul: E-W ♦ 3

HCP: 7+2 ♣ J8

Board: 50 ♠ QJ832 LHO is dealer.

Dealer: East ♥ 853 East (LHO) opens 1♣ if possible.

Vul: E-W ♦ A93

HCP: 7+1 ♣ 87

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ JT7	♠ A84			1♣	1NT
Vul: N-S	♥ JT9874	♥ KQ6	Pass	2♦	Pass	2♥
North HCP: 9+2	♦ A4	♦ K863	Pass	3♥	All Pass	
South HCP: 15	♣ K5	♣ QJ7				
Contract: 3♥ North						

Board: 47	North:	South:	W	N	E	S
Dealer: West	♠ QJ8	♠ A7543	1♣	1NT	Pass	2♥
Vul: None	♥ J87	♥ A63	Pass	2♠	Pass	3NT
North HCP: 15	♦ AJT3	♦ K4	Pass	4♠	All Pass	
South HCP: 11+1	♣ AQ4	♣ 952				
Contract: 4♠ North						

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ 52	♠ K74			1♦	1NT
Vul: N-S	♥ AK932	♥ Q765	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ J87	♦ AK9	Pass	2NT	Pass	4♥
South HCP: 16	♣ 973	♣ KJT	All Pass			
Contract: 4♥ South						

Board: 49	North:	South:	W	N	E	S
Dealer: East	♠ J9532	♠ KQ7			1♦	1NT
Vul: E-W	♥ KQT95	♥ 8632	Pass	2♥	Pass	2♠
North HCP: 7+2	♦ 3	♦ AT5	Pass	4♥	All Pass	
South HCP: 16	♣ J8	♣ AK4				
Contract: 4♥ North						

Board: 50	North:	South:	W	N	E	S
Dealer: East	♠ QJ832	♠ A54			1♣	1NT
Vul: E-W	♥ 853	♥ JT96	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ A93	♦ KQ	All Pass			
South HCP: 16	♣ 87	♣ KQJ2				
Contract: 2♠ South						

South hands

then Jacoby

Board: 46	♠ A84	RHO is dealer. You bid second.
Dealer: East	♥ KQ6	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ K863	
HCP: 15	♣ QJ7	

Board: 47	♠ A7543	LHO is dealer.
Dealer: West	♥ A63	West (LHO) opens 1♣ if possible.
Vul: None	♦ K4	
HCP: 11+1	♣ 952	

Board: 48	♠ K74	RHO is dealer. You bid second.
Dealer: East	♥ Q765	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ AK9	
HCP: 16	♣ KJT	

Board: 49	♠ KQ7	RHO is dealer. You bid second.
Dealer: East	♥ 8632	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AT5	
HCP: 16	♣ AK4	

Board: 50	♠ A54	RHO is dealer. You bid second.
Dealer: East	♥ JT96	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ KQ	
HCP: 16	♣ KQJ2	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ JT7	♠ A84			1♣	1NT
Vul: N-S	♥ JT9874	♥ KQ6	Pass	2♦	Pass	2♥
North HCP: 9+2	♦ A4	♦ K863	Pass	3♥	All Pass	
South HCP: 15	♣ K5	♣ QJ7				
Contract: 3♥ North						

Board: 47	North:	South:	W	N	E	S
Dealer: West	♠ QJ8	♠ A7543	1♣	1NT	Pass	2♥
Vul: None	♥ J87	♥ A63	Pass	2♠	Pass	3NT
North HCP: 15	♦ AJT3	♦ K4	Pass	4♠	All Pass	
South HCP: 11+1	♣ AQ4	♣ 952				
Contract: 4♠ North						

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ 52	♠ K74			1♦	1NT
Vul: N-S	♥ AK932	♥ Q765	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ J87	♦ AK9	Pass	2NT	Pass	4♥
South HCP: 16	♣ 973	♣ KJT	All Pass			
Contract: 4♥ South						

Board: 49	North:	South:	W	N	E	S
Dealer: East	♠ J9532	♠ KQ7			1♦	1NT
Vul: E-W	♥ KQT95	♥ 8632	Pass	2♥	Pass	2♠
North HCP: 7+2	♦ 3	♦ AT5	Pass	4♥	All Pass	
South HCP: 16	♣ J8	♣ AK4				
Contract: 4♥ North						

Board: 50	North:	South:	W	N	E	S
Dealer: East	♠ QJ832	♠ A54			1♣	1NT
Vul: E-W	♥ 853	♥ JT96	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ A93	♦ KQ	All Pass			
South HCP: 16	♣ 87	♣ KQJ2				
Contract: 2♠ South						

North hands

then Jacoby

Board: 51 ♠ A76 RHO is dealer. You bid second.

Dealer: West ♥ QJT West (RHO) opens 1♥ if possible.

Vul: N-S ♦ AKQ53 East (LHO) Doubles 2♠ if possible.

HCP: 16+1 ♣ 84

Board: 52 ♠ JT LHO is dealer.

Dealer: East ♥ T9642 East (LHO) opens 1♦ if possible.

Vul: E-W ♦ QJ2 East (LHO) Doubles 2♦ if possible.

HCP: 5+1 ♣ J94

Board: 53 ♠ AT5 RHO is dealer. You bid second.

Dealer: West ♥ 96 West (RHO) opens 1♣ if possible.

Vul: E-W ♦ AK43

HCP: 17 ♣ AQ94

Board: 54 ♠ 74 Partner is dealer.

Dealer: South ♥ A862 West (RHO) bids 1NT if possible.

Vul: None ♦ T654 East (LHO) bids 2♦ if possible.

HCP: 9 ♣ KQ2 West (RHO) bids 2♥ if possible.

Board: 55 ♠ AKJ84 You are dealer.

Dealer: North ♥ Q4 East (LHO) bids 1NT if possible.

Vul: E-W ♦ KQ8762 West (RHO) bids 2♦ if possible.

HCP: 15+3 ♣ - West (RHO) bids 3♣ if possible.
East (LHO) Doubles 3♠ if possible.

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: West	♠ A76	♠ T8542	1 ♥	1NT	Pass	2 ♥
Vul: N-S	♥ QJT	♥ 85	Pass	2 ♦	X	All Pass
North HCP: 16+1	♦ AKQ53	♦ 8				
South HCP: 1+2	♣ 84	♣ JT763				
Contract: 2 ♠ X North						

Board: 52	North:	South:	W	N	E	S
Dealer: East	♠ JT	♠ K753			1 ♦	1NT
Vul: E-W	♥ T9642	♥ AQ	Pass	2 ♦	X	2 ♠
North HCP: 5+1	♦ QJ2	♦ A953				All Pass
South HCP: 16	♣ J94	♣ K83				
Contract: 2 ♠ South						

Board: 53	North:	South:	W	N	E	S
Dealer: West	♠ AT5	♠ K72	1 ♣	1NT	Pass	2 ♦
Vul: E-W	♥ 96	♥ JT532	Pass	2 ♥	Pass	2NT
North HCP: 17	♦ AK43	♦ Q2	Pass	3NT	All Pass	
South HCP: 7+1	♣ AQ94	♣ JT8				
Contract: 3NT North						

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ AJ962				1 ♠
Vul: None	♥ A862	♥ 4	1NT	Pass	2 ♦	Pass
North HCP: 9	♦ T654	♦ KJ97	2 ♥	Pass	Pass	X
South HCP: 13+1	♣ KQ2	♣ A98	Pass	2 ♠	All Pass	
Contract: 2 ♠ North						

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ AKJ84	♠ T97		1 ♦	1NT	Pass
Vul: E-W	♥ Q4	♥ 9752	2 ♦	2 ♠	Pass	Pass
North HCP: 15+3	♦ KQ8762	♦ T	3 ♣	3 ♠	X	All Pass
South HCP: 2+1	♣ -	♣ Q8763				
Contract: 3 ♠ X North						

South hands

then Jacoby

Board: 51	♠ T8542	LHO is dealer.
Dealer: West	♥ 85	West (LHO) opens 1♥ if possible.
Vul: N-S	♦ 8	East (RHO) Doubles 2♠ if possible.
HCP: 1+2	♣ JT763	
Board: 52	♠ K753	RHO is dealer. You bid second.
Dealer: East	♥ AQ	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ A953	East (RHO) Doubles 2♦ if possible.
HCP: 16	♣ K83	
Board: 53	♠ K72	LHO is dealer.
Dealer: West	♥ JT532	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ Q2	
HCP: 7+1	♣ JT8	
Board: 54	♠ AJ962	You are dealer.
Dealer: South	♥ 4	West (LHO) bids 1NT if possible.
Vul: None	♦ KJ97	East (RHO) bids 2♦ if possible.
HCP: 13+1	♣ A98	West (LHO) bids 2♥ if possible.
Board: 55	♠ T97	Partner is dealer.
Dealer: North	♥ 9752	East (RHO) bids 1NT if possible.
Vul: E-W	♦ T	West (LHO) bids 2♦ if possible.
HCP: 2+1	♣ Q8763	West (LHO) bids 3♣ if possible.
		East (RHO) Doubles 3♠ if possible.

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: West	♠ A76	♠ T8542	1 ♥	1NT	Pass	2 ♥
Vul: N-S	♥ QJT	♥ 85	Pass	2 ♦	X	All Pass
North HCP: 16+1	♦ AKQ53	♦ 8				
South HCP: 1+2	♣ 84	♣ JT763				
Contract: 2 ♠ X North						

Board: 52	North:	South:	W	N	E	S
Dealer: East	♠ JT	♠ K753			1 ♦	1NT
Vul: E-W	♥ T9642	♥ AQ	Pass	2 ♦	X	2 ♠
North HCP: 5+1	♦ QJ2	♦ A953				All Pass
South HCP: 16	♣ J94	♣ K83				
Contract: 2 ♠ South						

Board: 53	North:	South:	W	N	E	S
Dealer: West	♠ AT5	♠ K72	1 ♣	1NT	Pass	2 ♦
Vul: E-W	♥ 96	♥ JT532	Pass	2 ♥	Pass	2NT
North HCP: 17	♦ AK43	♦ Q2	Pass	3NT	All Pass	
South HCP: 7+1	♣ AQ94	♣ JT8				
Contract: 3NT North						

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ AJ962				1 ♠
Vul: None	♥ A862	♥ 4	1NT	Pass	2 ♦	Pass
North HCP: 9	♦ T654	♦ KJ97	2 ♥	Pass	Pass	X
South HCP: 13+1	♣ KQ2	♣ A98	Pass	2 ♠	All Pass	
Contract: 2 ♠ North						

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ AKJ84	♠ T97		1 ♦	1NT	Pass
Vul: E-W	♥ Q4	♥ 9752	2 ♦	2 ♠	Pass	Pass
North HCP: 15+3	♦ KQ8762	♦ T	3 ♣	3 ♠	X	All Pass
South HCP: 2+1	♣ -	♣ Q8763				
Contract: 3 ♠ X North						

North hands

then Jacoby

Board: 56	♠ A8432	LHO is dealer.
Dealer: East	♥ Q54	East (LHO) opens 1♣ if possible.
Vul: None	♦ A5	
HCP: 12+1	♣ Q62	
Board: 57	♠ AT5	RHO is dealer. You bid second.
Dealer: West	♥ AK72	West (RHO) opens 1♣ if possible.
Vul: Both	♦ T98	
HCP: 15	♣ A64	
Board: 58	♠ T7654	LHO is dealer.
Dealer: East	♥ A84	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 42	
HCP: 6+1	♣ Q83	
Board: 59	♠ K2	RHO is dealer. You bid second.
Dealer: West	♥ AKQT	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ KT72	West (RHO) Doubles 2♠ if possible.
HCP: 15	♣ T83	East (LHO) bids 3♣ if possible.
Board: 60	♠ KJ92	You are dealer.
Dealer: North	♥ T4	East (LHO) bids 1NT if possible.
Vul: Both	♦ AKT	West (RHO) bids 2♦ if possible.
HCP: 12	♣ J832	East (LHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: East	♠ A8432	♠ QJ95			1♣	1NT
Vul: None	♥ Q54	♥ AJT9	Pass	2♥	Pass	3♠ ¹
North HCP: 12+1	♦ A5	♦ T4	Pass	4♠	All Pass	
South HCP: 15	♣ Q62	♣ AK7				
Contract: 4♠ North			1. Super acceptance after NT			

Board: 57	North:	South:	W	N	E	S
Dealer: West	♠ AT5	♠ Q7632	1♣	1NT	Pass	2♥
Vul: Both	♥ AK72	♥ Q4	Pass	2♠	Pass	2NT
North HCP: 15	♦ T98	♦ Q65	Pass	3♠	All Pass	
South HCP: 9+1	♣ A64	♣ QJ3				
Contract: 3♠ North						

Board: 58	North:	South:	W	N	E	S
Dealer: East	♠ T7654	♠ KQ98			1♦	1NT
Vul: E-W	♥ A84	♥ J92	Pass	2♥	Pass	3♠ ¹
North HCP: 6+1	♦ 42	♦ AQT9	All Pass			
South HCP: 16	♣ Q83	♣ A2				
Contract: 3♠ South			1. Super acceptance after NT			

Board: 59	North:	South:	W	N	E	S
Dealer: West	♠ K2	♠ T98653	1♥	1NT	Pass	2♥
Vul: E-W	♥ AKQT	♥ 76	Pass	2♠	Pass	Pass
North HCP: 15	♦ KT72	♦ 865	X	Pass	3♣	3♠
South HCP: 4+2	♣ T83	♣ A4	All Pass			
Contract: 3♠ South						

Board: 60	North:	South:	W	N	E	S
Dealer: North	♠ KJ92	♠ QT		1♣	1NT	Pass
Vul: Both	♥ T4	♥ QJ9	2♦	Pass	2♥	Pass
North HCP: 12	♦ AKT	♦ J96532	Pass	X	Pass	3♦
South HCP: 6+2	♣ J832	♣ 65	All Pass			
Contract: 3♦ South						

South hands

then Jacoby

Board: 56	♠ QJ95	RHO is dealer. You bid second.
Dealer: East	♥ AJT9	East (RHO) opens 1♣ if possible.
Vul: None	♦ T4	
HCP: 15	♣ AK7	
Board: 57	♠ Q7632	LHO is dealer.
Dealer: West	♥ Q4	West (LHO) opens 1♣ if possible.
Vul: Both	♦ Q65	
HCP: 9+1	♣ QJ3	
Board: 58	♠ KQ98	RHO is dealer. You bid second.
Dealer: East	♥ J92	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AQT9	
HCP: 16	♣ A2	
Board: 59	♠ T98653	LHO is dealer.
Dealer: West	♥ 76	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ 865	West (LHO) Doubles 2♠ if possible.
HCP: 4+2	♣ A4	East (RHO) bids 3♣ if possible.
Board: 60	♠ QT	Partner is dealer.
Dealer: North	♥ QJ9	East (RHO) bids 1NT if possible.
Vul: Both	♦ J96532	West (LHO) bids 2♦ if possible.
HCP: 6+2	♣ 65	East (RHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: East	♠ A8432	♠ QJ95			1♣	1NT
Vul: None	♥ Q54	♥ AJT9	Pass	2♥	Pass	3♠ ¹
North HCP: 12+1	♦ A5	♦ T4	Pass	4♠	All Pass	
South HCP: 15	♣ Q62	♣ AK7				
Contract: 4♠ North			1. Super acceptance after NT			

Board: 57	North:	South:	W	N	E	S
Dealer: West	♠ AT5	♠ Q7632	1♣	1NT	Pass	2♥
Vul: Both	♥ AK72	♥ Q4	Pass	2♠	Pass	2NT
North HCP: 15	♦ T98	♦ Q65	Pass	3♠	All Pass	
South HCP: 9+1	♣ A64	♣ QJ3				
Contract: 3♠ North						

Board: 58	North:	South:	W	N	E	S
Dealer: East	♠ T7654	♠ KQ98			1♦	1NT
Vul: E-W	♥ A84	♥ J92	Pass	2♥	Pass	3♠ ¹
North HCP: 6+1	♦ 42	♦ AQT9	All Pass			
South HCP: 16	♣ Q83	♣ A2				
Contract: 3♠ South			1. Super acceptance after NT			

Board: 59	North:	South:	W	N	E	S
Dealer: West	♠ K2	♠ T98653	1♥	1NT	Pass	2♥
Vul: E-W	♥ AKQT	♥ 76	Pass	2♠	Pass	Pass
North HCP: 15	♦ KT72	♦ 865	X	Pass	3♣	3♠
South HCP: 4+2	♣ T83	♣ A4	All Pass			
Contract: 3♠ South						

Board: 60	North:	South:	W	N	E	S
Dealer: North	♠ KJ92	♠ QT		1♣	1NT	Pass
Vul: Both	♥ T4	♥ QJ9	2♦	Pass	2♥	Pass
North HCP: 12	♦ AKT	♦ J96532	Pass	X	Pass	3♦
South HCP: 6+2	♣ J832	♣ 65	All Pass			
Contract: 3♦ South						

North hands

then Jacoby

Board: 61	♠ J2	RHO is dealer. You bid second.
Dealer: West	♥ J953	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ KQ8	
HCP: 16	♣ AKQ5	

Board: 62	♠ 86	LHO is dealer.
Dealer: East	♥ JT7432	East (LHO) opens 1♣ if possible.
Vul: Both	♦ J5	East (LHO) Doubles 2♥ if possible.
HCP: 3+2	♣ J53	West (RHO) bids 2♠ if possible.

Board: 63	♠ KQ4	RHO is dealer. You bid second.
Dealer: West	♥ AQJ8	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ J82	
HCP: 16	♣ K52	

Board: 64	♠ AQJ83	You are dealer.
Dealer: North	♥ Q2	East (LHO) bids 1NT if possible.
Vul: None	♦ K76	West (RHO) bids 2♦ if possible.
HCP: 14+1	♣ Q63	East (LHO) bids 2♥ if possible.

Board: 65	♠ AT	RHO is dealer. You bid second.
Dealer: West	♥ K94	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ AT6	
HCP: 15+1	♣ KJT73	

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ J2	♠ KQT53	1♦	1NT	Pass	2♥
Vul: N-S	♥ J953	♥ 42	Pass	2♠	All Pass	
North HCP: 16	♦ KQ8	♦ J93				
South HCP: 6+1	♣ AKQ5	♣ T83				
Contract: 2♠ North						

Board: 62	North:	South:	W	N	E	S
Dealer: East	♠ 86	♠ 952			1♣	1NT
Vul: Both	♥ JT7432	♥ KQ6	Pass	2♦	Pass	2♥
North HCP: 3+2	♦ J5	♦ AK87	Pass	Pass	X	Pass
South HCP: 16	♣ J53	♣ A76	2♠	3♥	All Pass	
Contract: 3♥ North						

Board: 63	North:	South:	W	N	E	S
Dealer: West	♠ KQ4	♠ A9765	1♣	1NT	Pass	2♥
Vul: N-S	♥ AQJ8	♥ K95	Pass	2♠	Pass	2NT
North HCP: 16	♦ J82	♦ T3	Pass	3♠	All Pass	
South HCP: 7+1	♣ K52	♣ 643				
Contract: 3♠ North						

Board: 64	North:	South:	W	N	E	S
Dealer: North	♠ AQJ83	♠ T7		1♠	1NT	Pass
Vul: None	♥ Q2	♥ T64	2♦	Pass	2♥	Pass
North HCP: 14+1	♦ K76	♦ 53	Pass	X	Pass	3♣
South HCP: 5+2	♣ Q63	♣ AJT872	All Pass			
Contract: 3♣ South						

Board: 65	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ QJ975	1♦	1NT	Pass	2♥
Vul: E-W	♥ K94	♥ 3	Pass	2♠	All Pass	
North HCP: 15+1	♦ AT6	♦ J4				
South HCP: 6+2	♣ KJT73	♣ Q9542				
Contract: 2♠ North						

South hands

then Jacoby

Board: 61	♠ KQT53	LHO is dealer.
Dealer: West	♥ 42	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ J93	
HCP: 6+1	♣ T83	
Board: 62	♠ 952	RHO is dealer. You bid second.
Dealer: East	♥ KQ6	East (RHO) opens 1♣ if possible.
Vul: Both	♦ AK87	East (RHO) Doubles 2♥ if possible.
HCP: 16	♣ A76	West (LHO) bids 2♠ if possible.
Board: 63	♠ A9765	LHO is dealer.
Dealer: West	♥ K95	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ T3	
HCP: 7+1	♣ 643	
Board: 64	♠ T7	Partner is dealer.
Dealer: North	♥ T64	East (RHO) bids 1NT if possible.
Vul: None	♦ 53	West (LHO) bids 2♦ if possible.
HCP: 5+2	♣ AJT872	East (RHO) bids 2♥ if possible.
Board: 65	♠ QJ975	LHO is dealer.
Dealer: West	♥ 3	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ J4	
HCP: 6+2	♣ Q9542	

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ J2	♠ KQT53	1♦	1NT	Pass	2♥
Vul: N-S	♥ J953	♥ 42	Pass	2♠	All Pass	
North HCP: 16	♦ KQ8	♦ J93				
South HCP: 6+1	♣ AKQ5	♣ T83				
Contract: 2♠ North						

Board: 62	North:	South:	W	N	E	S
Dealer: East	♠ 86	♠ 952			1♣	1NT
Vul: Both	♥ JT7432	♥ KQ6	Pass	2♦	Pass	2♥
North HCP: 3+2	♦ J5	♦ AK87	Pass	Pass	X	Pass
South HCP: 16	♣ J53	♣ A76	2♠	3♥	All Pass	
Contract: 3♥ North						

Board: 63	North:	South:	W	N	E	S
Dealer: West	♠ KQ4	♠ A9765	1♣	1NT	Pass	2♥
Vul: N-S	♥ AQJ8	♥ K95	Pass	2♠	Pass	2NT
North HCP: 16	♦ J82	♦ T3	Pass	3♠	All Pass	
South HCP: 7+1	♣ K52	♣ 643				
Contract: 3♠ North						

Board: 64	North:	South:	W	N	E	S
Dealer: North	♠ AQJ83	♠ T7		1♠	1NT	Pass
Vul: None	♥ Q2	♥ T64	2♦	Pass	2♥	Pass
North HCP: 14+1	♦ K76	♦ 53	Pass	X	Pass	3♣
South HCP: 5+2	♣ Q63	♣ AJT872	All Pass			
Contract: 3♣ South						

Board: 65	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ QJ975	1♦	1NT	Pass	2♥
Vul: E-W	♥ K94	♥ 3	Pass	2♠	All Pass	
North HCP: 15+1	♦ AT6	♦ J4				
South HCP: 6+2	♣ KJT73	♣ Q9542				
Contract: 2♠ North						

North hands

then Jacoby

Board: 66 ♠ 986 LHO is dealer.

Dealer: East ♥ KT865 East (LHO) opens 1♦ if possible.

Vul: None ♦ A84

HCP: 10+1 ♣ K9

Board: 67 ♠ AJ43 RHO is dealer. You bid second.

Dealer: West ♥ K2 West (RHO) opens 1♣ if possible.

Vul: N-S ♦ 953

HCP: 15 ♣ AK92

Board: 68 ♠ A8743 LHO is dealer.

Dealer: East ♥ J7 East (LHO) opens 1♣ if possible.

Vul: Both ♦ T65

HCP: 9+1 ♣ A54

Board: 69 ♠ KT86 RHO is dealer. You bid second.

Dealer: West ♥ A3 West (RHO) opens 1♦ if possible.

Vul: None ♦ AQ54

HCP: 17 ♣ A64

Board: 70 ♠ K9653 LHO is dealer.

Dealer: East ♥ 4 East (LHO) opens 1♣ if possible.

Vul: None ♦ K6

HCP: 8+2 ♣ QT872

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: East	♠ 986	♠ KQ3			1♦	1NT
Vul: None	♥ KT865	♥ J4	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ A84	♦ KQ3	Pass	3NT	All Pass	
South HCP: 16+1	♣ K9	♣ AJT43				
Contract: 3NT North						

Board: 67	North:	South:	W	N	E	S
Dealer: West	♠ AJ43	♠ Q96	1♣	1NT	Pass	2♦
Vul: N-S	♥ K2	♥ AJT64	Pass	2♥	Pass	2NT
North HCP: 15	♦ 953	♦ 42			All Pass	
South HCP: 7+1	♣ AK92	♣ T84				
Contract: 2NT South						

Board: 68	North:	South:	W	N	E	S
Dealer: East	♠ A8743	♠ KQT9			1♣	1NT
Vul: Both	♥ J7	♥ 95	Pass	2♥	Pass	3♠ ¹
North HCP: 9+1	♦ T65	♦ A73	Pass	4♠	All Pass	
South HCP: 15	♣ A54	♣ KQJ2				
Contract: 4♠ North			1.	Super acceptance after NT		

Board: 69	North:	South:	W	N	E	S
Dealer: West	♠ KT86	♠ Q7	1♦	1NT	Pass	2♦
Vul: None	♥ A3	♥ T9854	Pass	2♥	All Pass	
North HCP: 17	♦ AQ54	♦ 8				
South HCP: 5+2	♣ A64	♣ K9875				
Contract: 2♥ North						

Board: 70	North:	South:	W	N	E	S
Dealer: East	♠ K9653	♠ QT8			1♣	1NT
Vul: None	♥ 4	♥ KT83	Pass	2♥	Pass	2♠
North HCP: 8+2	♦ K6	♦ AJQ			All Pass	
South HCP: 17	♣ QT872	♣ AJ9				
Contract: 2♠ South						

South hands

then Jacoby

Board: 66	♠ KQ3	RHO is dealer. You bid second.
Dealer: East	♥ J4	East (RHO) opens 1♦ if possible.
Vul: None	♦ KQ3	
HCP: 16+1	♣ AJT43	

Board: 67	♠ Q96	LHO is dealer.
Dealer: West	♥ AJT64	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ 42	
HCP: 7+1	♣ T84	

Board: 68	♠ KQT9	RHO is dealer. You bid second.
Dealer: East	♥ 95	East (RHO) opens 1♣ if possible.
Vul: Both	♦ A73	
HCP: 15	♣ KQJ2	

Board: 69	♠ Q7	LHO is dealer.
Dealer: West	♥ T9854	West (LHO) opens 1♦ if possible.
Vul: None	♦ 8	
HCP: 5+2	♣ K9875	

Board: 70	♠ QT8	RHO is dealer. You bid second.
Dealer: East	♥ KT83	East (RHO) opens 1♣ if possible.
Vul: None	♦ AQJ	
HCP: 17	♣ AJ9	

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: East	♠ 986	♠ KQ3			1♦	1NT
Vul: None	♥ KT865	♥ J4	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ A84	♦ KQ3	Pass	3NT	All Pass	
South HCP: 16+1	♣ K9	♣ AJT43				
Contract: 3NT North						

Board: 67	North:	South:	W	N	E	S
Dealer: West	♠ AJ43	♠ Q96	1♣	1NT	Pass	2♦
Vul: N-S	♥ K2	♥ AJT64	Pass	2♥	Pass	2NT
North HCP: 15	♦ 953	♦ 42			All Pass	
South HCP: 7+1	♣ AK92	♣ T84				
Contract: 2NT South						

Board: 68	North:	South:	W	N	E	S
Dealer: East	♠ A8743	♠ KQT9			1♣	1NT
Vul: Both	♥ J7	♥ 95	Pass	2♥	Pass	3♠ ¹
North HCP: 9+1	♦ T65	♦ A73	Pass	4♠	All Pass	
South HCP: 15	♣ A54	♣ KQJ2				
Contract: 4♠ North			1.	Super acceptance after NT		

Board: 69	North:	South:	W	N	E	S
Dealer: West	♠ KT86	♠ Q7	1♦	1NT	Pass	2♦
Vul: None	♥ A3	♥ T9854	Pass	2♥	All Pass	
North HCP: 17	♦ AQ54	♦ 8				
South HCP: 5+2	♣ A64	♣ K9875				
Contract: 2♥ North						

Board: 70	North:	South:	W	N	E	S
Dealer: East	♠ K9653	♠ QT8			1♣	1NT
Vul: None	♥ 4	♥ KT83	Pass	2♥	Pass	2♠
North HCP: 8+2	♦ K6	♦ AJQ			All Pass	
South HCP: 17	♣ QT872	♣ AJ9				
Contract: 2♠ South						

North hands

then Jacoby

Board: 71	♠ AT4	RHO is dealer. You bid second.
Dealer: West	♥ KT98	West (RHO) opens 1♥ if possible.
Vul: N-S	♦ A4	
HCP: 15	♣ AT63	

Board: 72	♠ K54	LHO is dealer.
Dealer: East	♥ KQ984	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ J6	
HCP: 9+1	♣ T76	

Board: 73	♠ AT5	RHO is dealer. You bid second.
Dealer: West	♥ T92	West (RHO) opens 1♦ if possible.
Vul: Both	♦ AQJ6	West (RHO) Doubles 2♦ if possible.
HCP: 16	♣ KQ3	

Board: 74	♠ 8	You are dealer.
Dealer: North	♥ AT76	East (LHO) bids 1NT if possible.
Vul: Both	♦ KQJ75	West (RHO) bids 2♥ if possible.
HCP: 13+1	♣ K53	East (LHO) bids 2♠ if possible.
		West (RHO) bids 3♠ if possible.

Board: 75	♠ A642	RHO is dealer. You bid second.
Dealer: West	♥ KT	West (RHO) opens 1♦ if possible.
Vul: None	♦ AKT3	
HCP: 16	♣ Q43	

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: West	♠ AT4	♠ QJ987	1 ♥	1NT	Pass	2 ♥
Vul: N-S	♥ KT98	♥ Q72	Pass	2 ♠	Pass	3NT
North HCP: 15	♦ A4	♦ J8	Pass	4 ♠	All Pass	
South HCP: 11+1	♣ AT63	♣ KQ5				
Contract: 4 ♠ North						

Board: 72	North:	South:	W	N	E	S
Dealer: East	♠ K54	♠ Q7			1 ♣	1NT
Vul: E-W	♥ KQ984	♥ JT2	Pass	2 ♦	Pass	2 ♥
North HCP: 9+1	♦ J6	♦ K8432	Pass	2NT	Pass	3 ♥
South HCP: 15+1	♣ T76	♣ AKQ	All Pass			
Contract: 3 ♥ South						

Board: 73	North:	South:	W	N	E	S
Dealer: West	♠ AT5	♠ Q82	1 ♦	1NT	Pass	2 ♦
Vul: Both	♥ T92	♥ KJ6543	X	2 ♥	All Pass	
North HCP: 16	♦ AQJ6	♦ 3				
South HCP: 6+2	♣ KQ3	♣ 965				
Contract: 2 ♥ North						

Board: 74	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ J52		1 ♦	1NT	Pass
Vul: Both	♥ AT76	♥ 432	2 ♥	Pass	2 ♠	Pass
North HCP: 13+1	♦ KQJ75	♦ 3	Pass	X	Pass	3 ♣
South HCP: 6+2	♣ K53	♣ AJT864	3 ♠	Pass	Pass	4 ♣
Contract: 4 ♣ South			All Pass			

Board: 75	North:	South:	W	N	E	S
Dealer: West	♠ A642	♠ QT9753	1 ♦	1NT	Pass	2 ♥
Vul: None	♥ KT	♥ J32	Pass	3 ♠ ¹	Pass	4 ♠
North HCP: 16	♦ AKT3	♦ J82	All Pass			
South HCP: 5+2	♣ Q43	♣ J				
Contract: 4 ♠ South			1. Super acceptance after NT			

South hands

then Jacoby

Board: 71	♠ QJ987	LHO is dealer.
Dealer: West	♥ Q72	West (LHO) opens 1♥ if possible.
Vul: N-S	♦ J8	
HCP: 11+1	♣ KQ5	

Board: 72	♠ Q7	RHO is dealer. You bid second.
Dealer: East	♥ JT2	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ K8432	
HCP: 15+1	♣ AKQ	

Board: 73	♠ Q82	LHO is dealer.
Dealer: West	♥ KJ6543	West (LHO) opens 1♦ if possible.
Vul: Both	♦ 3	West (LHO) Doubles 2♦ if possible.
HCP: 6+2	♣ 965	

Board: 74	♠ J52	Partner is dealer.
Dealer: North	♥ 432	East (RHO) bids 1NT if possible.
Vul: Both	♦ 3	West (LHO) bids 2♥ if possible.
HCP: 6+2	♣ AJT864	East (RHO) bids 2♠ if possible.
		West (LHO) bids 3♠ if possible.

Board: 75	♠ QT9753	LHO is dealer.
Dealer: West	♥ J32	West (LHO) opens 1♦ if possible.
Vul: None	♦ J82	
HCP: 5+2	♣ J	

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: West	♠ AT4	♠ QJ987	1 ♥	1NT	Pass	2 ♥
Vul: N-S	♥ KT98	♥ Q72	Pass	2 ♠	Pass	3NT
North HCP: 15	♦ A4	♦ J8	Pass	4 ♠	All Pass	
South HCP: 11+1	♣ AT63	♣ KQ5				
Contract: 4 ♠ North						

Board: 72	North:	South:	W	N	E	S
Dealer: East	♠ K54	♠ Q7			1 ♣	1NT
Vul: E-W	♥ KQ984	♥ JT2	Pass	2 ♦	Pass	2 ♥
North HCP: 9+1	♦ J6	♦ K8432	Pass	2NT	Pass	3 ♥
South HCP: 15+1	♣ T76	♣ AKQ	All Pass			
Contract: 3 ♥ South						

Board: 73	North:	South:	W	N	E	S
Dealer: West	♠ AT5	♠ Q82	1 ♦	1NT	Pass	2 ♦
Vul: Both	♥ T92	♥ KJ6543	X	2 ♥	All Pass	
North HCP: 16	♦ AQJ6	♦ 3				
South HCP: 6+2	♣ KQ3	♣ 965				
Contract: 2 ♥ North						

Board: 74	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ J52		1 ♦	1NT	Pass
Vul: Both	♥ AT76	♥ 432	2 ♥	Pass	2 ♠	Pass
North HCP: 13+1	♦ KQJ75	♦ 3	Pass	X	Pass	3 ♣
South HCP: 6+2	♣ K53	♣ AJT864	3 ♠	Pass	Pass	4 ♣
Contract: 4 ♣ South			All Pass			

Board: 75	North:	South:	W	N	E	S
Dealer: West	♠ A642	♠ QT9753	1 ♦	1NT	Pass	2 ♥
Vul: None	♥ KT	♥ J32	Pass	3 ♠ ¹	Pass	4 ♠
North HCP: 16	♦ AKT3	♦ J82	All Pass			
South HCP: 5+2	♣ Q43	♣ J				
Contract: 4 ♠ South			1. Super acceptance after NT			

North hands

then Jacoby

Board: 76 ♠ KT7632 LHO is dealer.

Dealer: East ♥ J43 East (LHO) opens 1♦ if possible.

Vul: N-S ♦ 3

HCP: 7+2 ♣ KT3

Board: 77 ♠ KQ9 RHO is dealer. You bid second.

Dealer: West ♥ Q762 West (RHO) opens 1♦ if possible.

Vul: None ♦ AJ95

HCP: 15 ♣ K3

Board: 78 ♠ T8 LHO is dealer.

Dealer: East ♥ K8754 East (LHO) opens 1♣ if possible.

Vul: N-S ♦ 853

HCP: 3+1 ♣ 753

Board: 79 ♠ AKQ2 RHO is dealer. You bid second.

Dealer: West ♥ JT3 West (RHO) opens 1♦ if possible.

Vul: None ♦ AQ96 West (RHO) bids 3♦ if possible.

HCP: 16 ♣ 65

Board: 80 ♠ T8432 LHO is dealer.

Dealer: East ♥ 942 East (LHO) opens 1♣ if possible.

Vul: N-S ♦ KQ4

HCP: 5+1 ♣ 82

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: East	♠ KT7632	♠ A9			1♦	1NT
Vul: N-S	♥ J43	♥ KQ76	Pass	2♥	Pass	2♠
North HCP: 7+2	♦ 3	♦ K986	Pass	3♠	All Pass	
South HCP: 16	♣ KT3	♣ A82				
Contract: 3♠ North						

Board: 77	North:	South:	W	N	E	S
Dealer: West	♠ KQ9	♠ JT872	1♦	1NT	Pass	2♥
Vul: None	♥ Q762	♥ K	Pass	2♠	Pass	3NT
North HCP: 15	♦ AJ95	♦ K4	Pass	4♠	All Pass	
South HCP: 11+2	♣ K3	♣ AT962				
Contract: 4♠ North						

Board: 78	North:	South:	W	N	E	S
Dealer: East	♠ T8	♠ J92			1♣	1NT
Vul: N-S	♥ K8754	♥ QT	Pass	2♦	Pass	2♥
North HCP: 3+1	♦ 853	♦ AQ762	All Pass			
South HCP: 16+1	♣ 753	♣ AK8				
Contract: 2♥ South						

Board: 79	North:	South:	W	N	E	S
Dealer: West	♠ AKQ2	♠ J43	1♦	1NT	Pass	2♦
Vul: None	♥ JT3	♥ K9752	3♦	Pass	Pass	X
North HCP: 16	♦ AQ96	♦ 75	Pass	3♥	All Pass	
South HCP: 7+1	♣ 65	♣ QJ8				
Contract: 3♥ North						

Board: 80	North:	South:	W	N	E	S
Dealer: East	♠ T8432	♠ QJ95			1♣	1NT
Vul: N-S	♥ 942	♥ AK	Pass	2♥	Pass	3♠ ¹
North HCP: 5+1	♦ KQ4	♦ J83	All Pass			
South HCP: 17	♣ 82	♣ KQJ7				
Contract: 3♠ South						

1. Super acceptance after NT

South hands**then Jacoby**

Board: 76	♠ A9	RHO is dealer. You bid second.
Dealer: East	♥ KQ76	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ K986	
HCP: 16	♣ A82	

Board: 77	♠ JT872	LHO is dealer.
Dealer: West	♥ K	West (LHO) opens 1♦ if possible.
Vul: None	♦ K4	
HCP: 11+2	♣ AT962	

Board: 78	♠ J92	RHO is dealer. You bid second.
Dealer: East	♥ QT	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ AQ762	
HCP: 16+1	♣ AK8	

Board: 79	♠ J43	LHO is dealer.
Dealer: West	♥ K9752	West (LHO) opens 1♦ if possible.
Vul: None	♦ 75	West (LHO) bids 3♦ if possible.
HCP: 7+1	♣ QJ8	

Board: 80	♠ QJ95	RHO is dealer. You bid second.
Dealer: East	♥ AK	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ J83	
HCP: 17	♣ KQJ7	

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: East	♠ KT7632	♠ A9			1♦	1NT
Vul: N-S	♥ J43	♥ KQ76	Pass	2♥	Pass	2♠
North HCP: 7+2	♦ 3	♦ K986	Pass	3♠	All Pass	
South HCP: 16	♣ KT3	♣ A82				
Contract: 3♠ North						

Board: 77	North:	South:	W	N	E	S
Dealer: West	♠ KQ9	♠ JT872	1♦	1NT	Pass	2♥
Vul: None	♥ Q762	♥ K	Pass	2♠	Pass	3NT
North HCP: 15	♦ AJ95	♦ K4	Pass	4♠	All Pass	
South HCP: 11+2	♣ K3	♣ AT962				
Contract: 4♠ North						

Board: 78	North:	South:	W	N	E	S
Dealer: East	♠ T8	♠ J92			1♣	1NT
Vul: N-S	♥ K8754	♥ QT	Pass	2♦	Pass	2♥
North HCP: 3+1	♦ 853	♦ AQ762	All Pass			
South HCP: 16+1	♣ 753	♣ AK8				
Contract: 2♥ South						

Board: 79	North:	South:	W	N	E	S
Dealer: West	♠ AKQ2	♠ J43	1♦	1NT	Pass	2♦
Vul: None	♥ JT3	♥ K9752	3♦	Pass	Pass	X
North HCP: 16	♦ AQ96	♦ 75	Pass	3♥	All Pass	
South HCP: 7+1	♣ 65	♣ QJ8				
Contract: 3♥ North						

Board: 80	North:	South:	W	N	E	S
Dealer: East	♠ T8432	♠ QJ95			1♣	1NT
Vul: N-S	♥ 942	♥ AK	Pass	2♥	Pass	3♠ ¹
North HCP: 5+1	♦ KQ4	♦ J83	All Pass			
South HCP: 17	♣ 82	♣ KQJ7				
Contract: 3♠ South						

1. Super acceptance after NT

North hands

then Jacoby

Board: 81	♠ A842	RHO is dealer. You bid second.
Dealer: West	♥ K95	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ J42	
HCP: 15	♣ AK9	

Board: 82	♠ K	LHO is dealer.
Dealer: East	♥ A9754	East (LHO) opens 1♠ if possible.
Vul: Both	♦ J8762	West (RHO) bids 2♠ if possible.
HCP: 8+2	♣ 75	

Board: 83	♠ J3	RHO is dealer. You bid second.
Dealer: West	♥ A53	West (RHO) opens 1♦ if possible.
Vul: None	♦ KQ7	West (RHO) bids 2♠ if possible.
HCP: 16+1	♣ KQJ82	

Board: 84	♠ JT8	LHO is dealer.
Dealer: East	♥ A9865	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ 987	
HCP: 5+1	♣ 54	

Board: 85	♠ AT8	RHO is dealer. You bid second.
Dealer: West	♥ A943	West (RHO) opens 1♥ if possible.
Vul: Both	♦ A96	
HCP: 15	♣ K98	

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: West	♠ A842	♠ T76	1 ♠	1NT	Pass	2 ♦
Vul: E-W	♥ K95	♥ AT872	Pass	2 ♥	Pass	2NT
North HCP: 15	♦ J42	♦ 83	Pass	3 ♥	All Pass	
South HCP: 7+1	♣ AK9	♣ QJ7				
Contract: 3 ♥ North						

Board: 82	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ QJ32			1 ♠	1NT
Vul: Both	♥ A9754	♥ KJ3	Pass	2 ♦	Pass	2 ♥
North HCP: 8+2	♦ J8762	♦ Q3	2 ♠	2NT	Pass	3 ♥
South HCP: 15	♣ 75	♣ AQT8	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

Board: 83	North:	South:	W	N	E	S
Dealer: West	♠ J3	♠ 984	1 ♦	1NT	Pass	2 ♦
Vul: None	♥ A53	♥ JT9762	Pass	2 ♥	Pass	Pass
North HCP: 16+1	♦ KQ7	♦ J93	2 ♠	Pass	Pass	3 ♥
South HCP: 2+2	♣ KQJ82	♣ 5	All Pass			
Contract: 3 ♥ South						

Board: 84	North:	South:	W	N	E	S
Dealer: East	♠ JT8	♠ A94			1 ♣	1NT
Vul: E-W	♥ A9865	♥ J3	Pass	2 ♦	Pass	2 ♥
North HCP: 5+1	♦ 987	♦ AKT6	All Pass			
South HCP: 15	♣ 54	♣ K732				
Contract: 2 ♥ South						

Board: 85	North:	South:	W	N	E	S
Dealer: West	♠ AT8	♠ KJ952	1 ♥	1NT	Pass	2 ♥
Vul: Both	♥ A943	♥ 652	Pass	2 ♠	Pass	3NT
North HCP: 15	♦ A96	♦ KT	Pass	4 ♠	All Pass	
South HCP: 12+1	♣ K98	♣ AJ3				
Contract: 4 ♠ North						

South hands

then Jacoby

Board: 81	♠ T76	LHO is dealer.
Dealer: West	♥ AT872	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ 83	
HCP: 7+1	♣ QJ7	
Board: 82	♠ QJ32	RHO is dealer. You bid second.
Dealer: East	♥ KJ3	East (RHO) opens 1♠ if possible.
Vul: Both	♦ Q3	West (LHO) bids 2♠ if possible.
HCP: 15	♣ AQT8	
Board: 83	♠ 984	LHO is dealer.
Dealer: West	♥ JT9762	West (LHO) opens 1♦ if possible.
Vul: None	♦ J93	West (LHO) bids 2♠ if possible.
HCP: 2+2	♣ 5	
Board: 84	♠ A94	RHO is dealer. You bid second.
Dealer: East	♥ J3	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ AKT6	
HCP: 15	♣ K732	
Board: 85	♠ KJ952	LHO is dealer.
Dealer: West	♥ 652	West (LHO) opens 1♥ if possible.
Vul: Both	♦ KT	
HCP: 12+1	♣ AJ3	

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: West	♠ A842	♠ T76	1 ♠	1NT	Pass	2 ♦
Vul: E-W	♥ K95	♥ AT872	Pass	2 ♥	Pass	2NT
North HCP: 15	♦ J42	♦ 83	Pass	3 ♥	All Pass	
South HCP: 7+1	♣ AK9	♣ QJ7				
Contract: 3 ♥ North						

Board: 82	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ QJ32			1 ♠	1NT
Vul: Both	♥ A9754	♥ KJ3	Pass	2 ♦	Pass	2 ♥
North HCP: 8+2	♦ J8762	♦ Q3	2 ♠	2NT	Pass	3 ♥
South HCP: 15	♣ 75	♣ AQT8	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

Board: 83	North:	South:	W	N	E	S
Dealer: West	♠ J3	♠ 984	1 ♦	1NT	Pass	2 ♦
Vul: None	♥ A53	♥ JT9762	Pass	2 ♥	Pass	Pass
North HCP: 16+1	♦ KQ7	♦ J93	2 ♠	Pass	Pass	3 ♥
South HCP: 2+2	♣ KQJ82	♣ 5	All Pass			
Contract: 3 ♥ South						

Board: 84	North:	South:	W	N	E	S
Dealer: East	♠ JT8	♠ A94			1 ♣	1NT
Vul: E-W	♥ A9865	♥ J3	Pass	2 ♦	Pass	2 ♥
North HCP: 5+1	♦ 987	♦ AKT6	All Pass			
South HCP: 15	♣ 54	♣ K732				
Contract: 2 ♥ South						

Board: 85	North:	South:	W	N	E	S
Dealer: West	♠ AT8	♠ KJ952	1 ♥	1NT	Pass	2 ♥
Vul: Both	♥ A943	♥ 652	Pass	2 ♠	Pass	3NT
North HCP: 15	♦ A96	♦ KT	Pass	4 ♠	All Pass	
South HCP: 12+1	♣ K98	♣ AJ3				
Contract: 4 ♠ North						

North hands

then Jacoby

Board: 86	♠ AJT5	Partner is dealer.
Dealer: South	♥ K5	West (RHO) bids 1NT if possible.
Vul: E-W	♦ 5432	East (LHO) bids 2♥ if possible.
HCP: 9	♣ J86	West (RHO) bids 2♠ if possible.

Board: 87	♠ Q72	RHO is dealer. You bid second.
Dealer: West	♥ AQJ	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ A42	
HCP: 17	♣ KJ95	

Board: 88	♠ A8	You are dealer.
Dealer: North	♥ 8743	East (LHO) bids 1NT if possible.
Vul: N-S	♦ AQ54	West (RHO) bids 2♥ if possible.
HCP: 13	♣ K76	East (LHO) bids 2♠ if possible.

Board: 89	♠ T	Partner is dealer.
Dealer: South	♥ AT9765	West (RHO) bids 1NT if possible.
Vul: None	♦ Q52	East (LHO) bids 2♥ if possible.
HCP: 6+2	♣ 932	West (RHO) bids 2♠ if possible. East (LHO) bids 3♠ if possible.

Board: 90	♠ 964	LHO is dealer.
Dealer: East	♥ AQJT9	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ 84	
HCP: 7+1	♣ 987	

Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ AJT5	♠ K				1♥
Vul: E-W	♥ K5	♥ J9763	1NT	Pass	2♥	Pass
North HCP: 9	♦ 5432	♦ A97	2♠	Pass	Pass	X
South HCP: 14+1	♣ J86	♣ AQ32	Pass	3♥	All Pass	
Contract: 3♥ North						

Board: 87	North:	South:	W	N	E	S
Dealer: West	♠ Q72	♠ J96	1♣	1NT	Pass	2♦
Vul: N-S	♥ AQJ	♥ K87653	Pass	2♥	All Pass	
North HCP: 17	♦ A42	♦ T83				
South HCP: 4+2	♣ KJ95	♣ 4				
Contract: 2♥ North						

Board: 88	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ J64		1♦	1NT	Pass
Vul: N-S	♥ 8743	♥ AJ6	2♥	Pass	2♠	Pass
North HCP: 13	♦ AQ54	♦ J2	Pass	X	Pass	3♣
South HCP: 7+1	♣ K76	♣ T5432	All Pass			
Contract: 3♣ South						

Board: 89	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ 42				1♦
Vul: None	♥ AT9765	♥ Q82	1NT	Pass	2♥	Pass
North HCP: 6+2	♦ Q52	♦ A874	2♠	Pass	Pass	X
South HCP: 13	♣ 932	♣ AKT7	Pass	3♥	3♠	Pass
Contract: 4♥ North			Pass	4♥	All Pass	

Board: 90	North:	South:	W	N	E	S
Dealer: East	♠ 964	♠ QJ5			1♣	1NT
Vul: N-S	♥ AQJT9	♥ 862	Pass	2♦	Pass	2♥
North HCP: 7+1	♦ 84	♦ AKJ	All Pass			
South HCP: 15	♣ 987	♣ KJ64				
Contract: 2♥ South						

South hands**then Jacoby**

Board: 86	♠ K	You are dealer.
Dealer: South	♥ J9763	West (LHO) bids 1NT if possible.
Vul: E-W	♦ A97	East (RHO) bids 2♥ if possible.
HCP: 14+1	♣ AQ32	West (LHO) bids 2♠ if possible.

Board: 87	♠ J96	LHO is dealer.
Dealer: West	♥ K87653	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ T83	
HCP: 4+2	♣ 4	

Board: 88	♠ J64	Partner is dealer.
Dealer: North	♥ AJ6	East (RHO) bids 1NT if possible.
Vul: N-S	♦ J2	West (LHO) bids 2♥ if possible.
HCP: 7+1	♣ T5432	East (RHO) bids 2♠ if possible.

Board: 89	♠ 42	You are dealer.
Dealer: South	♥ Q82	West (LHO) bids 1NT if possible.
Vul: None	♦ A874	East (RHO) bids 2♥ if possible.
HCP: 13	♣ AKT7	West (LHO) bids 2♠ if possible. East (RHO) bids 3♠ if possible.

Board: 90	♠ QJ5	RHO is dealer. You bid second.
Dealer: East	♥ 862	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ AKJ	
HCP: 15	♣ KJ64	

Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ AJT5	♠ K				1♥
Vul: E-W	♥ K5	♥ J9763	1NT	Pass	2♥	Pass
North HCP: 9	♦ 5432	♦ A97	2♠	Pass	Pass	X
South HCP: 14+1	♣ J86	♣ AQ32	Pass	3♥	All Pass	
Contract: 3♥ North						

Board: 87	North:	South:	W	N	E	S
Dealer: West	♠ Q72	♠ J96	1♣	1NT	Pass	2♦
Vul: N-S	♥ AQJ	♥ K87653	Pass	2♥	All Pass	
North HCP: 17	♦ A42	♦ T83				
South HCP: 4+2	♣ KJ95	♣ 4				
Contract: 2♥ North						

Board: 88	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ J64		1♦	1NT	Pass
Vul: N-S	♥ 8743	♥ AJ6	2♥	Pass	2♠	Pass
North HCP: 13	♦ AQ54	♦ J2	Pass	X	Pass	3♣
South HCP: 7+1	♣ K76	♣ T5432	All Pass			
Contract: 3♣ South						

Board: 89	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ 42				1♦
Vul: None	♥ AT9765	♥ Q82	1NT	Pass	2♥	Pass
North HCP: 6+2	♦ Q52	♦ A874	2♠	Pass	Pass	X
South HCP: 13	♣ 932	♣ AKT7	Pass	3♥	3♠	Pass
Contract: 4♥ North			Pass	4♥	All Pass	

Board: 90	North:	South:	W	N	E	S
Dealer: East	♠ 964	♠ QJ5			1♣	1NT
Vul: N-S	♥ AQJT9	♥ 862	Pass	2♦	Pass	2♥
North HCP: 7+1	♦ 84	♦ AKJ	All Pass			
South HCP: 15	♣ 987	♣ KJ64				
Contract: 2♥ South						

North hands

then Jacoby

Board: 91	♠ K53	RHO is dealer. You bid second.
Dealer: West	♥ JT	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ KQJ5	
HCP: 16	♣ AQ82	

Board: 92	♠ Q3	LHO is dealer.
Dealer: East	♥ A7652	East (LHO) opens 1♣ if possible.
Vul: Both	♦ J75	
HCP: 9+1	♣ QT5	

Board: 93	♠ K86	RHO is dealer. You bid second.
Dealer: West	♥ AK95	West (RHO) opens 1♣ if possible.
Vul: None	♦ 93	
HCP: 15	♣ KQT7	

Board: 94	♠ K2	You are dealer.
Dealer: North	♥ AT7	East (LHO) bids 1NT if possible.
Vul: E-W	♦ Q643	West (RHO) bids 2♥ if possible.
HCP: 12	♣ QJT4	East (LHO) bids 2♠ if possible.

Board: 95	♠ A8	RHO is dealer. You bid second.
Dealer: West	♥ K752	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ QT87	West (RHO) bids 3♦ if possible.
HCP: 15	♣ AQ2	

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: West	♠ K53	♠ Q2	1 ♠	1NT	Pass	2 ♦
Vul: E-W	♥ JT	♥ AK754	Pass	2 ♥	Pass	2NT
North HCP: 16	♦ KQJ5	♦ 832		All Pass		
South HCP: 9+1	♣ AQ82	♣ 964				
Contract: 2NT South						

Board: 92	North:	South:	W	N	E	S
Dealer: East	♠ Q3	♠ AKJ4		1 ♣	1NT	
Vul: Both	♥ A7652	♥ Q98	Pass	2 ♦	Pass	2 ♥
North HCP: 9+1	♦ J75	♦ K93	Pass	2NT	Pass	3 ♥
South HCP: 16	♣ QT5	♣ K92		All Pass		
Contract: 3 ♥ South						

Board: 93	North:	South:	W	N	E	S
Dealer: West	♠ K86	♠ AQ5	1 ♣	1NT	Pass	2 ♦
Vul: None	♥ AK95	♥ T8742	Pass	3 ♥ ¹	All Pass	
North HCP: 15	♦ 93	♦ J84				
South HCP: 7+1	♣ KQT7	♣ 92				1. Super acceptance after NT
Contract: 3 ♥ North						

Board: 94	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ AT3		1 ♦	1NT	Pass
Vul: E-W	♥ AT7	♥ QJ542	2 ♥	Pass	2 ♠	Pass
North HCP: 12	♦ Q643	♦ 975	Pass	X	Pass	3 ♥
South HCP: 7+1	♣ QJT4	♣ 98		All Pass		
Contract: 3 ♥ South						

Board: 95	North:	South:	W	N	E	S
Dealer: West	♠ A8	♠ QJ9742	1 ♥	1NT	Pass	2 ♥
Vul: E-W	♥ K752	♥ J4	Pass	2 ♠	Pass	Pass
North HCP: 15	♦ QT87	♦ 96	3 ♦	Pass	Pass	3 ♠
South HCP: 5+2	♣ AQ2	♣ JT7		All Pass		
Contract: 3 ♠ South						

South hands

then Jacoby

Board: 91	♠ Q2	LHO is dealer.
Dealer: West	♥ AK754	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ 832	
HCP: 9+1	♣ 964	
Board: 92	♠ AKJ4	RHO is dealer. You bid second.
Dealer: East	♥ Q98	East (RHO) opens 1♣ if possible.
Vul: Both	♦ K93	
HCP: 16	♣ K92	
Board: 93	♠ AQ5	LHO is dealer.
Dealer: West	♥ T8742	West (LHO) opens 1♣ if possible.
Vul: None	♦ J84	
HCP: 7+1	♣ 92	
Board: 94	♠ AT3	Partner is dealer.
Dealer: North	♥ QJ542	East (RHO) bids 1NT if possible.
Vul: E-W	♦ 975	West (LHO) bids 2♥ if possible.
HCP: 7+1	♣ 98	East (RHO) bids 2♠ if possible.
Board: 95	♠ QJ9742	LHO is dealer.
Dealer: West	♥ J4	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ 96	West (LHO) bids 3♦ if possible.
HCP: 5+2	♣ JT7	

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: West	♠ K53	♠ Q2	1 ♠	1NT	Pass	2 ♦
Vul: E-W	♥ JT	♥ AK754	Pass	2 ♥	Pass	2NT
North HCP: 16	♦ KQJ5	♦ 832		All Pass		
South HCP: 9+1	♣ AQ82	♣ 964				
Contract: 2NT South						

Board: 92	North:	South:	W	N	E	S
Dealer: East	♠ Q3	♠ AKJ4		1 ♣	1NT	
Vul: Both	♥ A7652	♥ Q98	Pass	2 ♦	Pass	2 ♥
North HCP: 9+1	♦ J75	♦ K93	Pass	2NT	Pass	3 ♥
South HCP: 16	♣ QT5	♣ K92		All Pass		
Contract: 3 ♥ South						

Board: 93	North:	South:	W	N	E	S
Dealer: West	♠ K86	♠ AQ5	1 ♣	1NT	Pass	2 ♦
Vul: None	♥ AK95	♥ T8742	Pass	3 ♥ ¹	All Pass	
North HCP: 15	♦ 93	♦ J84				
South HCP: 7+1	♣ KQT7	♣ 92				1. Super acceptance after NT
Contract: 3 ♥ North						

Board: 94	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ AT3		1 ♦	1NT	Pass
Vul: E-W	♥ AT7	♥ QJ542	2 ♥	Pass	2 ♠	Pass
North HCP: 12	♦ Q643	♦ 975	Pass	X	Pass	3 ♥
South HCP: 7+1	♣ QJT4	♣ 98		All Pass		
Contract: 3 ♥ South						

Board: 95	North:	South:	W	N	E	S
Dealer: West	♠ A8	♠ QJ9742	1 ♥	1NT	Pass	2 ♥
Vul: E-W	♥ K752	♥ J4	Pass	2 ♠	Pass	Pass
North HCP: 15	♦ QT87	♦ 96	3 ♦	Pass	Pass	3 ♠
South HCP: 5+2	♣ AQ2	♣ JT7		All Pass		
Contract: 3 ♠ South						

North hands

then Jacoby

Board: 96	♠ K5	You are dealer.
Dealer: North	♥ JT87	East (LHO) bids 1NT if possible.
Vul: Both	♦ AK7	West (RHO) bids 2♥ if possible.
HCP: 12	♣ J954	East (LHO) bids 2♠ if possible.
Board: 97	♠ K87643	LHO is dealer.
Dealer: East	♥ 863	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 852	East (LHO) bids 3♦ if possible.
HCP: 3+2	♣ 2	
Board: 98	♠ K8	RHO is dealer. You bid second.
Dealer: West	♥ K95	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ Q874	
HCP: 15	♣ AKT6	
Board: 99	♠ T95	RHO is dealer. You bid second.
Dealer: West	♥ A64	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ AKJ9	
HCP: 16	♣ KJ8	
Board: 100	♠ J9	LHO is dealer.
Dealer: East	♥ K97532	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ J6	East (LHO) Doubles 2♦ if possible.
HCP: 5+2	♣ T95	

Both hands (Answers Page)

Board: 96	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ 873		1♣	1NT	Pass
Vul: Both	♥ JT87	♥ A93	2♥	Pass	2♠	Pass
North HCP: 12	♦ AK7	♦ T953	Pass	X	Pass	3♦
South HCP: 8	♣ J954	♣ A87	All Pass			
Contract: 3♦ South						

Board: 97	North:	South:	W	N	E	S
Dealer: East	♠ K87643	♠ AJ		1♦	1NT	
Vul: E-W	♥ 863	♥ JT5	Pass	2♥	3♦	Pass
North HCP: 3+2	♦ 852	♦ A73	Pass	3♠	All Pass	
South HCP: 16+1	♣ 2	♣ AQ865				
Contract: 3♠ North						

Board: 98	North:	South:	W	N	E	S
Dealer: West	♠ K8	♠ AJT64	1♣	1NT	Pass	2♥
Vul: N-S	♥ K95	♥ JT642	Pass	2♠	Pass	4♥
North HCP: 15	♦ Q874	♦ K2	All Pass			
South HCP: 9+2	♣ AKT6	♣ 9				
Contract: 4♥ South						

Board: 99	North:	South:	W	N	E	S
Dealer: West	♠ T95	♠ KQ864	1♣	1NT	Pass	2♥
Vul: N-S	♥ A64	♥ Q52	Pass	2♠	All Pass	
North HCP: 16	♦ AKJ9	♦ T64				
South HCP: 7+1	♣ KJ8	♣ 75				
Contract: 2♠ North						

Board: 100	North:	South:	W	N	E	S
Dealer: East	♠ J9	♠ K63		1♦	1NT	
Vul: E-W	♥ K97532	♥ JT84	Pass	2♦	X	3♥
North HCP: 5+2	♦ J6	♦ A732	All Pass			
South HCP: 15	♣ T95	♣ AK				
Contract: 3♥ South						

South hands

then Jacoby

Board: 96	♠ 873	Partner is dealer.
Dealer: North	♥ A93	East (RHO) bids 1NT if possible.
Vul: Both	♦ T953	West (LHO) bids 2♥ if possible.
HCP: 8	♣ A87	East (RHO) bids 2♠ if possible.
Board: 97	♠ AJ	RHO is dealer. You bid second.
Dealer: East	♥ JT5	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ A73	East (RHO) bids 3♦ if possible.
HCP: 16+1	♣ AQ865	
Board: 98	♠ AJT64	LHO is dealer.
Dealer: West	♥ JT642	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ K2	
HCP: 9+2	♣ 9	
Board: 99	♠ KQ864	LHO is dealer.
Dealer: West	♥ Q52	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ T64	
HCP: 7+1	♣ 75	
Board: 100	♠ K63	RHO is dealer. You bid second.
Dealer: East	♥ JT84	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ A732	East (RHO) Doubles 2♦ if possible.
HCP: 15	♣ AK	

Both hands (Answers Page)

Board: 96	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ 873		1♣	1NT	Pass
Vul: Both	♥ JT87	♥ A93	2♥	Pass	2♠	Pass
North HCP: 12	♦ AK7	♦ T953	Pass	X	Pass	3♦
South HCP: 8	♣ J954	♣ A87	All Pass			
Contract: 3♦ South						

Board: 97	North:	South:	W	N	E	S
Dealer: East	♠ K87643	♠ AJ		1♦	1NT	
Vul: E-W	♥ 863	♥ JT5	Pass	2♥	3♦	Pass
North HCP: 3+2	♦ 852	♦ A73	Pass	3♠	All Pass	
South HCP: 16+1	♣ 2	♣ AQ865				
Contract: 3♠ North						

Board: 98	North:	South:	W	N	E	S
Dealer: West	♠ K8	♠ AJT64	1♣	1NT	Pass	2♥
Vul: N-S	♥ K95	♥ JT642	Pass	2♠	Pass	4♥
North HCP: 15	♦ Q874	♦ K2	All Pass			
South HCP: 9+2	♣ AKT6	♣ 9				
Contract: 4♥ South						

Board: 99	North:	South:	W	N	E	S
Dealer: West	♠ T95	♠ KQ864	1♣	1NT	Pass	2♥
Vul: N-S	♥ A64	♥ Q52	Pass	2♠	All Pass	
North HCP: 16	♦ AKJ9	♦ T64				
South HCP: 7+1	♣ KJ8	♣ 75				
Contract: 2♠ North						

Board: 100	North:	South:	W	N	E	S
Dealer: East	♠ J9	♠ K63		1♦	1NT	
Vul: E-W	♥ K97532	♥ JT84	Pass	2♦	X	3♥
North HCP: 5+2	♦ J6	♦ A732	All Pass			
South HCP: 15	♣ T95	♣ AK				
Contract: 3♥ South						

North hands

then Jacoby

Board: 101	♠ QT64	RHO is dealer. You bid second.
Dealer: West	♥ K95	West (RHO) opens 1♣ if possible.
Vul: None	♦ AQ2	
HCP: 15	♣ A95	
Board: 102	♠ QT643	LHO is dealer.
Dealer: East	♥ 985	East (LHO) opens 1♦ if possible.
Vul: Both	♦ Q7	
HCP: 4+1	♣ 864	
Board: 103	♠ AK3	RHO is dealer. You bid second.
Dealer: West	♥ QJ3	West (RHO) opens 1♦ if possible.
Vul: None	♦ KJ96	
HCP: 16	♣ Q83	
Board: 104	♠ Q85	Partner is dealer.
Dealer: South	♥ 95	West (RHO) bids 1NT if possible.
Vul: N-S	♦ 74	East (LHO) bids 2♥ if possible.
HCP: 3+2	♣ J85432	East (LHO) Doubles 4♥ if possible. East (LHO) Doubles 5♦ if possible.
Board: 105	♠ AT	RHO is dealer. You bid second.
Dealer: West	♥ J63	West (RHO) opens 1♦ if possible.
Vul: Both	♦ AK86	
HCP: 17	♣ AJ95	

Both hands (Answers Page)

Board: 101	North:	South:	W	N	E	S
Dealer: West	♠ QT64	♠ A52	1♣	1NT	Pass	2♦
Vul: None	♥ K95	♥ JT743	Pass	2♥	All Pass	
North HCP: 15	♦ AQ2	♦ KT4				
South HCP: 8+1	♣ A95	♣ 86				
Contract: 2♥ North						

Board: 102	North:	South:	W	N	E	S
Dealer: East	♠ QT643	♠ AJ92			1♦	1NT
Vul: Both	♥ 985	♥ 74	Pass	2♥	Pass	3♠ ¹
North HCP: 4+1	♦ Q7	♦ AKJ4	All Pass			
South HCP: 15	♣ 864	♣ Q92				
Contract: 3♠ South			1. Super acceptance after NT			

Board: 103	North:	South:	W	N	E	S
Dealer: West	♠ AK3	♠ T98765	1♦	1NT	Pass	2♥
Vul: None	♥ QJ3	♥ A92	Pass	2♠	All Pass	
North HCP: 16	♦ KJ96	♦ Q				
South HCP: 7+2	♣ Q83	♣ J72				
Contract: 2♠ North						

Board: 104	North:	South:	W	N	E	S
Dealer: South	♠ Q85	♠ T			1♦	
Vul: N-S	♥ 95	♥ AKJ64	1NT	Pass	2♥	4♥
North HCP: 3+2	♦ 74	♦ KJ9865	Pass	Pass	X	Pass
South HCP: 12+3	♣ J85432	♣ 9	Pass	5♦	X	All Pass
Contract: 5♦ X North						

Board: 105	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ 97643	1♦	1NT	Pass	2♥
Vul: Both	♥ J63	♥ K74	Pass	2♠	All Pass	
North HCP: 17	♦ AK86	♦ 743				
South HCP: 3+1	♣ AJ95	♣ 63				
Contract: 2♠ North						

South hands**then Jacoby**

Board: 101	♠ A52	LHO is dealer.
Dealer: West	♥ JT743	West (LHO) opens 1♣ if possible.
Vul: None	♦ KT4	
HCP: 8+1	♣ 86	
Board: 102	♠ AJ92	RHO is dealer. You bid second.
Dealer: East	♥ 74	East (RHO) opens 1♦ if possible.
Vul: Both	♦ AKJ4	
HCP: 15	♣ Q92	
Board: 103	♠ T98765	LHO is dealer.
Dealer: West	♥ A92	West (LHO) opens 1♦ if possible.
Vul: None	♦ Q	
HCP: 7+2	♣ J72	
Board: 104	♠ T	You are dealer.
Dealer: South	♥ AKJ64	West (LHO) bids 1NT if possible.
Vul: N-S	♦ KJ9865	East (RHO) bids 2♥ if possible.
HCP: 12+3	♣ 9	East (RHO) Doubles 4♥ if possible. East (RHO) Doubles 5♦ if possible.
Board: 105	♠ 97643	LHO is dealer.
Dealer: West	♥ K74	West (LHO) opens 1♦ if possible.
Vul: Both	♦ 743	
HCP: 3+1	♣ 63	

Both hands (Answers Page)

Board: 101	North:	South:	W	N	E	S
Dealer: West	♠ QT64	♠ A52	1 ♣	1NT	Pass	2 ♦
Vul: None	♥ K95	♥ JT743	Pass	2 ♥	All Pass	
North HCP: 15	♦ AQ2	♦ KT4				
South HCP: 8+1	♣ A95	♣ 86				
Contract: 2 ♥ North						

Board: 102	North:	South:	W	N	E	S
Dealer: East	♠ QT643	♠ AJ92			1 ♦	1NT
Vul: Both	♥ 985	♥ 74	Pass	2 ♥	Pass	3 ♠ ¹
North HCP: 4+1	♦ Q7	♦ AKJ4	All Pass			
South HCP: 15	♣ 864	♣ Q92				
Contract: 3 ♠ South			1. Super acceptance after NT			

Board: 103	North:	South:	W	N	E	S
Dealer: West	♠ AK3	♠ T98765	1 ♦	1NT	Pass	2 ♥
Vul: None	♥ QJ3	♥ A92	Pass	2 ♠	All Pass	
North HCP: 16	♦ KJ96	♦ Q				
South HCP: 7+2	♣ Q83	♣ J72				
Contract: 2 ♠ North						

Board: 104	North:	South:	W	N	E	S
Dealer: South	♠ Q85	♠ T			1 ♦	
Vul: N-S	♥ 95	♥ AKJ64	1NT	Pass	2 ♥	4 ♥
North HCP: 3+2	♦ 74	♦ KJ9865	Pass	Pass	X	Pass
South HCP: 12+3	♣ J85432	♣ 9	Pass	5 ♦	X	All Pass
Contract: 5 ♦ X North						

Board: 105	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ 97643	1 ♦	1NT	Pass	2 ♥
Vul: Both	♥ J63	♥ K74	Pass	2 ♠	All Pass	
North HCP: 17	♦ AK86	♦ 743				
South HCP: 3+1	♣ AJ95	♣ 63				
Contract: 2 ♠ North						

North hands

then Jacoby

Board: 106 ♠ 96 LHO is dealer.

Dealer: East ♥ AT543 East (LHO) opens 1♣ if possible.

Vul: N-S ♦ J42

HCP: 6+1 ♣ J74

Board: 107 ♠ 62 RHO is dealer. You bid second.

Dealer: West ♥ KJ6 West (RHO) opens 1♣ if possible.

Vul: Both ♦ KQJ7

HCP: 16 ♣ AQ76

Board: 108 ♠ 93 LHO is dealer.

Dealer: East ♥ KQJ76 East (LHO) opens 1♣ if possible.

Vul: N-S ♦ 98643 East (LHO) Doubles 2♦ if possible.

HCP: 6+2 ♣ 2

Board: 109 ♠ K963 RHO is dealer. You bid second.

Dealer: West ♥ AT3 West (RHO) opens 1♦ if possible.

Vul: E-W ♦ A42

HCP: 16 ♣ AJ6

Board: 110 ♠ 32 You are dealer.

Dealer: North ♥ AQJ97 East (LHO) bids 1NT if possible.

Vul: None ♦ AQ2 West (RHO) bids 2♥ if possible.

HCP: 18+1 ♣ KQ8 East (LHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 106	North:	South:	W	N	E	S
Dealer: East	♠ 96	♠ T2			1♣	1NT
Vul: N-S	♥ AT543	♥ J72	Pass	2♦	Pass	2♥
North HCP: 6+1	♦ J42	♦ AKQT3	All Pass			
South HCP: 16+1	♣ J74	♣ AQ6				
Contract: 2♥ South						

Board: 107	North:	South:	W	N	E	S
Dealer: West	♠ 62	♠ K5	1♣	1NT	Pass	2♦
Vul: Both	♥ KJ6	♥ A9875	Pass	2♥	Pass	3NT
North HCP: 16	♦ KQJ7	♦ 965	Pass	4♥	All Pass	
South HCP: 10+1	♣ AQ76	♣ K93				
Contract: 4♥ North						

Board: 108	North:	South:	W	N	E	S
Dealer: East	♠ 93	♠ AT54			1♣	1NT
Vul: N-S	♥ KQJ76	♥ A4	Pass	2♦	X	2♥
North HCP: 6+2	♦ 98643	♦ QJ5	Pass	3♥	All Pass	
South HCP: 15	♣ 2	♣ KJ94				
Contract: 3♥ North						

Board: 109	North:	South:	W	N	E	S
Dealer: West	♠ K963	♠ QJT54	1♦	1NT	Pass	2♥
Vul: E-W	♥ AT3	♥ 2	Pass	2♠	Pass	3♣
North HCP: 16	♦ A42	♦ T	Pass	3♠	Pass	3NT
South HCP: 6+3	♣ AJ6	♣ K98543	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 110	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ QT54		1♥	1NT	Pass
Vul: None	♥ AQJ97	♥ 53	2♥	Pass	2♠	Pass
North HCP: 18+1	♦ AQ2	♦ 96	Pass	X	Pass	3♣
South HCP: 3+1	♣ KQ8	♣ J9543	All Pass			
Contract: 3♣ South						

South hands

then Jacoby

Board: 106	♠ T2	RHO is dealer. You bid second.
Dealer: East	♥ J72	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ AKQT3	
HCP: 16+1	♣ AQ6	

Board: 107	♠ K5	LHO is dealer.
Dealer: West	♥ A9875	West (LHO) opens 1♣ if possible.
Vul: Both	♦ 965	
HCP: 10+1	♣ K93	

Board: 108	♠ AT54	RHO is dealer. You bid second.
Dealer: East	♥ A4	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ QJ5	East (RHO) Doubles 2♦ if possible.
HCP: 15	♣ KJ94	

Board: 109	♠ QJT54	LHO is dealer.
Dealer: West	♥ 2	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ T	
HCP: 6+3	♣ K98543	

Board: 110	♠ QT54	Partner is dealer.
Dealer: North	♥ 53	East (RHO) bids 1NT if possible.
Vul: None	♦ 96	West (LHO) bids 2♥ if possible.
HCP: 3+1	♣ J9543	East (RHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 106	North:	South:	W	N	E	S
Dealer: East	♠ 96	♠ T2			1♣	1NT
Vul: N-S	♥ AT543	♥ J72	Pass	2♦	Pass	2♥
North HCP: 6+1	♦ J42	♦ AKQT3	All Pass			
South HCP: 16+1	♣ J74	♣ AQ6				
Contract: 2♥ South						

Board: 107	North:	South:	W	N	E	S
Dealer: West	♠ 62	♠ K5	1♣	1NT	Pass	2♦
Vul: Both	♥ KJ6	♥ A9875	Pass	2♥	Pass	3NT
North HCP: 16	♦ KQJ7	♦ 965	Pass	4♥	All Pass	
South HCP: 10+1	♣ AQ76	♣ K93				
Contract: 4♥ North						

Board: 108	North:	South:	W	N	E	S
Dealer: East	♠ 93	♠ AT54			1♣	1NT
Vul: N-S	♥ KQJ76	♥ A4	Pass	2♦	X	2♥
North HCP: 6+2	♦ 98643	♦ QJ5	Pass	3♥	All Pass	
South HCP: 15	♣ 2	♣ KJ94				
Contract: 3♥ North						

Board: 109	North:	South:	W	N	E	S
Dealer: West	♠ K963	♠ QJT54	1♦	1NT	Pass	2♥
Vul: E-W	♥ AT3	♥ 2	Pass	2♠	Pass	3♣
North HCP: 16	♦ A42	♦ T	Pass	3♠	Pass	3NT
South HCP: 6+3	♣ AJ6	♣ K98543	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 110	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ QT54		1♥	1NT	Pass
Vul: None	♥ AQJ97	♥ 53	2♥	Pass	2♠	Pass
North HCP: 18+1	♦ AQ2	♦ 96	Pass	X	Pass	3♣
South HCP: 3+1	♣ KQ8	♣ J9543	All Pass			
Contract: 3♣ South						

North hands

then Jacoby

Board: 111	♠ KQT3	RHO is dealer. You bid second.
Dealer: West	♥ AJ2	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ AQ54	
HCP: 16	♣ 54	

Board: 112	♠ K	You are dealer.
Dealer: North	♥ Q94	East (LHO) bids 1NT if possible.
Vul: None	♦ AK976	West (RHO) bids 2♥ if possible.
HCP: 15+1	♣ QJ93	East (LHO) bids 2♠ if possible.

Board: 113	♠ AK74	RHO is dealer. You bid second.
Dealer: West	♥ K97	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ AT9	
HCP: 15	♣ J85	

Board: 114	♠ K75	LHO is dealer.
Dealer: East	♥ T8543	East (LHO) opens 1♣ if possible.
Vul: Both	♦ JT9	East (LHO) bids 3♣ if possible.
HCP: 4+1	♣ 32	West (RHO) Doubles 3♥ if possible.

Board: 115	♠ AQ532	You are dealer.
Dealer: North	♥ A	East (LHO) bids 1NT if possible.
Vul: Both	♦ 97	West (RHO) bids 2♦ if possible.
HCP: 17+2	♣ AK982	

Both hands (Answers Page)

Board: 111	North:	South:	W	N	E	S
Dealer: West	♠ KQT3	♠ AJ9752	1♦	1NT	Pass	2♥
Vul: E-W	♥ AJ2	♥ 74	Pass	3♠ ¹	Pass	4♠
North HCP: 16	♦ AQ54	♦ T87	All Pass			
South HCP: 6+2	♣ 54	♣ J6				
Contract: 4♠ South			1. Super acceptance after NT			

Board: 112	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ AT62		1♦	1NT	Pass
Vul: None	♥ Q94	♥ 7632	2♥	Pass	2♠	Pass
North HCP: 15+1	♦ AK976	♦ T4	Pass	X	Pass	3♥
South HCP: 7	♣ QJ93	♣ K65	All Pass			
Contract: 3♥ South						

Board: 113	North:	South:	W	N	E	S
Dealer: West	♠ AK74	♠ QJ632	1♦	1NT	Pass	2♥
Vul: N-S	♥ K97	♥ T2	Pass	2♠	Pass	2NT
North HCP: 15	♦ AT9	♦ 643	Pass	3♠	All Pass	
South HCP: 7+1	♣ J85	♣ AT9				
Contract: 3♠ North						

Board: 114	North:	South:	W	N	E	S
Dealer: East	♠ K75	♠ JT32			1♣	1NT
Vul: Both	♥ T8543	♥ AKQ9	Pass	2♦	3♣	3♥
North HCP: 4+1	♦ JT9	♦ 85	X	All Pass		
South HCP: 16	♣ 32	♣ AQ7				
Contract: 3♥X South						

Board: 115	North:	South:	W	N	E	S
Dealer: North	♠ AQ532	♠ J98		1♠	1NT	Pass
Vul: Both	♥ A	♥ 94	2♦	3♣	Pass	3♠
North HCP: 17+2	♦ 97	♦ JT853	All Pass			
South HCP: 2+1	♣ AK982	♣ 643				
Contract: 3♠ South						

South hands

then Jacoby

Board: 111	♠ AJ9752	LHO is dealer.
Dealer: West	♥ 74	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ T87	
HCP: 6+2	♣ J6	
Board: 112	♠ AT62	Partner is dealer.
Dealer: North	♥ 7632	East (RHO) bids 1NT if possible.
Vul: None	♦ T4	West (LHO) bids 2♥ if possible.
HCP: 7	♣ K65	East (RHO) bids 2♠ if possible.
Board: 113	♠ QJ632	LHO is dealer.
Dealer: West	♥ T2	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ 643	
HCP: 7+1	♣ AT9	
Board: 114	♠ JT32	RHO is dealer. You bid second.
Dealer: East	♥ AKQ9	East (RHO) opens 1♣ if possible.
Vul: Both	♦ 85	East (RHO) bids 3♣ if possible.
HCP: 16	♣ AQ7	West (LHO) Doubles 3♥ if possible.
Board: 115	♠ J98	Partner is dealer.
Dealer: North	♥ 94	East (RHO) bids 1NT if possible.
Vul: Both	♦ JT853	West (LHO) bids 2♦ if possible.
HCP: 2+1	♣ 643	

Both hands (Answers Page)

Board: 111	North:	South:	W	N	E	S
Dealer: West	♠ KQT3	♠ AJ9752	1♦	1NT	Pass	2♥
Vul: E-W	♥ AJ2	♥ 74	Pass	3♠ ¹	Pass	4♠
North HCP: 16	♦ AQ54	♦ T87	All Pass			
South HCP: 6+2	♣ 54	♣ J6				
Contract: 4♠ South			1. Super acceptance after NT			

Board: 112	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ AT62		1♦	1NT	Pass
Vul: None	♥ Q94	♥ 7632	2♥	Pass	2♠	Pass
North HCP: 15+1	♦ AK976	♦ T4	Pass	X	Pass	3♥
South HCP: 7	♣ QJ93	♣ K65	All Pass			
Contract: 3♥ South						

Board: 113	North:	South:	W	N	E	S
Dealer: West	♠ AK74	♠ QJ632	1♦	1NT	Pass	2♥
Vul: N-S	♥ K97	♥ T2	Pass	2♠	Pass	2NT
North HCP: 15	♦ AT9	♦ 643	Pass	3♠	All Pass	
South HCP: 7+1	♣ J85	♣ AT9				
Contract: 3♠ North						

Board: 114	North:	South:	W	N	E	S
Dealer: East	♠ K75	♠ JT32			1♣	1NT
Vul: Both	♥ T8543	♥ AKQ9	Pass	2♦	3♣	3♥
North HCP: 4+1	♦ JT9	♦ 85	X	All Pass		
South HCP: 16	♣ 32	♣ AQ7				
Contract: 3♥X South						

Board: 115	North:	South:	W	N	E	S
Dealer: North	♠ AQ532	♠ J98		1♠	1NT	Pass
Vul: Both	♥ A	♥ 94	2♦	3♣	Pass	3♠
North HCP: 17+2	♦ 97	♦ JT853	All Pass			
South HCP: 2+1	♣ AK982	♣ 643				
Contract: 3♠ South						

North hands

then Jacoby

Board: 116	♠ 83	LHO is dealer.
Dealer: East	♥ KT864	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ Q85	
HCP: 6+1	♣ JT9	
Board: 117	♠ 72	RHO is dealer. You bid second.
Dealer: West	♥ AKJ8	West (RHO) opens 1♣ if possible.
Vul: Both	♦ KJ7	
HCP: 16	♣ AT85	
Board: 118	♠ A6	LHO is dealer.
Dealer: East	♥ J8653	East (LHO) opens 1♣ if possible.
Vul: None	♦ 964	
HCP: 6+1	♣ J53	
Board: 119	♠ AK3	RHO is dealer. You bid second.
Dealer: West	♥ K832	West (RHO) opens 1♠ if possible.
Vul: N-S	♦ AQ72	
HCP: 16	♣ 96	
Board: 120	♠ AQJ43	LHO is dealer.
Dealer: East	♥ J43	East (LHO) opens 1♦ if possible.
Vul: None	♦ 53	
HCP: 10+1	♣ Q85	

Both hands (Answers Page)

Board: 116	North:	South:	W	N	E	S
Dealer: East	♠ 83	♠ A74			1♣	1NT
Vul: E-W	♥ KT864	♥ AQ	Pass	2♦	Pass	2♥
North HCP: 6+1	♦ Q85	♦ KT72		All Pass		
South HCP: 16	♣ JT9	♣ K854				
Contract: 2♥ South						

Board: 117	North:	South:	W	N	E	S
Dealer: West	♠ 72	♠ QJT64	1♣	1NT	Pass	2♥
Vul: Both	♥ AKJ8	♥ T74	Pass	2♠	All Pass	
North HCP: 16	♦ KJ7	♦ T94				
South HCP: 3+1	♣ AT85	♣ 97				
Contract: 2♠ North						

Board: 118	North:	South:	W	N	E	S
Dealer: East	♠ A6	♠ Q832			1♣	1NT
Vul: None	♥ J8653	♥ Q42	Pass	2♦	Pass	2♥
North HCP: 6+1	♦ 964	♦ AJ7		All Pass		
South HCP: 15	♣ J53	♣ AQT				
Contract: 2♥ South						

Board: 119	North:	South:	W	N	E	S
Dealer: West	♠ AK3	♠ 5	1♠	1NT	Pass	2♦
Vul: N-S	♥ K832	♥ A9764	Pass	3♥ ¹	All Pass	
North HCP: 16	♦ AQ72	♦ 43				
South HCP: 7+2	♣ 96	♣ QJ742		1. Super acceptance after NT		
Contract: 3♥ North						

Board: 120	North:	South:	W	N	E	S
Dealer: East	♠ AQJ43	♠ 975			1♦	1NT
Vul: None	♥ J43	♥ AK6	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ 53	♦ AT96	Pass	3NT	Pass	4♠
South HCP: 15	♣ Q85	♣ A96		All Pass		
Contract: 4♠ South						

South hands

then Jacoby

Board: 116	♠ A74	RHO is dealer. You bid second.
Dealer: East	♥ AQ	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ KT72	
HCP: 16	♣ K854	

Board: 117	♠ QJT64	LHO is dealer.
Dealer: West	♥ T74	West (LHO) opens 1♣ if possible.
Vul: Both	♦ T94	
HCP: 3+1	♣ 97	

Board: 118	♠ Q832	RHO is dealer. You bid second.
Dealer: East	♥ Q42	East (RHO) opens 1♣ if possible.
Vul: None	♦ AJ7	
HCP: 15	♣ AQT	

Board: 119	♠ 5	LHO is dealer.
Dealer: West	♥ A9764	West (LHO) opens 1♠ if possible.
Vul: N-S	♦ 43	
HCP: 7+2	♣ QJ742	

Board: 120	♠ 975	RHO is dealer. You bid second.
Dealer: East	♥ AK6	East (RHO) opens 1♦ if possible.
Vul: None	♦ AT96	
HCP: 15	♣ A96	

Both hands (Answers Page)

Board: 116	North:	South:	W	N	E	S
Dealer: East	♠ 83	♠ A74			1♣	1NT
Vul: E-W	♥ KT864	♥ AQ	Pass	2♦	Pass	2♥
North HCP: 6+1	♦ Q85	♦ KT72	All Pass			
South HCP: 16	♣ JT9	♣ K854				
Contract: 2♥ South						

Board: 117	North:	South:	W	N	E	S
Dealer: West	♠ 72	♠ QJT64	1♣	1NT	Pass	2♥
Vul: Both	♥ AKJ8	♥ T74	Pass	2♠	All Pass	
North HCP: 16	♦ KJ7	♦ T94				
South HCP: 3+1	♣ AT85	♣ 97				
Contract: 2♠ North						

Board: 118	North:	South:	W	N	E	S
Dealer: East	♠ A6	♠ Q832			1♣	1NT
Vul: None	♥ J8653	♥ Q42	Pass	2♦	Pass	2♥
North HCP: 6+1	♦ 964	♦ AJ7	All Pass			
South HCP: 15	♣ J53	♣ AQT				
Contract: 2♥ South						

Board: 119	North:	South:	W	N	E	S
Dealer: West	♠ AK3	♠ 5	1♠	1NT	Pass	2♦
Vul: N-S	♥ K832	♥ A9764	Pass	3♥ ¹	All Pass	
North HCP: 16	♦ AQ72	♦ 43				
South HCP: 7+2	♣ 96	♣ QJ742	1. Super acceptance after NT			
Contract: 3♥ North						

Board: 120	North:	South:	W	N	E	S
Dealer: East	♠ AQJ43	♠ 975			1♦	1NT
Vul: None	♥ J43	♥ AK6	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ 53	♦ AT96	Pass	3NT	Pass	4♠
South HCP: 15	♣ Q85	♣ A96	All Pass			
Contract: 4♠ South						

Board: 121	♠ J	You are dealer.
Dealer: North	♥ Q6	East (LHO) bids 1NT if possible.
Vul: E-W	♦ KQT72	West (RHO) bids 2♥ if possible.
HCP: 15+2	♣ AKT98	East (LHO) bids 2♠ if possible. West (RHO) Doubles 3♣ if possible.

Board: 122	♠ 752	LHO is dealer.
Dealer: East	♥ QT9542	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 4	
HCP: 4+2	♣ Q64	

Board: 123	♠ T97	LHO is dealer.
Dealer: East	♥ KQ9854	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ Q	East (LHO) Doubles 2♦ if possible.
HCP: 7+2	♣ T62	

Board: 124	♠ Q53	LHO is dealer.
Dealer: East	♥ T9872	East (LHO) opens 1♠ if possible.
Vul: E-W	♦ T62	
HCP: 3+1	♣ J6	

Board: 125	♠ 8642	Partner is dealer.
Dealer: South	♥ J54	West (RHO) bids 1NT if possible.
Vul: Both	♦ 96	East (LHO) bids 2♥ if possible.
HCP: 8	♣ AK83	West (RHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ KQ43		1♦	1NT	Pass
Vul: E-W	♥ Q6	♥ JT854	2♥	Pass	2♠	Pass
North HCP: 15+2	♦ KQT72	♦ 65	Pass	3♣	Pass	Pass
South HCP: 6+1	♣ AKT98	♣ 72	X	All Pass		
Contract: 3♣X North						

Board: 122	North:	South:	W	N	E	S
Dealer: East	♠ 752	♠ AT83		1♦	1NT	
Vul: E-W	♥ QT9542	♥ J87	Pass	2♦	Pass	2♥
North HCP: 4+2	♦ 4	♦ AK97	Pass	3♥	Pass	4♥
South HCP: 17	♣ Q64	♣ AJ	All Pass			
Contract: 4♥ South						

Board: 123	North:	South:	W	N	E	S
Dealer: East	♠ T97	♠ A43		1♦	1NT	
Vul: N-S	♥ KQ9854	♥ T6	Pass	2♦	X	3♣
North HCP: 7+2	♦ Q	♦ A632	Pass	4♥	All Pass	
South HCP: 15	♣ T62	♣ AQJ5				
Contract: 4♥ North						

Board: 124	North:	South:	W	N	E	S
Dealer: East	♠ Q53	♠ AKT6		1♠	1NT	
Vul: E-W	♥ T9872	♥ 54	Pass	2♦	Pass	2♥
North HCP: 3+1	♦ T62	♦ A74	All Pass			
South HCP: 15	♣ J6	♣ A952				
Contract: 2♥ South						

Board: 125	North:	South:	W	N	E	S
Dealer: South	♠ 8642	♠ A			1♦	
Vul: Both	♥ J54	♥ KT62	1NT	Pass	2♥	Pass
North HCP: 8	♦ 96	♦ K8754	2♠	Pass	Pass	X
South HCP: 12+1	♣ AK83	♣ QT5	Pass	3♣	All Pass	
Contract: 3♣ North						

South hands**then Jacoby**

Board: 121	♠ KQ43	Partner is dealer.
Dealer: North	♥ JT854	East (RHO) bids 1NT if possible.
Vul: E-W	♦ 65	West (LHO) bids 2♥ if possible.
HCP: 6+1	♣ 72	East (RHO) bids 2♠ if possible. West (LHO) Doubles 3♣ if possible.

Board: 122	♠ AT83	RHO is dealer. You bid second.
Dealer: East	♥ J87	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AK97	
HCP: 17	♣ AJ	

Board: 123	♠ A43	RHO is dealer. You bid second.
Dealer: East	♥ T6	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ A632	East (RHO) Doubles 2♦ if possible.
HCP: 15	♣ AQJ5	

Board: 124	♠ AKT6	RHO is dealer. You bid second.
Dealer: East	♥ 54	East (RHO) opens 1♠ if possible.
Vul: E-W	♦ A74	
HCP: 15	♣ A952	

Board: 125	♠ A	You are dealer.
Dealer: South	♥ KT62	West (LHO) bids 1NT if possible.
Vul: Both	♦ K8754	East (RHO) bids 2♥ if possible.
HCP: 12+1	♣ QT5	West (LHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ KQ43		1♦	1NT	Pass
Vul: E-W	♥ Q6	♥ JT854	2♥	Pass	2♠	Pass
North HCP: 15+2	♦ KQT72	♦ 65	Pass	3♣	Pass	Pass
South HCP: 6+1	♣ AKT98	♣ 72	X	All Pass		
Contract: 3♣X North						

Board: 122	North:	South:	W	N	E	S
Dealer: East	♠ 752	♠ AT83		1♦	1NT	
Vul: E-W	♥ QT9542	♥ J87	Pass	2♦	Pass	2♥
North HCP: 4+2	♦ 4	♦ AK97	Pass	3♥	Pass	4♥
South HCP: 17	♣ Q64	♣ AJ	All Pass			
Contract: 4♥ South						

Board: 123	North:	South:	W	N	E	S
Dealer: East	♠ T97	♠ A43		1♦	1NT	
Vul: N-S	♥ KQ9854	♥ T6	Pass	2♦	X	3♣
North HCP: 7+2	♦ Q	♦ A632	Pass	4♥	All Pass	
South HCP: 15	♣ T62	♣ AQJ5				
Contract: 4♥ North						

Board: 124	North:	South:	W	N	E	S
Dealer: East	♠ Q53	♠ AKT6		1♠	1NT	
Vul: E-W	♥ T9872	♥ 54	Pass	2♦	Pass	2♥
North HCP: 3+1	♦ T62	♦ A74	All Pass			
South HCP: 15	♣ J6	♣ A952				
Contract: 2♥ South						

Board: 125	North:	South:	W	N	E	S
Dealer: South	♠ 8642	♠ A			1♦	
Vul: Both	♥ J54	♥ KT62	1NT	Pass	2♥	Pass
North HCP: 8	♦ 96	♦ K8754	2♠	Pass	Pass	X
South HCP: 12+1	♣ AK83	♣ QT5	Pass	3♣	All Pass	
Contract: 3♣ North						

North hands

then Jacoby

Board: 126	♠ J8	LHO is dealer.
Dealer: East	♥ J9843	East (LHO) opens 1♠ if possible.
Vul: None	♦ K42	
HCP: 8+1	♣ QJT	

Board: 127	♠ QT93	RHO is dealer. You bid second.
Dealer: West	♥ KQ	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ AQ9	West (RHO) Doubles 2♦ if possible.
HCP: 16	♣ KT32	

Board: 128	♠ JT742	LHO is dealer.
Dealer: East	♥ K32	East (LHO) opens 1♦ if possible.
Vul: Both	♦ K63	
HCP: 7+1	♣ 65	

Board: 129	♠ K92	LHO is dealer.
Dealer: East	♥ K8752	East (LHO) opens 1♦ if possible.
Vul: None	♦ T9	East (LHO) bids 1♠ if possible.
HCP: 6+1	♣ T63	

Board: 130	♠ A6	You are dealer.
Dealer: North	♥ Q764	East (LHO) bids 1NT if possible.
Vul: E-W	♦ K75	West (RHO) bids 2♥ if possible.
HCP: 14	♣ AJ43	East (LHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 126	North:	South:	W	N	E	S
Dealer: East	♠ J8	♠ KT43			1 ♠	1NT
Vul: None	♥ J9843	♥ AT7	Pass	2 ♦	Pass	2 ♥
North HCP: 8+1	♦ K42	♦ AJ63	Pass	2NT	Pass	3 ♥
South HCP: 15	♣ QJT	♣ K3	All Pass			
Contract: 3 ♥ South						

Board: 127	North:	South:	W	N	E	S
Dealer: West	♠ QT93	♠ K84	1 ♦	1NT	Pass	2 ♦
Vul: E-W	♥ KQ	♥ AT873	X	2 ♠	Pass	2NT
North HCP: 16	♦ AQ9	♦ T3	Pass	3 ♥	All Pass	
South HCP: 7+1	♣ KT32	♣ 985				
Contract: 3 ♥ North						

Board: 128	North:	South:	W	N	E	S
Dealer: East	♠ JT742	♠ AK5			1 ♦	1NT
Vul: Both	♥ K32	♥ J7	Pass	2 ♥	Pass	2 ♠
North HCP: 7+1	♦ K63	♦ QJ2	Pass	2NT	Pass	3 ♠
South HCP: 16+1	♣ 65	♣ KQT43	All Pass			
Contract: 3 ♠ South						

Board: 129	North:	South:	W	N	E	S
Dealer: East	♠ K92	♠ QJ43			1 ♦	X
Vul: None	♥ K8752	♥ QJ	Pass	1 ♥	1 ♠	1NT
North HCP: 6+1	♦ T9	♦ AJ32	Pass	2 ♥	All Pass	
South HCP: 18	♣ T63	♣ AK4				
Contract: 2 ♥ North						

Board: 130	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ 98		1 ♣	1NT	Pass
Vul: E-W	♥ Q764	♥ JT9832	2 ♥	Pass	2 ♠	Pass
North HCP: 14	♦ K75	♦ A3	Pass	X	Pass	3 ♥
South HCP: 5+2	♣ AJ43	♣ 762	All Pass			
Contract: 3 ♥ South						

South hands**then Jacoby**

Board: 126	♠ KT43	RHO is dealer. You bid second.
Dealer: East	♥ AT7	East (RHO) opens 1♠ if possible.
Vul: None	♦ AJ63	
HCP: 15	♣ K3	

Board: 127	♠ K84	LHO is dealer.
Dealer: West	♥ AT873	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ T3	West (LHO) Doubles 2♦ if possible.
HCP: 7+1	♣ 985	

Board: 128	♠ AK5	RHO is dealer. You bid second.
Dealer: East	♥ J7	East (RHO) opens 1♦ if possible.
Vul: Both	♦ QJ2	
HCP: 16+1	♣ KQT43	

Board: 129	♠ QJ43	RHO is dealer. You bid second.
Dealer: East	♥ QJ	East (RHO) opens 1♦ if possible.
Vul: None	♦ AJ32	East (RHO) bids 1♠ if possible.
HCP: 18	♣ AK4	

Board: 130	♠ 98	Partner is dealer.
Dealer: North	♥ JT9832	East (RHO) bids 1NT if possible.
Vul: E-W	♦ A3	West (LHO) bids 2♥ if possible.
HCP: 5+2	♣ 762	East (RHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 126	North:	South:	W	N	E	S
Dealer: East	♠ J8	♠ KT43			1 ♠	1NT
Vul: None	♥ J9843	♥ AT7	Pass	2 ♦	Pass	2 ♥
North HCP: 8+1	♦ K42	♦ AJ63	Pass	2NT	Pass	3 ♥
South HCP: 15	♣ QJT	♣ K3	All Pass			
Contract: 3 ♥ South						

Board: 127	North:	South:	W	N	E	S
Dealer: West	♠ QT93	♠ K84	1 ♦	1NT	Pass	2 ♦
Vul: E-W	♥ KQ	♥ AT873	X	2 ♠	Pass	2NT
North HCP: 16	♦ AQ9	♦ T3	Pass	3 ♥	All Pass	
South HCP: 7+1	♣ KT32	♣ 985				
Contract: 3 ♥ North						

Board: 128	North:	South:	W	N	E	S
Dealer: East	♠ JT742	♠ AK5			1 ♦	1NT
Vul: Both	♥ K32	♥ J7	Pass	2 ♥	Pass	2 ♠
North HCP: 7+1	♦ K63	♦ QJ2	Pass	2NT	Pass	3 ♠
South HCP: 16+1	♣ 65	♣ KQT43	All Pass			
Contract: 3 ♠ South						

Board: 129	North:	South:	W	N	E	S
Dealer: East	♠ K92	♠ QJ43			1 ♦	X
Vul: None	♥ K8752	♥ QJ	Pass	1 ♥	1 ♠	1NT
North HCP: 6+1	♦ T9	♦ AJ32	Pass	2 ♥	All Pass	
South HCP: 18	♣ T63	♣ AK4				
Contract: 2 ♥ North						

Board: 130	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ 98		1 ♣	1NT	Pass
Vul: E-W	♥ Q764	♥ JT9832	2 ♥	Pass	2 ♠	Pass
North HCP: 14	♦ K75	♦ A3	Pass	X	Pass	3 ♥
South HCP: 5+2	♣ AJ43	♣ 762	All Pass			
Contract: 3 ♥ South						

North hands

then Jacoby

Board: 131 ♠ J9 RHO is dealer. You bid second.

Dealer: West ♥ AJ9 West (RHO) opens 1♦ if possible.

Vul: E-W ♦ A532 West (RHO) Doubles 2♦ if possible.

HCP: 15 ♣ KQ93

Board: 132 ♠ JT854 LHO is dealer.

Dealer: East ♥ 42 East (LHO) opens 1♥ if possible.

Vul: None ♦ T32

HCP: 7+1 ♣ AQ8

Board: 133 ♠ AQ7 RHO is dealer. You bid second.

Dealer: West ♥ T32 West (RHO) opens 1♣ if possible.

Vul: E-W ♦ QT64

HCP: 15 ♣ AK7

Board: 134 ♠ JT8 LHO is dealer.

Dealer: East ♥ AT8542 East (LHO) opens 1♦ if possible.

Vul: Both ♦ K8

HCP: 8+2 ♣ T8

Both hands (Answers Page)

Board: 131	North:	South:	W	N	E	S
Dealer: West	♠ J9	♠ A72	1♦	1NT	Pass	2♦
Vul: E-W	♥ AJ9	♥ QT853	X	2♥	Pass	2♠ ¹
North HCP: 15	♦ A532	♦ -	Pass	3♣ ²	Pass	3♦ ³
South HCP: 11+2	♣ KQ93	♣ AJT75	Pass	4♥	All Pass	
Contract: 4♥ North			1. Cue bid, a !S stopper			
			2. Cue bid, a !C stopper			
			3. Cue bid, a !D stopper			

Board: 132	North:	South:	W	N	E	S
Dealer: East	♠ JT854	♠ AKQ3			1♥	1NT
Vul: None	♥ 42	♥ KJ85	Pass	2♥	Pass	3♠ ¹
North HCP: 7+1	♦ T32	♦ Q65	All Pass			
South HCP: 15	♣ AQ8	♣ 63	1. Super acceptance after NT			
Contract: 3♠ South						

Board: 133	North:	South:	W	N	E	S
Dealer: West	♠ AQ7	♠ J9654	1♣	1NT	Pass	2♥
Vul: E-W	♥ T32	♥ AQ984	Pass	2♠	Pass	4♥
North HCP: 15	♦ QT64	♦ J5	Pass	4♠	All Pass	
South HCP: 8+2	♣ AK7	♣ 5	1. Super acceptance after NT			
Contract: 4♠ North						

Board: 134	North:	South:	W	N	E	S
Dealer: East	♠ JT8	♠ AQ			1♦	1NT
Vul: Both	♥ AT8542	♥ KQ63	Pass	2♦	Pass	3♥ ¹
North HCP: 8+2	♦ K8	♦ A972	Pass	4♥	All Pass	
South HCP: 16	♣ T8	♣ J63	1. Super acceptance after NT			
Contract: 4♥ North						

South hands

then Jacoby

Board: 131	♠ A72	LHO is dealer.
Dealer: West	♥ QT853	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ -	West (LHO) Doubles 2♦ if possible.
HCP: 11+2	♣ AJT75	
Board: 132	♠ AKQ3	RHO is dealer. You bid second.
Dealer: East	♥ KJ85	East (RHO) opens 1♥ if possible.
Vul: None	♦ Q65	
HCP: 15	♣ 63	
Board: 133	♠ J9654	LHO is dealer.
Dealer: West	♥ AQ984	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ J5	
HCP: 8+2	♣ 5	
Board: 134	♠ AQ	RHO is dealer. You bid second.
Dealer: East	♥ KQ63	East (RHO) opens 1♦ if possible.
Vul: Both	♦ A972	
HCP: 16	♣ J63	

Both hands (Answers Page)

Board: 131	North:	South:	W	N	E	S
Dealer: West	♠ J9	♠ A72	1♦	1NT	Pass	2♦
Vul: E-W	♥ AJ9	♥ QT853	X	2♥	Pass	2♠ ¹
North HCP: 15	♦ A532	♦ -	Pass	3♣ ²	Pass	3♦ ³
South HCP: 11+2	♣ KQ93	♣ AJT75	Pass	4♥	All Pass	
Contract: 4♥ North			1. Cue bid, a !S stopper			
			2. Cue bid, a !C stopper			
			3. Cue bid, a !D stopper			

Board: 132	North:	South:	W	N	E	S
Dealer: East	♠ JT854	♠ AKQ3			1♥	1NT
Vul: None	♥ 42	♥ KJ85	Pass	2♥	Pass	3♠ ¹
North HCP: 7+1	♦ T32	♦ Q65	All Pass			
South HCP: 15	♣ AQ8	♣ 63	1. Super acceptance after NT			
Contract: 3♠ South						

Board: 133	North:	South:	W	N	E	S
Dealer: West	♠ AQ7	♠ J9654	1♣	1NT	Pass	2♥
Vul: E-W	♥ T32	♥ AQ984	Pass	2♠	Pass	4♥
North HCP: 15	♦ QT64	♦ J5	Pass	4♠	All Pass	
South HCP: 8+2	♣ AK7	♣ 5	1. Super acceptance after NT			
Contract: 4♠ North						

Board: 134	North:	South:	W	N	E	S
Dealer: East	♠ JT8	♠ AQ			1♦	1NT
Vul: Both	♥ AT8542	♥ KQ63	Pass	2♦	Pass	3♥ ¹
North HCP: 8+2	♦ K8	♦ A972	Pass	4♥	All Pass	
South HCP: 16	♣ T8	♣ J63	1. Super acceptance after NT			
Contract: 4♥ North						

North hands

then Jacoby

Board: 135	♠ K76	RHO is dealer. You bid second.
Dealer: West	♥ AK2	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ KQ9	
HCP: 16	♣ J972	

Board: 136	♠ KT3	LHO is dealer.
Dealer: East	♥ Q6542	East (LHO) opens 1♣ if possible.
Vul: None	♦ KT2	
HCP: 8+1	♣ 32	

Board: 137	♠ KQ	RHO is dealer. You bid second.
Dealer: West	♥ KT32	West (RHO) opens 1♥ if possible.
Vul: None	♦ AK82	
HCP: 15	♣ 985	

Board: 138	♠ KT5432	LHO is dealer.
Dealer: East	♥ JT2	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ T6	
HCP: 4+2	♣ 92	

Board: 139	♠ Q2	RHO is dealer. You bid second.
Dealer: West	♥ AQ6	West (RHO) opens 1♦ if possible.
Vul: None	♦ AJT7	
HCP: 18	♣ KQ64	

Both hands (Answers Page)

Board: 135	North:	South:	W	N	E	S
Dealer: West	♠ K76	♠ J53	1♦	1NT	Pass	2♦
Vul: E-W	♥ AK2	♥ J8763	Pass	2♥	All Pass	
North HCP: 16	♦ KQ9	♦ 873				
South HCP: 4+1	♣ J972	♣ Q8				
Contract: 2♥ North						

Board: 136	North:	South:	W	N	E	S
Dealer: East	♠ KT3	♠ AJ96			1♣	1NT
Vul: None	♥ Q6542	♥ J7	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ KT2	♦ AQJ8	Pass	2NT	All Pass	
South HCP: 16	♣ 32	♣ K54				
Contract: 2NT North						

Board: 137	North:	South:	W	N	E	S
Dealer: West	♠ KQ	♠ JT6543	1♥	1NT	Pass	2♥
Vul: None	♥ KT32	♥ J9	Pass	2♠	Pass	3♠
North HCP: 15	♦ AK82	♦ T54	All Pass			
South HCP: 6+2	♣ 985	♣ A2				
Contract: 3♠ South						

Board: 138	North:	South:	W	N	E	S
Dealer: East	♠ KT5432	♠ A87			1♣	1NT
Vul: N-S	♥ JT2	♥ AK73	Pass	2♥	Pass	2♠
North HCP: 4+2	♦ T6	♦ 852	All Pass			
South HCP: 16	♣ 92	♣ AJ7				
Contract: 2♠ South						

Board: 139	North:	South:	W	N	E	S
Dealer: West	♠ Q2	♠ KT854	1♦	1NT	Pass	2♥
Vul: None	♥ AQ6	♥ KT2	Pass	2♠	All Pass	
North HCP: 18	♦ AJT7	♦ Q96				
South HCP: 8+1	♣ KQ64	♣ 82				
Contract: 2♠ North						

South hands

then Jacoby

Board: 135	♠ J53	LHO is dealer.
Dealer: West	♥ J8763	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ 873	
HCP: 4+1	♣ Q8	

Board: 136	♠ AJ96	RHO is dealer. You bid second.
Dealer: East	♥ J7	East (RHO) opens 1♣ if possible.
Vul: None	♦ AQJ8	
HCP: 16	♣ K54	

Board: 137	♠ JT6543	LHO is dealer.
Dealer: West	♥ J9	West (LHO) opens 1♥ if possible.
Vul: None	♦ T54	
HCP: 6+2	♣ A2	

Board: 138	♠ A87	RHO is dealer. You bid second.
Dealer: East	♥ AK73	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ 852	
HCP: 16	♣ AJ7	

Board: 139	♠ KT854	LHO is dealer.
Dealer: West	♥ KT2	West (LHO) opens 1♦ if possible.
Vul: None	♦ Q96	
HCP: 8+1	♣ 82	

Both hands (Answers Page)

Board: 135	North:	South:	W	N	E	S
Dealer: West	♠ K76	♠ J53	1♦	1NT	Pass	2♦
Vul: E-W	♥ AK2	♥ J8763	Pass	2♥	All Pass	
North HCP: 16	♦ KQ9	♦ 873				
South HCP: 4+1	♣ J972	♣ Q8				
Contract: 2♥ North						

Board: 136	North:	South:	W	N	E	S
Dealer: East	♠ KT3	♠ AJ96			1♣	1NT
Vul: None	♥ Q6542	♥ J7	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ KT2	♦ AQJ8	Pass	2NT	All Pass	
South HCP: 16	♣ 32	♣ K54				
Contract: 2NT North						

Board: 137	North:	South:	W	N	E	S
Dealer: West	♠ KQ	♠ JT6543	1♥	1NT	Pass	2♥
Vul: None	♥ KT32	♥ J9	Pass	2♠	Pass	3♠
North HCP: 15	♦ AK82	♦ T54	All Pass			
South HCP: 6+2	♣ 985	♣ A2				
Contract: 3♠ South						

Board: 138	North:	South:	W	N	E	S
Dealer: East	♠ KT5432	♠ A87			1♣	1NT
Vul: N-S	♥ JT2	♥ AK73	Pass	2♥	Pass	2♠
North HCP: 4+2	♦ T6	♦ 852	All Pass			
South HCP: 16	♣ 92	♣ AJ7				
Contract: 2♠ South						

Board: 139	North:	South:	W	N	E	S
Dealer: West	♠ Q2	♠ KT854	1♦	1NT	Pass	2♥
Vul: None	♥ AQ6	♥ KT2	Pass	2♠	All Pass	
North HCP: 18	♦ AJT7	♦ Q96				
South HCP: 8+1	♣ KQ64	♣ 82				
Contract: 2♠ North						

North hands

then Jacoby

Board: 140	♠ J87	LHO is dealer.
Dealer: East	♥ T8763	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ KQ	
HCP: 6+1	♣ T72	

Board: 141	♠ AJ96	RHO is dealer. You bid second.
Dealer: West	♥ A53	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ JT2	
HCP: 16	♣ AQ8	

Board: 142	♠ JT943	LHO is dealer.
Dealer: East	♥ 8	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ Q	
HCP: 7+3	♣ AT8754	

Board: 143	♠ Q8	RHO is dealer. You bid second.
Dealer: West	♥ AQ87	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ KQT	
HCP: 17	♣ A853	

Board: 144	♠ QJT53	LHO is dealer.
Dealer: East	♥ T63	East (LHO) opens 1♣ if possible.
Vul: Both	♦ 872	
HCP: 7+1	♣ KJ	

Both hands (Answers Page)

Board: 140	North:	South:	W	N	E	S
Dealer: East	♠ J87	♠ K964			1♣	1NT
Vul: N-S	♥ T8763	♥ K5	Pass	2♦	Pass	2♥
North HCP: 6+1	♦ KQ	♦ 965	All Pass			
South HCP: 15	♣ T72	♣ AKQ6				
Contract: 2♥ South						

Board: 141	North:	South:	W	N	E	S
Dealer: West	♠ AJ96	♠ T2	1♠	1NT	Pass	2♦
Vul: E-W	♥ A53	♥ JT9872	Pass	2♥	Pass	3♥
North HCP: 16	♦ JT2	♦ AQ6	All Pass			
South HCP: 7+2	♣ AQ8	♣ 42				
Contract: 3♥ South						

Board: 142	North:	South:	W	N	E	S
Dealer: East	♠ JT943	♠ A5			1♦	1NT
Vul: N-S	♥ 8	♥ KQJ6	Pass	2♥	Pass	2♠
North HCP: 7+3	♦ Q	♦ KT63	Pass	3♣	Pass	3♥
South HCP: 16	♣ AT8754	♣ QJ6	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 143	North:	South:	W	N	E	S
Dealer: West	♠ Q8	♠ KJ973	1♣	1NT	Pass	2♥
Vul: E-W	♥ AQ87	♥ 93	Pass	2♠	All Pass	
North HCP: 17	♦ KQT	♦ J9742				
South HCP: 5+2	♣ A853	♣ T				
Contract: 2♠ North						

Board: 144	North:	South:	W	N	E	S
Dealer: East	♠ QJT53	♠ 74			1♣	1NT
Vul: Both	♥ T63	♥ K52	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ 872	♦ AQJ9	Pass	2NT	All Pass	
South HCP: 16	♣ KJ	♣ AQ95				
Contract: 2NT North						

South hands**then Jacoby**

Board: 140	♠ K964	RHO is dealer. You bid second.
Dealer: East	♥ K5	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ 965	
HCP: 15	♣ AKQ6	

Board: 141	♠ T2	LHO is dealer.
Dealer: West	♥ JT9872	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ AQ6	
HCP: 7+2	♣ 42	

Board: 142	♠ A5	RHO is dealer. You bid second.
Dealer: East	♥ KQJ6	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ KT63	
HCP: 16	♣ QJ6	

Board: 143	♠ KJ973	LHO is dealer.
Dealer: West	♥ 93	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ J9742	
HCP: 5+2	♣ T	

Board: 144	♠ 74	RHO is dealer. You bid second.
Dealer: East	♥ K52	East (RHO) opens 1♣ if possible.
Vul: Both	♦ AQJ9	
HCP: 16	♣ AQ95	

Both hands (Answers Page)

Board: 140	North:	South:	W	N	E	S
Dealer: East	♠ J87	♠ K964			1♣	1NT
Vul: N-S	♥ T8763	♥ K5	Pass	2♦	Pass	2♥
North HCP: 6+1	♦ KQ	♦ 965	All Pass			
South HCP: 15	♣ T72	♣ AKQ6				
Contract: 2♥ South						

Board: 141	North:	South:	W	N	E	S
Dealer: West	♠ AJ96	♠ T2	1♠	1NT	Pass	2♦
Vul: E-W	♥ A53	♥ JT9872	Pass	2♥	Pass	3♥
North HCP: 16	♦ JT2	♦ AQ6	All Pass			
South HCP: 7+2	♣ AQ8	♣ 42				
Contract: 3♥ South						

Board: 142	North:	South:	W	N	E	S
Dealer: East	♠ JT943	♠ A5			1♦	1NT
Vul: N-S	♥ 8	♥ KQJ6	Pass	2♥	Pass	2♠
North HCP: 7+3	♦ Q	♦ KT63	Pass	3♣	Pass	3♥
South HCP: 16	♣ AT8754	♣ QJ6	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 143	North:	South:	W	N	E	S
Dealer: West	♠ Q8	♠ KJ973	1♣	1NT	Pass	2♥
Vul: E-W	♥ AQ87	♥ 93	Pass	2♠	All Pass	
North HCP: 17	♦ KQT	♦ J9742				
South HCP: 5+2	♣ A853	♣ T				
Contract: 2♠ North						

Board: 144	North:	South:	W	N	E	S
Dealer: East	♠ QJT53	♠ 74			1♣	1NT
Vul: Both	♥ T63	♥ K52	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ 872	♦ AQJ9	Pass	2NT	All Pass	
South HCP: 16	♣ KJ	♣ AQ95				
Contract: 2NT North						

North hands

then Jacoby

Board: 145	♠ K3	RHO is dealer. You bid second.
Dealer: West	♥ AT43	West (RHO) opens 1♥ if possible.
Vul: None	♦ AJ4	
HCP: 17	♣ KQ87	

Board: 146	♠ KJ7543	LHO is dealer.
Dealer: East	♥ QT	East (LHO) opens 1♥ if possible.
Vul: None	♦ J72	
HCP: 11+2	♣ KJ	

Board: 147	♠ A852	RHO is dealer. You bid second.
Dealer: West	♥ AJ2	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ AQ5	
HCP: 15	♣ T73	

Board: 148	♠ KT4	Partner is dealer.
Dealer: South	♥ 83	West (RHO) bids 1NT if possible.
Vul: Both	♦ J8642	East (LHO) bids 2♥ if possible.
HCP: 4+1	♣ T73	

Board: 149	♠ A85	RHO is dealer. You bid second.
Dealer: West	♥ 863	West (RHO) opens 1♦ if possible.
Vul: None	♦ AKJ6	
HCP: 17	♣ KQ2	

Both hands (Answers Page)

Board: 145	North:	South:	W	N	E	S
Dealer: West	♠ K3	♠ T9764	1 ♥	1NT	Pass	2 ♥
Vul: None	♥ AT43	♥ 76	Pass	2 ♠	All Pass	
North HCP: 17	♦ AJ4	♦ Q96				
South HCP: 3+1	♣ KQ87	♣ J54				
Contract: 2 ♠ North						

Board: 146	North:	South:	W	N	E	S
Dealer: East	♠ KJ7543	♠ AT			1 ♥	1NT
Vul: None	♥ QT	♥ K854	Pass	2 ♥	Pass	2 ♠
North HCP: 11+2	♦ J72	♦ AKT	Pass	4 ♠	All Pass	
South HCP: 16	♣ KJ	♣ QT96				
Contract: 4 ♠ North						

Board: 147	North:	South:	W	N	E	S
Dealer: West	♠ A852	♠ KQ7643	1 ♦	1NT	Pass	2 ♥
Vul: N-S	♥ AJ2	♥ K96	Pass	2 ♠	Pass	4 ♠
North HCP: 15	♦ AQ5	♦ J9	All Pass			
South HCP: 12+2	♣ T73	♣ K4				
Contract: 4 ♠ South						

Board: 148	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ Q8				1 ♥
Vul: Both	♥ 83	♥ AK9754	1NT	Pass	2 ♥	3 ♥
North HCP: 4+1	♦ J8642	♦ A5	All Pass			
South HCP: 17+2	♣ T73	♣ A95				
Contract: 3 ♥ South						

Board: 149	North:	South:	W	N	E	S
Dealer: West	♠ A85	♠ J	1 ♦	1NT	Pass	2 ♦
Vul: None	♥ 863	♥ KQT972	Pass	2 ♥	Pass	3 ♥
North HCP: 17	♦ AKJ6	♦ 754	Pass	4 ♥	All Pass	
South HCP: 6+2	♣ KQ2	♣ T43				
Contract: 4 ♥ North						

South hands

then Jacoby

Board: 145	♠ T9764	LHO is dealer.
Dealer: West	♥ 76	West (LHO) opens 1♥ if possible.
Vul: None	♦ Q96	
HCP: 3+1	♣ J54	

Board: 146	♠ AT	RHO is dealer. You bid second.
Dealer: East	♥ K854	East (RHO) opens 1♥ if possible.
Vul: None	♦ AKT	
HCP: 16	♣ QT96	

Board: 147	♠ KQ7643	LHO is dealer.
Dealer: West	♥ K96	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ J9	
HCP: 12+2	♣ K4	

Board: 148	♠ Q8	You are dealer.
Dealer: South	♥ AK9754	West (LHO) bids 1NT if possible.
Vul: Both	♦ A5	East (RHO) bids 2♥ if possible.
HCP: 17+2	♣ A95	

Board: 149	♠ J	LHO is dealer.
Dealer: West	♥ KQT972	West (LHO) opens 1♦ if possible.
Vul: None	♦ 754	
HCP: 6+2	♣ T43	

Both hands (Answers Page)

Board: 145	North:	South:	W	N	E	S
Dealer: West	♠ K3	♠ T9764	1 ♥	1NT	Pass	2 ♥
Vul: None	♥ AT43	♥ 76	Pass	2 ♠	All Pass	
North HCP: 17	♦ AJ4	♦ Q96				
South HCP: 3+1	♣ KQ87	♣ J54				
Contract: 2 ♠ North						

Board: 146	North:	South:	W	N	E	S
Dealer: East	♠ KJ7543	♠ AT			1 ♥	1NT
Vul: None	♥ QT	♥ K854	Pass	2 ♥	Pass	2 ♠
North HCP: 11+2	♦ J72	♦ AKT	Pass	4 ♠	All Pass	
South HCP: 16	♣ KJ	♣ QT96				
Contract: 4 ♠ North						

Board: 147	North:	South:	W	N	E	S
Dealer: West	♠ A852	♠ KQ7643	1 ♦	1NT	Pass	2 ♥
Vul: N-S	♥ AJ2	♥ K96	Pass	2 ♠	Pass	4 ♠
North HCP: 15	♦ AQ5	♦ J9	All Pass			
South HCP: 12+2	♣ T73	♣ K4				
Contract: 4 ♠ South						

Board: 148	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ Q8				1 ♥
Vul: Both	♥ 83	♥ AK9754	1NT	Pass	2 ♥	3 ♥
North HCP: 4+1	♦ J8642	♦ A5	All Pass			
South HCP: 17+2	♣ T73	♣ A95				
Contract: 3 ♥ South						

Board: 149	North:	South:	W	N	E	S
Dealer: West	♠ A85	♠ J	1 ♦	1NT	Pass	2 ♦
Vul: None	♥ 863	♥ KQT972	Pass	2 ♥	Pass	3 ♥
North HCP: 17	♦ AKJ6	♦ 754	Pass	4 ♥	All Pass	
South HCP: 6+2	♣ KQ2	♣ T43				
Contract: 4 ♥ North						

North hands

then Jacoby

Board: 150	♠ Q98	RHO is dealer. You bid second.
Dealer: West	♥ 32	West (RHO) opens 1♦ if possible.
Vul: Both	♦ A97	West (RHO) Doubles 2♦ if possible.
HCP: 15+1	♣ AKQ54	
Board: 151	♠ 975	RHO is dealer. You bid second.
Dealer: West	♥ AQ64	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ AJ7	West (RHO) Doubles 2♥ if possible.
HCP: 16	♣ AJ3	East (LHO) bids 3♣ if possible.
Board: 152	♠ T4	LHO is dealer.
Dealer: East	♥ QJ9854	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ JT	
HCP: 6+2	♣ QT5	
Board: 153	♠ AQJT	RHO is dealer. You bid second.
Dealer: West	♥ AQ2	West (RHO) opens 1♥ if possible.
Vul: Both	♦ K952	West (RHO) bids 4♦ if possible.
HCP: 16	♣ 86	
Board: 154	♠ A53	You are dealer.
Dealer: North	♥ AJT6	East (LHO) bids 1NT if possible.
Vul: None	♦ KJT875	West (RHO) bids 2♥ if possible.
HCP: 13+2	♣ -	East (LHO) bids 3♠ if possible. East (LHO) Doubles 4NT if possible.

Both hands (Answers Page)

Board: 150	North:	South:	W	N	E	S
Dealer: West	♠ Q98	♠ J6	1♦	1NT	Pass	2♦
Vul: Both	♥ 32	♥ AJ9874	X	3♣	Pass	3♥
North HCP: 15+1	♦ A97	♦ Q3	All Pass			
South HCP: 8+2	♣ AKQ54	♣ 976				
Contract: 3♥ South						

Board: 151	North:	South:	W	N	E	S
Dealer: West	♠ 975	♠ T32	1♦	1NT	Pass	2♦
Vul: E-W	♥ AQ64	♥ JT972	Pass	2♥	Pass	Pass
North HCP: 16	♦ AJ7	♦ 982	X	Pass	3♣	Pass
South HCP: 3+1	♣ AJ3	♣ Q8	Pass	3♥	All Pass	
Contract: 3♥ North						

Board: 152	North:	South:	W	N	E	S
Dealer: East	♠ T4	♠ AKJ9			1♦	1NT
Vul: E-W	♥ QJ9854	♥ T6	Pass	2♦	Pass	2♥
North HCP: 6+2	♦ JT	♦ AK32	Pass	3♥	All Pass	
South HCP: 16	♣ QT5	♣ J42				
Contract: 3♥ North						

Board: 153	North:	South:	W	N	E	S
Dealer: West	♠ AQJT	♠ K9865	1♥	1NT	Pass	2♥
Vul: Both	♥ AQ2	♥ 7	Pass	3♣ ¹	Pass	3NT ²
North HCP: 16	♦ K952	♦ 74	4♦	4♣	All Pass	
South HCP: 9+2	♣ 86	♣ AQ974				
Contract: 4♣ North			1. Super acceptance after NT			
			2. Cue bid, a !H stopper			

Board: 154	North:	South:	W	N	E	S
Dealer: North	♠ A53	♠ 8		1♦	1NT	Pass
Vul: None	♥ AJT6	♥ KQ97532	2♥	3♦	3♣	4♥
North HCP: 13+2	♦ KJT875	♦ 3	Pass	4NT ¹	X	Pass ²
South HCP: 5+3	♣ -	♣ T843	Pass	6♥	All Pass	
Contract: 6♥ North			1. Blackwood 0314, for !H			
			2. A=1/5 or 4/5			

South hands**then Jacoby**

Board: 150	♠ J6	LHO is dealer.
Dealer: West	♥ AJ9874	West (LHO) opens 1♦ if possible.
Vul: Both	♦ Q3	West (LHO) Doubles 2♦ if possible.
HCP: 8+2	♣ 976	
Board: 151	♠ T32	LHO is dealer.
Dealer: West	♥ JT972	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ 982	West (LHO) Doubles 2♥ if possible.
HCP: 3+1	♣ Q8	East (RHO) bids 3♣ if possible.
Board: 152	♠ AKJ9	RHO is dealer. You bid second.
Dealer: East	♥ T6	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AK32	
HCP: 16	♣ J42	
Board: 153	♠ K9865	LHO is dealer.
Dealer: West	♥ 7	West (LHO) opens 1♥ if possible.
Vul: Both	♦ 74	West (LHO) bids 4♦ if possible.
HCP: 9+2	♣ AQ974	
Board: 154	♠ 8	Partner is dealer.
Dealer: North	♥ KQ97532	East (RHO) bids 1NT if possible.
Vul: None	♦ 3	West (LHO) bids 2♥ if possible.
HCP: 5+3	♣ T843	East (RHO) bids 3♠ if possible.
		East (RHO) Doubles 4NT if possible.

Both hands (Answers Page)

Board: 150	North:	South:	W	N	E	S
Dealer: West	♠ Q98	♠ J6	1♦	1NT	Pass	2♦
Vul: Both	♥ 32	♥ AJ9874	X	3♣	Pass	3♥
North HCP: 15+1	♦ A97	♦ Q3	All Pass			
South HCP: 8+2	♣ AKQ54	♣ 976				
Contract: 3♥ South						

Board: 151	North:	South:	W	N	E	S
Dealer: West	♠ 975	♠ T32	1♦	1NT	Pass	2♦
Vul: E-W	♥ AQ64	♥ JT972	Pass	2♥	Pass	Pass
North HCP: 16	♦ AJ7	♦ 982	X	Pass	3♣	Pass
South HCP: 3+1	♣ AJ3	♣ Q8	Pass	3♥	All Pass	
Contract: 3♥ North						

Board: 152	North:	South:	W	N	E	S
Dealer: East	♠ T4	♠ AKJ9			1♦	1NT
Vul: E-W	♥ QJ9854	♥ T6	Pass	2♦	Pass	2♥
North HCP: 6+2	♦ JT	♦ AK32	Pass	3♥	All Pass	
South HCP: 16	♣ QT5	♣ J42				
Contract: 3♥ North						

Board: 153	North:	South:	W	N	E	S
Dealer: West	♠ AQJT	♠ K9865	1♥	1NT	Pass	2♥
Vul: Both	♥ AQ2	♥ 7	Pass	3♣ ¹	Pass	3NT ²
North HCP: 16	♦ K952	♦ 74	4♦	4♣	All Pass	
South HCP: 9+2	♣ 86	♣ AQ974				
Contract: 4♣ North			1. Super acceptance after NT			
			2. Cue bid, a !H stopper			

Board: 154	North:	South:	W	N	E	S
Dealer: North	♠ A53	♠ 8		1♦	1NT	Pass
Vul: None	♥ AJT6	♥ KQ97532	2♥	3♦	3♣	4♥
North HCP: 13+2	♦ KJT875	♦ 3	Pass	4NT ¹	X	Pass ²
South HCP: 5+3	♣ -	♣ T843	Pass	6♥	All Pass	
Contract: 6♥ North			1. Blackwood 0314, for !H			
			2. A=1/5 or 4/5			

North hands

then Jacoby

Board: 155	♠ AK5	RHO is dealer. You bid second.
Dealer: West	♥ K82	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ QT85	
HCP: 16	♣ KJ5	

Board: 156	♠ A9653	LHO is dealer.
Dealer: East	♥ Q3	East (LHO) opens 1♣ if possible.
Vul: Both	♦ 87542	
HCP: 6+2	♣ 2	

Board: 157	♠ K642	RHO is dealer. You bid second.
Dealer: West	♥ A84	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ KQ3	West (RHO) bids 3♣ if possible.
HCP: 16	♣ KJT	

Board: 158	♠ Q98532	LHO is dealer.
Dealer: East	♥ Q86	East (LHO) opens 1♥ if possible.
Vul: Both	♦ 432	
HCP: 4+2	♣ 8	

Board: 159	♠ Q86	RHO is dealer. You bid second.
Dealer: West	♥ 76	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ AK82	
HCP: 15	♣ AQ52	

Both hands (Answers Page)

Board: 155

Dealer: West
Vul: N-S
North HCP: 16
South HCP: 7+2
Contract: 3♠ South

North:

♠ AK5
♥ K82
♦ QT85
♣ KJ5

South:

♠ T98764
♥ JT
♦ 73
♣ AQ4

W N E S

1♣ 1NT Pass 2♥
Pass 2♠ Pass 3♠
All Pass

Board: 156

Dealer: East
Vul: Both
North HCP: 6+2
South HCP: 15
Contract: 2♠ South

North:

♠ A9653
♥ Q3
♦ 87542
♣ 2

South:

♠ 74
♥ A875
♦ AQT9
♣ KQ7

W N E S

1♣ 1NT
Pass 2♥ Pass 2♠
All Pass

Board: 157

Dealer: West
Vul: E-W
North HCP: 16
South HCP: 6+2
Contract: 3♠ North

North:

♠ K642
♥ A84
♦ KQ3
♣ KJT

South:

♠ Q9853
♥ K6
♦ J9852
♣ 8

W N E S

1♥ 1NT Pass 2♥
Pass 2♠ Pass Pass
3♣ 3♠ All Pass

Board: 158

Dealer: East
Vul: Both
North HCP: 4+2
South HCP: 15
Contract: 3♠ North

North:

♠ Q98532
♥ Q86
♦ 432
♣ 8

South:

♠ T6
♥ AJ53
♦ QJT7
♣ AK2

W N E S

1♥ 1NT
Pass 2♥ Pass 2♠
Pass 3♠ All Pass

Board: 159

Dealer: West
Vul: E-W
North HCP: 15
South HCP: 6+1
Contract: 2♥ North

North:

♠ Q86
♥ 76
♦ AK82
♣ AQ52

South:

♠ AT5
♥ Q9543
♦ 95
♣ 987

W N E S

1♣ 1NT Pass 2♦
Pass 2♥ All Pass

South hands**then Jacoby**

Board: 155	♠ T98764	LHO is dealer.
Dealer: West	♥ JT	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ 73	
HCP: 7+2	♣ AQ4	

Board: 156	♠ 74	RHO is dealer. You bid second.
Dealer: East	♥ A875	East (RHO) opens 1♣ if possible.
Vul: Both	♦ AQT9	
HCP: 15	♣ KQ7	

Board: 157	♠ Q9853	LHO is dealer.
Dealer: West	♥ K6	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ J9852	West (LHO) bids 3♣ if possible.
HCP: 6+2	♣ 8	

Board: 158	♠ T6	RHO is dealer. You bid second.
Dealer: East	♥ AJ53	East (RHO) opens 1♥ if possible.
Vul: Both	♦ QJT7	
HCP: 15	♣ AK2	

Board: 159	♠ AT5	LHO is dealer.
Dealer: West	♥ Q9543	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ 95	
HCP: 6+1	♣ 987	

Both hands (Answers Page)

Board: 155

Dealer: West
Vul: N-S
North HCP: 16
South HCP: 7+2
Contract: 3♠ South

North:

♠ AK5
♥ K82
♦ QT85
♣ KJ5

South:

♠ T98764
♥ JT
♦ 73
♣ AQ4

W N E S

1♣ 1NT Pass 2♥
Pass 2♠ Pass 3♠
All Pass

Board: 156

Dealer: East
Vul: Both
North HCP: 6+2
South HCP: 15
Contract: 2♠ South

North:

♠ A9653
♥ Q3
♦ 87542
♣ 2

South:

♠ 74
♥ A875
♦ AQT9
♣ KQ7

W N E S

1♣ 1NT
Pass 2♥ Pass 2♠
All Pass

Board: 157

Dealer: West
Vul: E-W
North HCP: 16
South HCP: 6+2
Contract: 3♠ North

North:

♠ K642
♥ A84
♦ KQ3
♣ KJT

South:

♠ Q9853
♥ K6
♦ J9852
♣ 8

W N E S

1♥ 1NT Pass 2♥
Pass 2♠ Pass Pass
3♣ 3♠ All Pass

Board: 158

Dealer: East
Vul: Both
North HCP: 4+2
South HCP: 15
Contract: 3♠ North

North:

♠ Q98532
♥ Q86
♦ 432
♣ 8

South:

♠ T6
♥ AJ53
♦ QJT7
♣ AK2

W N E S

1♥ 1NT
Pass 2♥ Pass 2♠
Pass 3♠ All Pass

Board: 159

Dealer: West
Vul: E-W
North HCP: 15
South HCP: 6+1
Contract: 2♥ North

North:

♠ Q86
♥ 76
♦ AK82
♣ AQ52

South:

♠ AT5
♥ Q9543
♦ 95
♣ 987

W N E S

1♣ 1NT Pass 2♦
Pass 2♥ All Pass

North hands

then Jacoby

Board: 160	♠ AQ865	LHO is dealer.
Dealer: East	♥ A52	East (LHO) opens 1♦ if possible.
Vul: None	♦ J64	
HCP: 11+1	♣ 86	
Board: 161	♠ AJT8	RHO is dealer. You bid second.
Dealer: West	♥ T5	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ AKQT	
HCP: 15	♣ J82	
Board: 162	♠ J43	LHO is dealer.
Dealer: East	♥ K76532	East (LHO) opens 1♠ if possible.
Vul: Both	♦ A	
HCP: 10+2	♣ Q63	
Board: 163	♠ AKQ	RHO is dealer. You bid second.
Dealer: West	♥ J83	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ AT6	
HCP: 17	♣ QJ65	
Board: 164	♠ 753	Partner is dealer.
Dealer: South	♥ 74	West (RHO) bids 1NT if possible.
Vul: Both	♦ KJ98752	East (LHO) bids 2♦ if possible.
HCP: 4+3	♣ 7	West (RHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 160	North:	South:	W	N	E	S
Dealer: East	♠ AQ865	♠ KJT7			1♦	1NT
Vul: None	♥ A52	♥ KQ7	Pass	2♥	Pass	3♠ ¹
North HCP: 11+1	♦ J64	♦ K873	Pass	4♠	All Pass	
South HCP: 17	♣ 86	♣ KQ				
Contract: 4♠ North						1. Super acceptance after NT

Board: 161	North:	South:	W	N	E	S
Dealer: West	♠ AJT8	♠ K53	1♦	1NT	Pass	2♦
Vul: N-S	♥ T5	♥ KQ932	Pass	2♥	Pass	2NT
North HCP: 15	♦ AKQT	♦ 952			All Pass	
South HCP: 8+1	♣ J82	♣ 76				
Contract: 2NT South						

Board: 162	North:	South:	W	N	E	S
Dealer: East	♠ J43	♠ KQ2			1♠	1NT
Vul: Both	♥ K76532	♥ AQ9	Pass	2♦	Pass	2♥
North HCP: 10+2	♦ A	♦ 754	Pass	4♥	All Pass	
South HCP: 15	♣ Q63	♣ A752				
Contract: 4♥ North						

Board: 163	North:	South:	W	N	E	S
Dealer: West	♠ AKQ	♠ 85432	1♣	1NT	Pass	2♥
Vul: N-S	♥ J83	♥ K76	Pass	2♠	All Pass	
North HCP: 17	♦ AT6	♦ 43				
South HCP: 3+1	♣ QJ65	♣ 732				
Contract: 2♠ North						

Board: 164	North:	South:	W	N	E	S
Dealer: South	♠ 753	♠ AQT94				1♠
Vul: Both	♥ 74	♥ KQ	1NT	Pass	2♦	X
North HCP: 4+3	♦ KJ98752	♦ AQ6	2♥	3♦	Pass	3NT
South HCP: 18+1	♣ 7	♣ J96	All Pass			
Contract: 3NT South						

South hands**then Jacoby**

Board: 160	♠ KJT7	RHO is dealer. You bid second.
Dealer: East	♥ KQ7	East (RHO) opens 1♦ if possible.
Vul: None	♦ K873	
HCP: 17	♣ KQ	

Board: 161	♠ K53	LHO is dealer.
Dealer: West	♥ KQ932	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ 952	
HCP: 8+1	♣ 76	

Board: 162	♠ KQ2	RHO is dealer. You bid second.
Dealer: East	♥ AQ9	East (RHO) opens 1♠ if possible.
Vul: Both	♦ 754	
HCP: 15	♣ A752	

Board: 163	♠ 85432	LHO is dealer.
Dealer: West	♥ K76	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ 43	
HCP: 3+1	♣ 732	

Board: 164	♠ AQT94	You are dealer.
Dealer: South	♥ KQ	West (LHO) bids 1NT if possible.
Vul: Both	♦ AQ6	East (RHO) bids 2♦ if possible.
HCP: 18+1	♣ J96	West (LHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 160	North:	South:	W	N	E	S
Dealer: East	♠ AQ865	♠ KJT7			1♦	1NT
Vul: None	♥ A52	♥ KQ7	Pass	2♥	Pass	3♠ ¹
North HCP: 11+1	♦ J64	♦ K873	Pass	4♠	All Pass	
South HCP: 17	♣ 86	♣ KQ				
Contract: 4♠ North						1. Super acceptance after NT

Board: 161	North:	South:	W	N	E	S
Dealer: West	♠ AJT8	♠ K53	1♦	1NT	Pass	2♦
Vul: N-S	♥ T5	♥ KQ932	Pass	2♥	Pass	2NT
North HCP: 15	♦ AKQT	♦ 952			All Pass	
South HCP: 8+1	♣ J82	♣ 76				
Contract: 2NT South						

Board: 162	North:	South:	W	N	E	S
Dealer: East	♠ J43	♠ KQ2			1♠	1NT
Vul: Both	♥ K76532	♥ AQ9	Pass	2♦	Pass	2♥
North HCP: 10+2	♦ A	♦ 754	Pass	4♥	All Pass	
South HCP: 15	♣ Q63	♣ A752				
Contract: 4♥ North						

Board: 163	North:	South:	W	N	E	S
Dealer: West	♠ AKQ	♠ 85432	1♣	1NT	Pass	2♥
Vul: N-S	♥ J83	♥ K76	Pass	2♠	All Pass	
North HCP: 17	♦ AT6	♦ 43				
South HCP: 3+1	♣ QJ65	♣ 732				
Contract: 2♠ North						

Board: 164	North:	South:	W	N	E	S
Dealer: South	♠ 753	♠ AQT94				1♠
Vul: Both	♥ 74	♥ KQ	1NT	Pass	2♦	X
North HCP: 4+3	♦ KJ98752	♦ AQ6	2♥	3♦	Pass	3NT
South HCP: 18+1	♣ 7	♣ J96	All Pass			
Contract: 3NT South						

North hands

then Jacoby

Board: 165	♠ A4	RHO is dealer. You bid second.
Dealer: West	♥ QT9	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ AQT73	
HCP: 15+1	♣ K82	

Board: 166	♠ KJ932	LHO is dealer.
Dealer: East	♥ 93	East (LHO) opens 1♣ if possible.
Vul: Both	♦ KT962	
HCP: 7+2	♣ 9	

Board: 167	♠ Q3	RHO is dealer. You bid second.
Dealer: West	♥ A94	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ A74	
HCP: 15+1	♣ KQT74	

Board: 168	♠ 853	LHO is dealer.
Dealer: East	♥ AJ9632	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ Q	
HCP: 10+2	♣ K53	

Board: 169	♠ AK5	RHO is dealer. You bid second.
Dealer: West	♥ A84	West (RHO) opens 1♥ if possible.
Vul: N-S	♦ T8	West (RHO) bids 3♦ if possible.
HCP: 15+1	♣ AT965	East (LHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 165

Dealer: West

North:

♠ A4

South:

♠ QT652

W N E S

1♣ 1NT Pass 2♥

Vul: E-W

♥ QT9

♥ A3

Pass 2♠ Pass 2NT

North HCP: 15+1

♦ AQT73

♦ J6542

All Pass

South HCP: 7+2

♣ K82

♣ 7

Contract: 2NT South

Board: 166

Dealer: East

North:

♠ KJ932

South:

♠ Q65

W N E S

1♣ 1NT

Vul: Both

♥ 93

♥ KT42

Pass 2♥ Pass 2♠

North HCP: 7+2

♦ KT962

♦ A5

All Pass

South HCP: 15

♣ 9

♣ AQ83

Contract: 2♠ South

Board: 167

Dealer: West

North:

♠ Q3

South:

♠ 74

W N E S

1♦ 1NT Pass 2♦

Vul: N-S

♥ A94

♥ KJ8753

Pass 2♥ Pass 3♥

North HCP: 15+1

♦ A74

♦ QT9

All Pass

South HCP: 6+2

♣ KQT74

♣ 52

Contract: 3♥ South

Board: 168

Dealer: East

North:

♠ 853

South:

♠ AJQ

W N E S

1♦ 1NT

Vul: E-W

♥ AJ9632

♥ Q87

Pass 2♦ Pass 2♥

North HCP: 10+2

♦ Q

♦ KJ64

Pass 4♥ All Pass

South HCP: 17

♣ K53

♣ AT9

Contract: 4♥ North

Board: 169

Dealer: West

North:

♠ AK5

South:

♠ J7643

W N E S

1♥ 1NT Pass 2♥

Vul: N-S

♥ A84

♥ 73

3♦ Pass 3♥ X

North HCP: 15+1

♦ T8

♦ AQ3

Pass 3♠ All Pass

South HCP: 7+1

♣ AT965

♣ 872

Contract: 3♠ North

South hands

then Jacoby

Board: 165	♠ QT652	LHO is dealer.
Dealer: West	♥ A3	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ J6542	
HCP: 7+2	♣ 7	
Board: 166	♠ Q65	RHO is dealer. You bid second.
Dealer: East	♥ KT42	East (RHO) opens 1♣ if possible.
Vul: Both	♦ A5	
HCP: 15	♣ AQ83	
Board: 167	♠ 74	LHO is dealer.
Dealer: West	♥ KJ8753	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ QT9	
HCP: 6+2	♣ 52	
Board: 168	♠ AQJ	RHO is dealer. You bid second.
Dealer: East	♥ Q87	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ KJ64	
HCP: 17	♣ AT9	
Board: 169	♠ J7643	LHO is dealer.
Dealer: West	♥ 73	West (LHO) opens 1♥ if possible.
Vul: N-S	♦ AQ3	West (LHO) bids 3♦ if possible.
HCP: 7+1	♣ 872	East (RHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 165	North:	South:	W	N	E	S
Dealer: West	♠ A4	♠ QT652	1♣	1NT	Pass	2♥
Vul: E-W	♥ QT9	♥ A3	Pass	2♠	Pass	2NT
North HCP: 15+1	♦ AQT73	♦ J6542		All Pass		
South HCP: 7+2	♣ K82	♣ 7				
Contract: 2NT South						

Board: 166	North:	South:	W	N	E	S
Dealer: East	♠ KJ932	♠ Q65		1♣	1NT	
Vul: Both	♥ 93	♥ KT42	Pass	2♥	Pass	2♠
North HCP: 7+2	♦ KT962	♦ A5		All Pass		
South HCP: 15	♣ 9	♣ AQ83				
Contract: 2♠ South						

Board: 167	North:	South:	W	N	E	S
Dealer: West	♠ Q3	♠ 74	1♦	1NT	Pass	2♦
Vul: N-S	♥ A94	♥ KJ8753	Pass	2♥	Pass	3♥
North HCP: 15+1	♦ A74	♦ QT9		All Pass		
South HCP: 6+2	♣ KQT74	♣ 52				
Contract: 3♥ South						

Board: 168	North:	South:	W	N	E	S
Dealer: East	♠ 853	♠ AJQ		1♦	1NT	
Vul: E-W	♥ AJ9632	♥ Q87	Pass	2♦	Pass	2♥
North HCP: 10+2	♦ Q	♦ KJ64	Pass	4♥	All Pass	
South HCP: 17	♣ K53	♣ AT9				
Contract: 4♥ North						

Board: 169	North:	South:	W	N	E	S
Dealer: West	♠ AK5	♠ J7643	1♥	1NT	Pass	2♥
Vul: N-S	♥ A84	♥ 73	3♦	Pass	3♥	X
North HCP: 15+1	♦ T8	♦ AQ3	Pass	3♠	All Pass	
South HCP: 7+1	♣ AT965	♣ 872				
Contract: 3♠ North						

North hands

then Jacoby

Board: 170	♠ Q5432	LHO is dealer.
Dealer: East	♥ KQ7	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 732	
HCP: 7+1	♣ 93	
Board: 171	♠ 872	RHO is dealer. You bid second.
Dealer: West	♥ K76	West (RHO) opens 1♦ if possible.
Vul: Both	♦ A74	
HCP: 15	♣ AKJ7	
Board: 172	♠ A8	RHO is dealer. You bid second.
Dealer: West	♥ KT7	West (RHO) opens 1♥ if possible.
Vul: None	♦ JT54	West (RHO) bids 3♥ if possible.
HCP: 15	♣ AK42	
Board: 173	♠ Q542	Partner is dealer.
Dealer: South	♥ 97	West (RHO) bids 1NT if possible.
Vul: Both	♦ 543	East (LHO) bids 2♦ if possible.
HCP: 5	♣ QJT6	West (RHO) bids 2♥ if possible.
Board: 174	♠ T65	Partner is dealer.
Dealer: South	♥ QJ873	West (RHO) bids 1NT if possible.
Vul: E-W	♦ -	East (LHO) bids 2♥ if possible.
HCP: 8+2	♣ AJ872	West (RHO) bids 3♠ if possible.

Both hands (Answers Page)

Board: 170	North:	South:	W	N	E	S
Dealer: East	♠ Q5432	♠ AJ98			1♦	1NT
Vul: E-W	♥ KQ7	♥ A95	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ 732	♦ KQJ		All Pass		
South HCP: 15	♣ 93	♣ 752				
Contract: 2♠ South						

Board: 171	North:	South:	W	N	E	S
Dealer: West	♠ 872	♠ K5	1♦	1NT	Pass	2♦
Vul: Both	♥ K76	♥ QJT52	Pass	2♥	All Pass	
North HCP: 15	♦ A74	♦ J9853				
South HCP: 7+2	♣ AKJ7	♣ 8				
Contract: 2♥ North						

Board: 172	North:	South:	W	N	E	S
Dealer: West	♠ A8	♠ KJ6542	1♥	1NT	Pass	2♥
Vul: None	♥ KT7	♥ J4	3♥	Pass	Pass	3♠
North HCP: 15	♦ JT54	♦ 62		All Pass		
South HCP: 5+2	♣ AK42	♣ 953				
Contract: 3♠ South						

Board: 173	North:	South:	W	N	E	S
Dealer: South	♠ Q542	♠ JT8			1♦	
Vul: Both	♥ 97	♥ KJ	1NT	Pass	2♦	X
North HCP: 5	♦ 543	♦ AKT76	2♥	Pass	Pass	X
South HCP: 19+1	♣ QJT6	♣ AK8	Pass	2♠	All Pass	
Contract: 2♠ North						

Board: 174	North:	South:	W	N	E	S
Dealer: South	♠ T65	♠ A			1♦	
Vul: E-W	♥ QJ873	♥ K9	1NT	Pass	2♥	3♦
North HCP: 8+2	♦ -	♦ KQ85432	3♠	Pass	Pass	4♦
South HCP: 14+3	♣ AJ872	♣ Q94		All Pass		
Contract: 4♦ South						

South hands

then Jacoby

Board: 170	♠ AJ98	RHO is dealer. You bid second.
Dealer: East	♥ A95	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ KQJ	
HCP: 15	♣ 752	
Board: 171	♠ K5	LHO is dealer.
Dealer: West	♥ QJT52	West (LHO) opens 1♦ if possible.
Vul: Both	♦ J9853	
HCP: 7+2	♣ 8	
Board: 172	♠ KJ6542	LHO is dealer.
Dealer: West	♥ J4	West (LHO) opens 1♥ if possible.
Vul: None	♦ 62	West (LHO) bids 3♥ if possible.
HCP: 5+2	♣ 953	
Board: 173	♠ JT8	You are dealer.
Dealer: South	♥ KJ	West (LHO) bids 1NT if possible.
Vul: Both	♦ AKT76	East (RHO) bids 2♦ if possible.
HCP: 19+1	♣ AK8	West (LHO) bids 2♥ if possible.
Board: 174	♠ A	You are dealer.
Dealer: South	♥ K9	West (LHO) bids 1NT if possible.
Vul: E-W	♦ KQ85432	East (RHO) bids 2♥ if possible.
HCP: 14+3	♣ Q94	West (LHO) bids 3♠ if possible.

Both hands (Answers Page)

Board: 170	North:	South:	W	N	E	S
Dealer: East	♠ Q5432	♠ AJ98			1♦	1NT
Vul: E-W	♥ KQ7	♥ A95	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ 732	♦ KQJ		All Pass		
South HCP: 15	♣ 93	♣ 752				
Contract: 2♠ South						

Board: 171	North:	South:	W	N	E	S
Dealer: West	♠ 872	♠ K5	1♦	1NT	Pass	2♦
Vul: Both	♥ K76	♥ QJT52	Pass	2♥	All Pass	
North HCP: 15	♦ A74	♦ J9853				
South HCP: 7+2	♣ AKJ7	♣ 8				
Contract: 2♥ North						

Board: 172	North:	South:	W	N	E	S
Dealer: West	♠ A8	♠ KJ6542	1♥	1NT	Pass	2♥
Vul: None	♥ KT7	♥ J4	3♥	Pass	Pass	3♠
North HCP: 15	♦ JT54	♦ 62		All Pass		
South HCP: 5+2	♣ AK42	♣ 953				
Contract: 3♠ South						

Board: 173	North:	South:	W	N	E	S
Dealer: South	♠ Q542	♠ JT8			1♦	
Vul: Both	♥ 97	♥ KJ	1NT	Pass	2♦	X
North HCP: 5	♦ 543	♦ AKT76	2♥	Pass	Pass	X
South HCP: 19+1	♣ QJT6	♣ AK8	Pass	2♠	All Pass	
Contract: 2♠ North						

Board: 174	North:	South:	W	N	E	S
Dealer: South	♠ T65	♠ A			1♦	
Vul: E-W	♥ QJ873	♥ K9	1NT	Pass	2♥	3♦
North HCP: 8+2	♦ -	♦ KQ85432	3♠	Pass	Pass	4♦
South HCP: 14+3	♣ AJ872	♣ Q94		All Pass		
Contract: 4♦ South						

North hands

then Jacoby

Board: 175	♠ 87	RHO is dealer. You bid second.
Dealer: West	♥ AK94	West (RHO) opens 1♥ if possible.
Vul: N-S	♦ KJ3	
HCP: 16	♣ KQ42	

Board: 176	♠ KQ7	You are dealer.
Dealer: North	♥ AJT	East (LHO) bids 1NT if possible.
Vul: N-S	♦ AQ9	West (RHO) bids 2♦ if possible.
HCP: 18	♣ Q864	East (LHO) bids 2♥ if possible.

Board: 177	♠ J65	RHO is dealer. You bid second.
Dealer: West	♥ KT	West (RHO) opens 1♦ if possible.
Vul: None	♦ KQJT	
HCP: 15	♣ KQ42	

Board: 178	♠ 963	LHO is dealer.
Dealer: East	♥ KJT432	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ 53	
HCP: 4+2	♣ 75	

Board: 179	♠ AQJ5	RHO is dealer. You bid second.
Dealer: West	♥ J85	West (RHO) opens 1♦ if possible.
Vul: Both	♦ AKT2	
HCP: 17	♣ Q4	

Both hands (Answers Page)

Board: 175	North:	South:	W	N	E	S
Dealer: West	♠ 87	♠ KJT54	1 ♥	1NT	Pass	2 ♥
Vul: N-S	♥ AK94	♥ 85	Pass	2 ♠	All Pass	
North HCP: 16	♦ KJ3	♦ 8				
South HCP: 8+2	♣ KQ42	♣ AT985				
Contract: 2 ♠ North						

Board: 176	North:	South:	W	N	E	S
Dealer: North	♠ KQ7	♠ JT98543		1 ♣	1NT	Pass
Vul: N-S	♥ AJT	♥ 4	2 ♦	X	2 ♥	4 ♠
North HCP: 18	♦ AQ9	♦ 7	All Pass			
South HCP: 6+3	♣ Q864	♣ AJ32				
Contract: 4 ♠ South						

Board: 177	North:	South:	W	N	E	S
Dealer: West	♠ J65	♠ T43	1 ♦	1NT	Pass	2 ♦
Vul: None	♥ KT	♥ Q9764	Pass	2 ♥	All Pass	
North HCP: 15	♦ KQJT	♦ A5				
South HCP: 6+1	♣ KQ42	♣ 985				
Contract: 2 ♥ North						

Board: 178	North:	South:	W	N	E	S
Dealer: East	♠ 963	♠ KQ8			1 ♣	1NT
Vul: E-W	♥ KJT432	♥ A86	Pass	2 ♦	Pass	2 ♥
North HCP: 4+2	♦ 53	♦ KT94	Pass	3 ♥	All Pass	
South HCP: 16	♣ 75	♣ A93				
Contract: 3 ♥ North						

Board: 179	North:	South:	W	N	E	S
Dealer: West	♠ AQJ5	♠ KT876	1 ♦	1NT	Pass	2 ♥
Vul: Both	♥ J85	♥ 764	Pass	3 ♠ ¹	All Pass	
North HCP: 17	♦ AKT2	♦ 84				
South HCP: 3+1	♣ Q4	♣ T95				
Contract: 3 ♠ North						
						1. Super acceptance after NT

South hands

then Jacoby

Board: 175	♠ KJT54	LHO is dealer.
Dealer: West	♥ 85	West (LHO) opens 1♥ if possible.
Vul: N-S	♦ 8	
HCP: 8+2	♣ AT985	

Board: 176	♠ JT98543	Partner is dealer.
Dealer: North	♥ 4	East (RHO) bids 1NT if possible.
Vul: N-S	♦ 7	West (LHO) bids 2♦ if possible.
HCP: 6+3	♣ AJ32	East (RHO) bids 2♥ if possible.

Board: 177	♠ T43	LHO is dealer.
Dealer: West	♥ Q9764	West (LHO) opens 1♦ if possible.
Vul: None	♦ A5	
HCP: 6+1	♣ 985	

Board: 178	♠ KQ8	RHO is dealer. You bid second.
Dealer: East	♥ A86	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ KT94	
HCP: 16	♣ A93	

Board: 179	♠ KT876	LHO is dealer.
Dealer: West	♥ 764	West (LHO) opens 1♦ if possible.
Vul: Both	♦ 84	
HCP: 3+1	♣ T95	

Both hands (Answers Page)

Board: 175	North:	South:	W	N	E	S
Dealer: West	♠ 87	♠ KJT54	1 ♥	1NT	Pass	2 ♥
Vul: N-S	♥ AK94	♥ 85	Pass	2 ♠	All Pass	
North HCP: 16	♦ KJ3	♦ 8				
South HCP: 8+2	♣ KQ42	♣ AT985				
Contract: 2 ♠ North						

Board: 176	North:	South:	W	N	E	S
Dealer: North	♠ KQ7	♠ JT98543		1 ♣	1NT	Pass
Vul: N-S	♥ AJT	♥ 4	2 ♦	X	2 ♥	4 ♠
North HCP: 18	♦ AQ9	♦ 7	All Pass			
South HCP: 6+3	♣ Q864	♣ AJ32				
Contract: 4 ♠ South						

Board: 177	North:	South:	W	N	E	S
Dealer: West	♠ J65	♠ T43	1 ♦	1NT	Pass	2 ♦
Vul: None	♥ KT	♥ Q9764	Pass	2 ♥	All Pass	
North HCP: 15	♦ KQJT	♦ A5				
South HCP: 6+1	♣ KQ42	♣ 985				
Contract: 2 ♥ North						

Board: 178	North:	South:	W	N	E	S
Dealer: East	♠ 963	♠ KQ8			1 ♣	1NT
Vul: E-W	♥ KJT432	♥ A86	Pass	2 ♦	Pass	2 ♥
North HCP: 4+2	♦ 53	♦ KT94	Pass	3 ♥	All Pass	
South HCP: 16	♣ 75	♣ A93				
Contract: 3 ♥ North						

Board: 179	North:	South:	W	N	E	S
Dealer: West	♠ AQJ5	♠ KT876	1 ♦	1NT	Pass	2 ♥
Vul: Both	♥ J85	♥ 764	Pass	3 ♠ ¹	All Pass	
North HCP: 17	♦ AKT2	♦ 84				
South HCP: 3+1	♣ Q4	♣ T95				
Contract: 3 ♠ North						

1. Super acceptance after NT

North hands

then Jacoby

Board: 180	♠ J43	LHO is dealer.
Dealer: East	♥ JT9875	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ A9	East (LHO) Doubles 2♥ if possible.
HCP: 6+2	♣ T7	West (RHO) bids 3♦ if possible.

Board: 181	♠ 75	RHO is dealer. You bid second.
Dealer: West	♥ AKT	West (RHO) opens 1♦ if possible.
Vul: None	♦ A86	West (RHO) Doubles 2♦ if possible.
HCP: 16+1	♣ KQ865	

Board: 182	♠ A76	LHO is dealer.
Dealer: East	♥ AJ542	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ T8	
HCP: 12+1	♣ K52	

Board: 183	♠ 862	Partner is dealer.
Dealer: South	♥ T542	West (RHO) bids 1NT if possible.
Vul: None	♦ KJ3	East (LHO) bids 2♥ if possible.
HCP: 8	♣ A86	West (RHO) bids 2♠ if possible.

Board: 184	♠ Q8653	LHO is dealer.
Dealer: East	♥ 97	East (LHO) opens 1♥ if possible.
Vul: Both	♦ J52	
HCP: 7+1	♣ A83	

Both hands (Answers Page)

Board: 180	North:	South:	W	N	E	S
Dealer: East	♠ J43	♠ KT86			1♣	1NT
Vul: E-W	♥ JT9875	♥ AQ3	Pass	2♦	Pass	2♥
North HCP: 6+2	♦ A9	♦ Q6	Pass	Pass	X	Pass
South HCP: 16	♣ T7	♣ AJ53	3♦	3♥	All Pass	
Contract: 3♥ North						

Board: 181	North:	South:	W	N	E	S
Dealer: West	♠ 75	♠ A32	1♦	1NT	Pass	2♦
Vul: None	♥ AKT	♥ J87532	X	2♥	Pass	3♥
North HCP: 16+1	♦ A86	♦ JT	All Pass			
South HCP: 6+2	♣ KQ865	♣ 32				
Contract: 3♥ South						

Board: 182	North:	South:	W	N	E	S
Dealer: East	♠ A76	♠ Q832			1♣	1NT
Vul: N-S	♥ AJ542	♥ 983	Pass	2♦	Pass	2♥
North HCP: 12+1	♦ T8	♦ AKJ	Pass	3NT	Pass	4♥
South HCP: 15	♣ K52	♣ AJ3	All Pass			
Contract: 4♥ South						

Board: 183	North:	South:	W	N	E	S
Dealer: South	♠ 862	♠ K3			1♣	
Vul: None	♥ T542	♥ KQ83	1NT	Pass	2♥	Pass
North HCP: 8	♦ KJ3	♦ Q64	2♠	Pass	Pass	X
South HCP: 13	♣ A86	♣ KT72	Pass	3♥	All Pass	
Contract: 3♥ North						

Board: 184	North:	South:	W	N	E	S
Dealer: East	♠ Q8653	♠ K2			1♥	1NT
Vul: Both	♥ 97	♥ KJT	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ J52	♦ AKT86	All Pass			
South HCP: 15+1	♣ A83	♣ J95				
Contract: 2♠ South						

South hands**then Jacoby**

Board: 180	♠ KT86	RHO is dealer. You bid second.
Dealer: East	♥ AQ3	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ Q6	East (RHO) Doubles 2♥ if possible.
HCP: 16	♣ AJ53	West (LHO) bids 3♦ if possible.

Board: 181	♠ A32	LHO is dealer.
Dealer: West	♥ J87532	West (LHO) opens 1♦ if possible.
Vul: None	♦ JT	West (LHO) Doubles 2♦ if possible.
HCP: 6+2	♣ 32	

Board: 182	♠ Q832	RHO is dealer. You bid second.
Dealer: East	♥ 983	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ AKJ	
HCP: 15	♣ AJ3	

Board: 183	♠ K3	You are dealer.
Dealer: South	♥ KQ83	West (LHO) bids 1NT if possible.
Vul: None	♦ Q64	East (RHO) bids 2♥ if possible.
HCP: 13	♣ KT72	West (LHO) bids 2♠ if possible.

Board: 184	♠ K2	RHO is dealer. You bid second.
Dealer: East	♥ KJT	East (RHO) opens 1♥ if possible.
Vul: Both	♦ AKT86	
HCP: 15+1	♣ J95	

Both hands (Answers Page)

Board: 180	North:	South:	W	N	E	S
Dealer: East	♠ J43	♠ KT86			1♣	1NT
Vul: E-W	♥ JT9875	♥ AQ3	Pass	2♦	Pass	2♥
North HCP: 6+2	♦ A9	♦ Q6	Pass	Pass	X	Pass
South HCP: 16	♣ T7	♣ AJ53	3♦	3♥	All Pass	
Contract: 3♥ North						

Board: 181	North:	South:	W	N	E	S
Dealer: West	♠ 75	♠ A32	1♦	1NT	Pass	2♦
Vul: None	♥ AKT	♥ J87532	X	2♥	Pass	3♥
North HCP: 16+1	♦ A86	♦ JT	All Pass			
South HCP: 6+2	♣ KQ865	♣ 32				
Contract: 3♥ South						

Board: 182	North:	South:	W	N	E	S
Dealer: East	♠ A76	♠ Q832			1♣	1NT
Vul: N-S	♥ AJ542	♥ 983	Pass	2♦	Pass	2♥
North HCP: 12+1	♦ T8	♦ AKJ	Pass	3NT	Pass	4♥
South HCP: 15	♣ K52	♣ AJ3	All Pass			
Contract: 4♥ South						

Board: 183	North:	South:	W	N	E	S
Dealer: South	♠ 862	♠ K3			1♣	
Vul: None	♥ T542	♥ KQ83	1NT	Pass	2♥	Pass
North HCP: 8	♦ KJ3	♦ Q64	2♠	Pass	Pass	X
South HCP: 13	♣ A86	♣ KT72	Pass	3♥	All Pass	
Contract: 3♥ North						

Board: 184	North:	South:	W	N	E	S
Dealer: East	♠ Q8653	♠ K2			1♥	1NT
Vul: Both	♥ 97	♥ KJT	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ J52	♦ AKT86	All Pass			
South HCP: 15+1	♣ A83	♣ J95				
Contract: 2♠ South						

North hands

then Jacoby

Board: 185	♠ KT93	RHO is dealer. You bid second.
Dealer: West	♥ Q2	West (RHO) opens 1♦ if possible.
Vul: None	♦ AJ95	
HCP: 16	♣ AQ6	

Board: 186	♠ JT976	LHO is dealer.
Dealer: East	♥ J64	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ AJ8	
HCP: 7+1	♣ 42	

Board: 187	♠ K4	RHO is dealer. You bid second.
Dealer: West	♥ A742	West (RHO) opens 1♥ if possible.
Vul: Both	♦ AT97	
HCP: 16	♣ KQ6	

Board: 188	♠ QJ643	LHO is dealer.
Dealer: East	♥ AJT54	East (LHO) opens 1♦ if possible.
Vul: None	♦ T84	
HCP: 8+2	♣ -	

Board: 189	♠ Q72	RHO is dealer. You bid second.
Dealer: West	♥ K6	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ KQ93	
HCP: 17	♣ AK84	

Both hands (Answers Page)

Board: 185	North:	South:	W	N	E	S
Dealer: West	♠ KT93	♠ A8	1♦	1NT	Pass	2♦
Vul: None	♥ Q2	♥ A9875	Pass	2♥	Pass	2NT
North HCP: 16	♦ AJ95	♦ 732		All Pass		
South HCP: 8+1	♣ AQ6	♣ T82				
Contract: 2NT South						

Board: 186	North:	South:	W	N	E	S
Dealer: East	♠ JT976	♠ Q53		1♣	1NT	
Vul: E-W	♥ J64	♥ AKT	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ AJ8	♦ Q53		All Pass		
South HCP: 17	♣ 42	♣ AQ73				
Contract: 2♠ South						

Board: 187	North:	South:	W	N	E	S
Dealer: West	♠ K4	♠ JT976	1♥	1NT	Pass	2♥
Vul: Both	♥ A742	♥ 93	Pass	2♠	All Pass	
North HCP: 16	♦ AT97	♦ K54				
South HCP: 5+1	♣ KQ6	♣ JT9				
Contract: 2♠ North						

Board: 188	North:	South:	W	N	E	S
Dealer: East	♠ QJ643	♠ A82		1♦	1NT	
Vul: None	♥ AJT54	♥ 93	Pass	2♥	Pass	2♠
North HCP: 8+2	♦ T84	♦ K97	Pass	4♥	Pass	4♠
South HCP: 15+1	♣ -	♣ AKJ52	All Pass			
Contract: 4♠ South						

Board: 189	North:	South:	W	N	E	S
Dealer: West	♠ Q72	♠ A94	1♣	1NT	Pass	2♦
Vul: N-S	♥ K6	♥ T8742	Pass	2♥	All Pass	
North HCP: 17	♦ KQ93	♦ T4				
South HCP: 4+1	♣ AK84	♣ T63				
Contract: 2♥ North						

South hands**then Jacoby**

Board: 185	♠ A8	LHO is dealer.
Dealer: West	♥ A9875	West (LHO) opens 1♦ if possible.
Vul: None	♦ 732	
HCP: 8+1	♣ T82	
Board: 186	♠ Q53	RHO is dealer. You bid second.
Dealer: East	♥ AKT	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ Q53	
HCP: 17	♣ AQ73	
Board: 187	♠ JT976	LHO is dealer.
Dealer: West	♥ 93	West (LHO) opens 1♥ if possible.
Vul: Both	♦ K54	
HCP: 5+1	♣ JT9	
Board: 188	♠ A82	RHO is dealer. You bid second.
Dealer: East	♥ 93	East (RHO) opens 1♦ if possible.
Vul: None	♦ K97	
HCP: 15+1	♣ AKJ52	
Board: 189	♠ A94	LHO is dealer.
Dealer: West	♥ T8742	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ T4	
HCP: 4+1	♣ T63	

Both hands (Answers Page)

Board: 185	North:	South:	W	N	E	S
Dealer: West	♠ KT93	♠ A8	1♦	1NT	Pass	2♦
Vul: None	♥ Q2	♥ A9875	Pass	2♥	Pass	2NT
North HCP: 16	♦ AJ95	♦ 732		All Pass		
South HCP: 8+1	♣ AQ6	♣ T82				
Contract: 2NT South						

Board: 186	North:	South:	W	N	E	S
Dealer: East	♠ JT976	♠ Q53		1♣	1NT	
Vul: E-W	♥ J64	♥ AKT	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ AJ8	♦ Q53		All Pass		
South HCP: 17	♣ 42	♣ AQ73				
Contract: 2♠ South						

Board: 187	North:	South:	W	N	E	S
Dealer: West	♠ K4	♠ JT976	1♥	1NT	Pass	2♥
Vul: Both	♥ A742	♥ 93	Pass	2♠	All Pass	
North HCP: 16	♦ AT97	♦ K54				
South HCP: 5+1	♣ KQ6	♣ JT9				
Contract: 2♠ North						

Board: 188	North:	South:	W	N	E	S
Dealer: East	♠ QJ643	♠ A82		1♦	1NT	
Vul: None	♥ AJT54	♥ 93	Pass	2♥	Pass	2♠
North HCP: 8+2	♦ T84	♦ K97	Pass	4♥	Pass	4♠
South HCP: 15+1	♣ -	♣ AKJ52	All Pass			
Contract: 4♠ South						

Board: 189	North:	South:	W	N	E	S
Dealer: West	♠ Q72	♠ A94	1♣	1NT	Pass	2♦
Vul: N-S	♥ K6	♥ T8742	Pass	2♥	All Pass	
North HCP: 17	♦ KQ93	♦ T4				
South HCP: 4+1	♣ AK84	♣ T63				
Contract: 2♥ North						

North hands

then Jacoby

Board: 190 ♠ K8 LHO is dealer.

Dealer: East ♥ QJ9832 East (LHO) opens 1♣ if possible.

Vul: E-W ♦ T7

HCP: 8+2 ♣ Q54

Board: 191 ♠ J84 RHO is dealer. You bid second.

Dealer: West ♥ AQ West (RHO) opens 1♣ if possible.

Vul: Both ♦ AQT4

HCP: 16 ♣ K852

Board: 192 ♠ A87 LHO is dealer.

Dealer: East ♥ J6543 East (LHO) opens 1♠ if possible.

Vul: None ♦ KT

HCP: 12+1 ♣ A75

Board: 193 ♠ J652 RHO is dealer. You bid second.

Dealer: West ♥ AT West (RHO) opens 1♣ if possible.

Vul: E-W ♦ KJT

HCP: 15 ♣ AQ43

Board: 194 ♠ K98 LHO is dealer.

Dealer: East ♥ KT543 East (LHO) opens 1♣ if possible.

Vul: N-S ♦ A8

HCP: 10+1 ♣ 832

Both hands (Answers Page)

Board: 190	North:	South:	W	N	E	S
Dealer: East	♠ K8	♠ A964			1♣	1NT
Vul: E-W	♥ QJ9832	♥ KT	Pass	2♦	Pass	2♥
North HCP: 8+2	♦ T7	♦ KJ5	Pass	3♥	All Pass	
South HCP: 15	♣ Q54	♣ KJT2				
Contract: 3♥ North						

Board: 191	North:	South:	W	N	E	S
Dealer: West	♠ J84	♠ K7532	1♣	1NT	Pass	2♥
Vul: Both	♥ AQ	♥ T94	Pass	2♠	All Pass	
North HCP: 16	♦ AQT4	♦ 65				
South HCP: 3+1	♣ K852	♣ 743				
Contract: 2♠ North						

Board: 192	North:	South:	W	N	E	S
Dealer: East	♠ A87	♠ K63			1♠	1NT
Vul: None	♥ J6543	♥ AT7	Pass	2♦	Pass	2♥
North HCP: 12+1	♦ KT	♦ QJ74	Pass	3NT	All Pass	
South HCP: 15	♣ A75	♣ KQ6				
Contract: 3NT North						

Board: 193	North:	South:	W	N	E	S
Dealer: West	♠ J652	♠ 73	1♣	1NT	Pass	2♦
Vul: E-W	♥ AT	♥ KQ763	Pass	2♥	Pass	2NT
North HCP: 15	♦ KJT	♦ Q62			All Pass	
South HCP: 10+1	♣ AQ43	♣ K92				
Contract: 2NT South						

Board: 194	North:	South:	W	N	E	S
Dealer: East	♠ K98	♠ A752			1♣	1NT
Vul: N-S	♥ KT543	♥ QJ86	Pass	2♦	Pass	3♥ ¹
North HCP: 10+1	♦ A8	♦ KJ	Pass	4♥	All Pass	
South HCP: 15	♣ 832	♣ AT5				
Contract: 4♥ North						

1. Super acceptance after NT

South hands

then Jacoby

Board: 190	♠ A964	RHO is dealer. You bid second.
Dealer: East	♥ KT	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ KJ5	
HCP: 15	♣ KJT2	
Board: 191	♠ K7532	LHO is dealer.
Dealer: West	♥ T94	West (LHO) opens 1♣ if possible.
Vul: Both	♦ 65	
HCP: 3+1	♣ 743	
Board: 192	♠ K63	RHO is dealer. You bid second.
Dealer: East	♥ AT7	East (RHO) opens 1♠ if possible.
Vul: None	♦ QJ74	
HCP: 15	♣ KQ6	
Board: 193	♠ 73	LHO is dealer.
Dealer: West	♥ KQ763	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ Q62	
HCP: 10+1	♣ K92	
Board: 194	♠ A752	RHO is dealer. You bid second.
Dealer: East	♥ QJ86	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ KJ	
HCP: 15	♣ AT5	

Both hands (Answers Page)

Board: 190	North:	South:	W	N	E	S
Dealer: East	♠ K8	♠ A964			1♣	1NT
Vul: E-W	♥ QJ9832	♥ KT	Pass	2♦	Pass	2♥
North HCP: 8+2	♦ T7	♦ KJ5	Pass	3♥	All Pass	
South HCP: 15	♣ Q54	♣ KJT2				
Contract: 3♥ North						

Board: 191	North:	South:	W	N	E	S
Dealer: West	♠ J84	♠ K7532	1♣	1NT	Pass	2♥
Vul: Both	♥ AQ	♥ T94	Pass	2♠	All Pass	
North HCP: 16	♦ AQT4	♦ 65				
South HCP: 3+1	♣ K852	♣ 743				
Contract: 2♠ North						

Board: 192	North:	South:	W	N	E	S
Dealer: East	♠ A87	♠ K63			1♠	1NT
Vul: None	♥ J6543	♥ AT7	Pass	2♦	Pass	2♥
North HCP: 12+1	♦ KT	♦ QJ74	Pass	3NT	All Pass	
South HCP: 15	♣ A75	♣ KQ6				
Contract: 3NT North						

Board: 193	North:	South:	W	N	E	S
Dealer: West	♠ J652	♠ 73	1♣	1NT	Pass	2♦
Vul: E-W	♥ AT	♥ KQ763	Pass	2♥	Pass	2NT
North HCP: 15	♦ KJT	♦ Q62	All Pass			
South HCP: 10+1	♣ AQ43	♣ K92				
Contract: 2NT South						

Board: 194	North:	South:	W	N	E	S
Dealer: East	♠ K98	♠ A752			1♣	1NT
Vul: N-S	♥ KT543	♥ QJ86	Pass	2♦	Pass	3♥ ¹
North HCP: 10+1	♦ A8	♦ KJ	Pass	4♥	All Pass	
South HCP: 15	♣ 832	♣ AT5				
Contract: 4♥ North						

1. Super acceptance after NT

North hands

then Jacoby

Board: 195	♠ A962	RHO is dealer. You bid second.
Dealer: West	♥ J3	West (RHO) opens 1♠ if possible.
Vul: Both	♦ AQ3	
HCP: 15	♣ AT62	
Board: 196	♠ 854	LHO is dealer.
Dealer: East	♥ KQ962	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ K96	
HCP: 10+1	♣ Q8	
Board: 197	♠ AQJ85	You are dealer.
Dealer: North	♥ Q3	East (LHO) bids 1NT if possible.
Vul: E-W	♦ A632	West (RHO) bids 2♦ if possible.
HCP: 17+1	♣ A3	
Board: 198	♠ T8432	LHO is dealer.
Dealer: East	♥ KQT95	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ 2	
HCP: 9+2	♣ A3	
Board: 199	♠ AJ54	RHO is dealer. You bid second.
Dealer: West	♥ J54	West (RHO) opens 1♦ if possible.
Vul: Both	♦ KT2	West (RHO) Doubles 2♦ if possible.
HCP: 15	♣ AQ9	

Both hands (Answers Page)

Board: 195	North:	South:	W	N	E	S
Dealer: West	♠ A962	♠ K	1 ♠	1NT	Pass	2 ♦
Vul: Both	♥ J3	♥ QT842	Pass	2 ♥	Pass	3 ♦
North HCP: 15	♦ AQ3	♦ KT9872	Pass	3NT	All Pass	
South HCP: 8+3	♣ AT62	♣ 9				
Contract: 3NT North						

Board: 196	North:	South:	W	N	E	S
Dealer: East	♠ 854	♠ KJ76		1 ♣	1NT	
Vul: N-S	♥ KQ962	♥ A4	Pass	2 ♦	Pass	2 ♥
North HCP: 10+1	♦ K96	♦ AT8	Pass	3NT	All Pass	
South HCP: 17	♣ Q8	♣ AJ76				
Contract: 3NT North						

Board: 197	North:	South:	W	N	E	S
Dealer: North	♠ AQJ85	♠ T6		1 ♠	1NT	Pass
Vul: E-W	♥ Q3	♥ T82	2 ♦	3 ♦	All Pass	
North HCP: 17+1	♦ A632	♦ KJ8				
South HCP: 5+1	♣ A3	♣ JT865				
Contract: 3 ♦ North						

Board: 198	North:	South:	W	N	E	S
Dealer: East	♠ T8432	♠ AQ5		1 ♣	1NT	
Vul: E-W	♥ KQT95	♥ A63	Pass	2 ♥	Pass	2 ♠
North HCP: 9+2	♦ 2	♦ QJ53	Pass	4 ♥	Pass	4 ♠
South HCP: 16	♣ A3	♣ QJ9	All Pass			
Contract: 4 ♠ South						

Board: 199	North:	South:	W	N	E	S
Dealer: West	♠ AJ54	♠ 2	1 ♦	1NT	Pass	2 ♦
Vul: Both	♥ J54	♥ K9876	X	2 ♥	All Pass	
North HCP: 15	♦ KT2	♦ J7				
South HCP: 5+2	♣ AQ9	♣ J8654				
Contract: 2 ♥ North						

South hands**then Jacoby**

Board: 195	♠ K	LHO is dealer.
Dealer: West	♥ QT842	West (LHO) opens 1♠ if possible.
Vul: Both	♦ KT9872	
HCP: 8+3	♣ 9	

Board: 196	♠ KJ76	RHO is dealer. You bid second.
Dealer: East	♥ A4	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ AT8	
HCP: 17	♣ AJ76	

Board: 197	♠ T6	Partner is dealer.
Dealer: North	♥ T82	East (RHO) bids 1NT if possible.
Vul: E-W	♦ KJ8	West (LHO) bids 2♦ if possible.
HCP: 5+1	♣ JT865	

Board: 198	♠ AQ5	RHO is dealer. You bid second.
Dealer: East	♥ A63	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ QJ53	
HCP: 16	♣ QJ9	

Board: 199	♠ 2	LHO is dealer.
Dealer: West	♥ K9876	West (LHO) opens 1♦ if possible.
Vul: Both	♦ J7	West (LHO) Doubles 2♦ if possible.
HCP: 5+2	♣ J8654	

Both hands (Answers Page)

Board: 195	North:	South:	W	N	E	S
Dealer: West	♠ A962	♠ K	1 ♠	1NT	Pass	2 ♦
Vul: Both	♥ J3	♥ QT842	Pass	2 ♥	Pass	3 ♦
North HCP: 15	♦ AQ3	♦ KT9872	Pass	3NT	All Pass	
South HCP: 8+3	♣ AT62	♣ 9				
Contract: 3NT North						

Board: 196	North:	South:	W	N	E	S
Dealer: East	♠ 854	♠ KJ76		1 ♣	1NT	
Vul: N-S	♥ KQ962	♥ A4	Pass	2 ♦	Pass	2 ♥
North HCP: 10+1	♦ K96	♦ AT8	Pass	3NT	All Pass	
South HCP: 17	♣ Q8	♣ AJ76				
Contract: 3NT North						

Board: 197	North:	South:	W	N	E	S
Dealer: North	♠ AQJ85	♠ T6		1 ♠	1NT	Pass
Vul: E-W	♥ Q3	♥ T82	2 ♦	3 ♦	All Pass	
North HCP: 17+1	♦ A632	♦ KJ8				
South HCP: 5+1	♣ A3	♣ JT865				
Contract: 3 ♦ North						

Board: 198	North:	South:	W	N	E	S
Dealer: East	♠ T8432	♠ AQ5		1 ♣	1NT	
Vul: E-W	♥ KQT95	♥ A63	Pass	2 ♥	Pass	2 ♠
North HCP: 9+2	♦ 2	♦ QJ53	Pass	4 ♥	Pass	4 ♠
South HCP: 16	♣ A3	♣ QJ9	All Pass			
Contract: 4 ♠ South						

Board: 199	North:	South:	W	N	E	S
Dealer: West	♠ AJ54	♠ 2	1 ♦	1NT	Pass	2 ♦
Vul: Both	♥ J54	♥ K9876	X	2 ♥	All Pass	
North HCP: 15	♦ KT2	♦ J7				
South HCP: 5+2	♣ AQ9	♣ J8654				
Contract: 2 ♥ North						

North hands

then Jacoby

Board: 200	♠ KQ9865	LHO is dealer.
Dealer: East	♥ 543	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 64	
HCP: 5+2	♣ 86	
Board: 201	♠ AKJ7	RHO is dealer. You bid second.
Dealer: West	♥ 94	West (RHO) opens 1♦ if possible.
Vul: Both	♦ KQJ4	West (RHO) Doubles 2♦ if possible.
HCP: 16	♣ Q43	
Board: 202	♠ T87532	LHO is dealer.
Dealer: East	♥ 94	East (LHO) opens 1♥ if possible.
Vul: Both	♦ KQ7	
HCP: 5+2	♣ 54	
Board: 203	♠ 94	RHO is dealer. You bid second.
Dealer: West	♥ KJ8	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ AK97	
HCP: 15	♣ A642	
Board: 204	♠ AT6543	LHO is dealer.
Dealer: East	♥ T92	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ 43	
HCP: 4+2	♣ 93	

Both hands (Answers Page)

Board: 200	North:	South:	W	N	E	S
Dealer: East	♠ KQ9865	♠ 32			1♦	1NT
Vul: E-W	♥ 543	♥ AK97	Pass	2♥	Pass	2♠
North HCP: 5+2	♦ 64	♦ K975	Pass	3♠	Pass	4♣
South HCP: 17	♣ 86	♣ AK9	All Pass			
Contract: 4♣ South						

Board: 201	North:	South:	W	N	E	S
Dealer: West	♠ AKJ7	♠ 982	1♦	1NT	Pass	2♦
Vul: Both	♥ 94	♥ QJT65	X	2♠	All Pass	
North HCP: 16	♦ KQJ4	♦ 52				
South HCP: 6+1	♣ Q43	♣ KT2				
Contract: 2♠ North						

Board: 202	North:	South:	W	N	E	S
Dealer: East	♠ T87532	♠ KJ			1♥	1NT
Vul: Both	♥ 94	♥ A86	Pass	2♥	Pass	2♠
North HCP: 5+2	♦ KQ7	♦ J64	All Pass			
South HCP: 16+1	♣ 54	♣ AQJ72				
Contract: 2♠ South						

Board: 203	North:	South:	W	N	E	S
Dealer: West	♠ 94	♠ AQJT82	1♦	1NT	Pass	2♥
Vul: N-S	♥ KJ8	♥ 732	Pass	2♠	Pass	4♠
North HCP: 15	♦ AK97	♦ 4	All Pass			
South HCP: 10+2	♣ A642	♣ K85				
Contract: 4♣ South						

Board: 204	North:	South:	W	N	E	S
Dealer: East	♠ AT6543	♠ QJ			1♣	1NT
Vul: N-S	♥ T92	♥ J76	Pass	2♥	Pass	2♠
North HCP: 4+2	♦ 43	♦ KQT76	All Pass			
South HCP: 16+1	♣ 93	♣ AK7				
Contract: 2♠ South						

South hands

then Jacoby

Board: 200	♠ 32	RHO is dealer. You bid second.
Dealer: East	♥ AK97	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ K975	
HCP: 17	♣ AK9	

Board: 201	♠ 982	LHO is dealer.
Dealer: West	♥ QJT65	West (LHO) opens 1♦ if possible.
Vul: Both	♦ 52	West (LHO) Doubles 2♦ if possible.
HCP: 6+1	♣ KT2	

Board: 202	♠ KJ	RHO is dealer. You bid second.
Dealer: East	♥ A86	East (RHO) opens 1♥ if possible.
Vul: Both	♦ J64	
HCP: 16+1	♣ AQJ72	

Board: 203	♠ AQJT82	LHO is dealer.
Dealer: West	♥ 732	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ 4	
HCP: 10+2	♣ K85	

Board: 204	♠ QJ	RHO is dealer. You bid second.
Dealer: East	♥ J76	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ KQT76	
HCP: 16+1	♣ AK7	

Both hands (Answers Page)

Board: 200	North:	South:	W	N	E	S
Dealer: East	♠ KQ9865	♠ 32			1♦	1NT
Vul: E-W	♥ 543	♥ AK97	Pass	2♥	Pass	2♠
North HCP: 5+2	♦ 64	♦ K975	Pass	3♠	Pass	4♣
South HCP: 17	♣ 86	♣ AK9	All Pass			
Contract: 4♣ South						

Board: 201	North:	South:	W	N	E	S
Dealer: West	♠ AKJ7	♠ 982	1♦	1NT	Pass	2♦
Vul: Both	♥ 94	♥ QJT65	X	2♠	All Pass	
North HCP: 16	♦ KQJ4	♦ 52				
South HCP: 6+1	♣ Q43	♣ KT2				
Contract: 2♠ North						

Board: 202	North:	South:	W	N	E	S
Dealer: East	♠ T87532	♠ KJ			1♥	1NT
Vul: Both	♥ 94	♥ A86	Pass	2♥	Pass	2♠
North HCP: 5+2	♦ KQ7	♦ J64	All Pass			
South HCP: 16+1	♣ 54	♣ AQJ72				
Contract: 2♠ South						

Board: 203	North:	South:	W	N	E	S
Dealer: West	♠ 94	♠ AQJT82	1♦	1NT	Pass	2♥
Vul: N-S	♥ KJ8	♥ 732	Pass	2♠	Pass	4♠
North HCP: 15	♦ AK97	♦ 4	All Pass			
South HCP: 10+2	♣ A642	♣ K85				
Contract: 4♣ South						

Board: 204	North:	South:	W	N	E	S
Dealer: East	♠ AT6543	♠ QJ			1♣	1NT
Vul: N-S	♥ T92	♥ J76	Pass	2♥	Pass	2♠
North HCP: 4+2	♦ 43	♦ KQT76	All Pass			
South HCP: 16+1	♣ 93	♣ AK7				
Contract: 2♠ South						

North hands

then Jacoby

Board: 205	♠ KQJ	RHO is dealer. You bid second.
Dealer: West	♥ AK4	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ T87	
HCP: 16	♣ K954	

Board: 206	♠ A76543	LHO is dealer.
Dealer: East	♥ QT6	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 64	
HCP: 7+2	♣ J9	

Board: 207	♠ AT98	RHO is dealer. You bid second.
Dealer: West	♥ AKJ3	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ JT	
HCP: 16	♣ KT4	

Board: 208	♠ AQJT5	LHO is dealer.
Dealer: East	♥ KJT83	East (LHO) opens 1♦ if possible.
Vul: Both	♦ 6	
HCP: 11+2	♣ 63	

Both hands (Answers Page)

Board: 205

Dealer: West
Vul: N-S
North HCP: 16
South HCP: 5+1
Contract: 2♥ North

North:

♠ KQJ
♥ AK4
♦ T87
♣ K954

South:

♠ 63
♥ JT985
♦ Q94
♣ QT6

W N E S

1♣ 1NT Pass 2♦
Pass 2♥ All Pass

Board: 206

Dealer: East
Vul: E-W
North HCP: 7+2
South HCP: 16
Contract: 3♠ North

North:

♠ A76543
♥ QT6
♦ 64
♣ J9

South:

♠ KJ9
♥ AKJ9
♦ KJ92
♣ 76

W N E S

1♦ 1NT
Pass 2♥ Pass 2♠
Pass 3♠ All Pass

Board: 207

Dealer: West
Vul: E-W
North HCP: 16
South HCP: 9+1
Contract: 4♠ South

North:

♠ AT98
♥ AKJ3
♦ JT
♣ KT4

South:

♠ KQ753
♥ Q98
♦ 42
♣ Q96

W N E S

1♣ 1NT Pass 2♥
Pass 3♠¹ Pass 4♠
All Pass
1. Super acceptance after NT

Board: 208

Dealer: East
Vul: Both
North HCP: 11+2
South HCP: 16+1
Contract: 6♠ North

North:

♠ AQJT5
♥ KJT83
♦ 6
♣ 63

South:

♠ K72
♥ Q7
♦ AK8
♣ AT942

W N E S

1♦ 1NT
Pass 2♥ Pass 2♠
Pass 4♥ Pass 4♠
Pass 4NT¹ Pass 5♣²
Pass 6♠ All Pass

1. Blackwood 0314, for !S
2. A=0/5 or 3/5

South hands

then Jacoby

Board: 205	♠ 63	LHO is dealer.
Dealer: West	♥ JT985	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ Q94	
HCP: 5+1	♣ QT6	

Board: 206	♠ KJ9	RHO is dealer. You bid second.
Dealer: East	♥ AKJ9	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ KJ92	
HCP: 16	♣ 76	

Board: 207	♠ KQ753	LHO is dealer.
Dealer: West	♥ Q98	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ 42	
HCP: 9+1	♣ Q96	

Board: 208	♠ K72	RHO is dealer. You bid second.
Dealer: East	♥ Q7	East (RHO) opens 1♦ if possible.
Vul: Both	♦ AK8	
HCP: 16+1	♣ AT942	

Both hands (Answers Page)

Board: 205

Dealer: West
Vul: N-S
North HCP: 16
South HCP: 5+1
Contract: 2♥ North

North:

♠ KQJ
♥ AK4
♦ T87
♣ K954

South:

♠ 63
♥ JT985
♦ Q94
♣ QT6

W N E S

1♣ 1NT Pass 2♦
Pass 2♥ All Pass

Board: 206

Dealer: East
Vul: E-W
North HCP: 7+2
South HCP: 16
Contract: 3♠ North

North:

♠ A76543
♥ QT6
♦ 64
♣ J9

South:

♠ KJ9
♥ AKJ9
♦ KJ92
♣ 76

W N E S

1♦ 1NT
Pass 2♥ Pass 2♠
Pass 3♠ All Pass

Board: 207

Dealer: West
Vul: E-W
North HCP: 16
South HCP: 9+1
Contract: 4♠ South

North:

♠ AT98
♥ AKJ3
♦ JT
♣ KT4

South:

♠ KQ753
♥ Q98
♦ 42
♣ Q96

W N E S

1♣ 1NT Pass 2♥
Pass 3♠¹ Pass 4♠
All Pass

1. Super acceptance after NT

Board: 208

Dealer: East
Vul: Both
North HCP: 11+2
South HCP: 16+1
Contract: 6♠ North

North:

♠ AQJT5
♥ KJT83
♦ 6
♣ 63

South:

♠ K72
♥ Q7
♦ AK8
♣ AT942

W N E S

1♦ 1NT
Pass 2♥ Pass 2♠
Pass 4♥ Pass 4♠
Pass 4NT¹ Pass 5♣²
Pass 6♠ All Pass

1. Blackwood 0314, for !S

2. A=0/5 or 3/5

North hands

then Jacoby

Board: 209	♠ KJT	RHO is dealer. You bid second.
Dealer: West	♥ K87	West (RHO) opens 1♦ if possible.
Vul: None	♦ AJ8	
HCP: 17	♣ KQ84	

Board: 210	♠ KT643	LHO is dealer.
Dealer: East	♥ Q2	East (LHO) opens 1♣ if possible.
Vul: Both	♦ 643	
HCP: 6+1	♣ J42	

Board: 211	♠ AT96	RHO is dealer. You bid second.
Dealer: West	♥ 63	West (RHO) opens 1♣ if possible.
Vul: None	♦ K72	
HCP: 16	♣ AKQ9	

Board: 212	♠ QJT74	Partner is dealer.
Dealer: South	♥ 97	West (RHO) bids 1NT if possible.
Vul: E-W	♦ 65	East (LHO) bids 2♦ if possible.
HCP: 7+1	♣ A642	West (RHO) bids 2♥ if possible.

Board: 213	♠ K75	RHO is dealer. You bid second.
Dealer: West	♥ 42	West (RHO) opens 1♦ if possible.
Vul: None	♦ KQT7	
HCP: 15	♣ AK62	

Both hands (Answers Page)

Board: 209	North:	South:	W	N	E	S
Dealer: West	♠ KJT	♠ 632	1♦	1NT	Pass	2♦
Vul: None	♥ K87	♥ AQJ432	Pass	2♥	Pass	4♥
North HCP: 17	♦ AJ8	♦ Q6		All Pass		
South HCP: 10+2	♣ KQ84	♣ J2				
Contract: 4♥ South						

Board: 210	North:	South:	W	N	E	S
Dealer: East	♠ KT643	♠ A8			1♣	1NT
Vul: Both	♥ Q2	♥ K65	Pass	2♥	Pass	2♠
North HCP: 6+1	♦ 643	♦ AQJ2		All Pass		
South HCP: 17	♣ J42	♣ K963				
Contract: 2♠ South						

Board: 211	North:	South:	W	N	E	S
Dealer: West	♠ AT96	♠ KQJ532	1♣	1NT	Pass	2♥
Vul: None	♥ 63	♥ QJT	Pass	3♠ ¹	Pass	4♠
North HCP: 16	♦ K72	♦ J9		All Pass		
South HCP: 10+2	♣ AKQ9	♣ 54				
Contract: 4♠ South			1.	Super acceptance after NT		

Board: 212	North:	South:	W	N	E	S
Dealer: South	♠ QJT74	♠ K6				1♦
Vul: E-W	♥ 97	♥ Q42	1NT	Pass	2♦	X
North HCP: 7+1	♦ 65	♦ AQT432	2♥	Pass	Pass	3♦
South HCP: 12+2	♣ A642	♣ J9		All Pass		
Contract: 3♦ South						

Board: 213	North:	South:	W	N	E	S
Dealer: West	♠ K75	♠ T8432	1♦	1NT	Pass	2♥
Vul: None	♥ 42	♥ JT5	Pass	2♠	All Pass	
North HCP: 15	♦ KQT7	♦ A2				
South HCP: 6+1	♣ AK62	♣ J84				
Contract: 2♠ North						

South hands

then Jacoby

Board: 209	♠ 632	LHO is dealer.
Dealer: West	♥ AQJ432	West (LHO) opens 1♦ if possible.
Vul: None	♦ Q6	
HCP: 10+2	♣ J2	
Board: 210	♠ A8	RHO is dealer. You bid second.
Dealer: East	♥ K65	East (RHO) opens 1♣ if possible.
Vul: Both	♦ AQJ2	
HCP: 17	♣ K963	
Board: 211	♠ KQJ532	LHO is dealer.
Dealer: West	♥ QJT	West (LHO) opens 1♣ if possible.
Vul: None	♦ J9	
HCP: 10+2	♣ 54	
Board: 212	♠ K6	You are dealer.
Dealer: South	♥ Q42	West (LHO) bids 1NT if possible.
Vul: E-W	♦ AQT432	East (RHO) bids 2♦ if possible.
HCP: 12+2	♣ J9	West (LHO) bids 2♥ if possible.
Board: 213	♠ T8432	LHO is dealer.
Dealer: West	♥ JT5	West (LHO) opens 1♦ if possible.
Vul: None	♦ A2	
HCP: 6+1	♣ J84	

Both hands (Answers Page)

Board: 209	North:	South:	W	N	E	S
Dealer: West	♠ KJT	♠ 632	1♦	1NT	Pass	2♦
Vul: None	♥ K87	♥ AQJ432	Pass	2♥	Pass	4♥
North HCP: 17	♦ AJ8	♦ Q6		All Pass		
South HCP: 10+2	♣ KQ84	♣ J2				
Contract: 4♥ South						

Board: 210	North:	South:	W	N	E	S
Dealer: East	♠ KT643	♠ A8			1♣	1NT
Vul: Both	♥ Q2	♥ K65	Pass	2♥	Pass	2♠
North HCP: 6+1	♦ 643	♦ AQJ2		All Pass		
South HCP: 17	♣ J42	♣ K963				
Contract: 2♠ South						

Board: 211	North:	South:	W	N	E	S
Dealer: West	♠ AT96	♠ KQJ532	1♣	1NT	Pass	2♥
Vul: None	♥ 63	♥ QJT	Pass	3♠ ¹	Pass	4♠
North HCP: 16	♦ K72	♦ J9		All Pass		
South HCP: 10+2	♣ AKQ9	♣ 54				
Contract: 4♠ South			1.	Super acceptance after NT		

Board: 212	North:	South:	W	N	E	S
Dealer: South	♠ QJT74	♠ K6				1♦
Vul: E-W	♥ 97	♥ Q42	1NT	Pass	2♦	X
North HCP: 7+1	♦ 65	♦ AQT432	2♥	Pass	Pass	3♦
South HCP: 12+2	♣ A642	♣ J9		All Pass		
Contract: 3♦ South						

Board: 213	North:	South:	W	N	E	S
Dealer: West	♠ K75	♠ T8432	1♦	1NT	Pass	2♥
Vul: None	♥ 42	♥ JT5	Pass	2♠	All Pass	
North HCP: 15	♦ KQT7	♦ A2				
South HCP: 6+1	♣ AK62	♣ J84				
Contract: 2♠ North						

North hands

then Jacoby

Board: 214	♠ Q9864	LHO is dealer.
Dealer: East	♥ J3	East (LHO) opens 1♥ if possible.
Vul: Both	♦ Q52	
HCP: 11+1	♣ AQ6	
Board: 215	♠ 75	LHO is dealer.
Dealer: East	♥ KT7542	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 42	East (LHO) bids 3♦ if possible.
HCP: 6+2	♣ QJ6	
Board: 216	♠ 75	LHO is dealer.
Dealer: East	♥ K96542	East (LHO) opens 1♠ if possible.
Vul: N-S	♦ 53	
HCP: 6+2	♣ QJT	
Board: 217	♠ A872	RHO is dealer. You bid second.
Dealer: West	♥ T6	West (RHO) opens 1♦ if possible.
Vul: Both	♦ AK8	
HCP: 16	♣ AJ97	
Board: 218	♠ T76	LHO is dealer.
Dealer: East	♥ QJT75	East (LHO) opens 1♠ if possible.
Vul: N-S	♦ T7	
HCP: 7+1	♣ A84	

Both hands (Answers Page)

Board: 214	North:	South:	W	N	E	S
Dealer: East	♠ Q9864	♠ AK7			1♥	1NT
Vul: Both	♥ J3	♥ A962	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ Q52	♦ AT	Pass	3NT	Pass	4♥ ¹
South HCP: 16	♣ AQ6	♣ JT98	Pass	4♠	All Pass	
Contract: 4♠ North						1. limit raise or better in !S

Board: 215	North:	South:	W	N	E	S
Dealer: East	♠ 75	♠ K94			1♦	1NT
Vul: E-W	♥ KT7542	♥ A86	Pass	2♦	3♦	Pass
North HCP: 6+2	♦ 42	♦ K953	Pass	3♥	All Pass	
South HCP: 17	♣ QJ6	♣ AK4				
Contract: 3♥ North						

Board: 216	North:	South:	W	N	E	S
Dealer: East	♠ 75	♠ KQT6			1♠	1NT
Vul: N-S	♥ K96542	♥ AQT8	Pass	2♦	Pass	2♥
North HCP: 6+2	♦ 53	♦ J2	Pass	3♥	All Pass	
South HCP: 15	♣ QJT	♣ K95				
Contract: 3♥ North						

Board: 217	North:	South:	W	N	E	S
Dealer: West	♠ A872	♠ K94	1♦	1NT	Pass	2♦
Vul: Both	♥ T6	♥ KJ832	Pass	2♥	Pass	3NT
North HCP: 16	♦ AK8	♦ T9	All Pass			
South HCP: 10+1	♣ AJ97	♣ KT4				
Contract: 3NT South						

Board: 218	North:	South:	W	N	E	S
Dealer: East	♠ T76	♠ AQ4			1♠	1NT
Vul: N-S	♥ QJT75	♥ 86	Pass	2♦	Pass	2♥
North HCP: 7+1	♦ T7	♦ AQ9	Pass	2NT	All Pass	
South HCP: 16+1	♣ A84	♣ KJ532				
Contract: 2NT North						

South hands**then Jacoby**

Board: 214	♠ AK7	RHO is dealer. You bid second.
Dealer: East	♥ A962	East (RHO) opens 1♥ if possible.
Vul: Both	♦ AT	
HCP: 16	♣ JT98	

Board: 215	♠ K94	RHO is dealer. You bid second.
Dealer: East	♥ A86	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ K953	East (RHO) bids 3♦ if possible.
HCP: 17	♣ AK4	

Board: 216	♠ KQT6	RHO is dealer. You bid second.
Dealer: East	♥ AQT8	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ J2	
HCP: 15	♣ K95	

Board: 217	♠ K94	LHO is dealer.
Dealer: West	♥ KJ832	West (LHO) opens 1♦ if possible.
Vul: Both	♦ T9	
HCP: 10+1	♣ KT4	

Board: 218	♠ AQ4	RHO is dealer. You bid second.
Dealer: East	♥ 86	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ AQ9	
HCP: 16+1	♣ KJ532	

Both hands (Answers Page)

Board: 214	North:	South:	W	N	E	S
Dealer: East	♠ Q9864	♠ AK7			1♥	1NT
Vul: Both	♥ J3	♥ A962	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ Q52	♦ AT	Pass	3NT	Pass	4♥ ¹
South HCP: 16	♣ AQ6	♣ JT98	Pass	4♠	All Pass	
Contract: 4♠ North						1. limit raise or better in !S

Board: 215	North:	South:	W	N	E	S
Dealer: East	♠ 75	♠ K94			1♦	1NT
Vul: E-W	♥ KT7542	♥ A86	Pass	2♦	3♦	Pass
North HCP: 6+2	♦ 42	♦ K953	Pass	3♥	All Pass	
South HCP: 17	♣ QJ6	♣ AK4				
Contract: 3♥ North						

Board: 216	North:	South:	W	N	E	S
Dealer: East	♠ 75	♠ KQT6			1♠	1NT
Vul: N-S	♥ K96542	♥ AQT8	Pass	2♦	Pass	2♥
North HCP: 6+2	♦ 53	♦ J2	Pass	3♥	All Pass	
South HCP: 15	♣ QJT	♣ K95				
Contract: 3♥ North						

Board: 217	North:	South:	W	N	E	S
Dealer: West	♠ A872	♠ K94	1♦	1NT	Pass	2♦
Vul: Both	♥ T6	♥ KJ832	Pass	2♥	Pass	3NT
North HCP: 16	♦ AK8	♦ T9	All Pass			
South HCP: 10+1	♣ AJ97	♣ KT4				
Contract: 3NT South						

Board: 218	North:	South:	W	N	E	S
Dealer: East	♠ T76	♠ AQ4			1♠	1NT
Vul: N-S	♥ QJT75	♥ 86	Pass	2♦	Pass	2♥
North HCP: 7+1	♦ T7	♦ AQ9	Pass	2NT	All Pass	
South HCP: 16+1	♣ A84	♣ KJ532				
Contract: 2NT North						

North hands

then Jacoby

Board: 219	♠ AQT6	RHO is dealer. You bid second.
Dealer: West	♥ K64	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ A643	
HCP: 15	♣ Q4	

Board: 220	♠ K953	RHO is dealer. You bid second.
Dealer: West	♥ KT	West (RHO) opens 1♦ if possible.
Vul: None	♦ KQT	West (RHO) Doubles 2♦ if possible.
HCP: 15	♣ A975	

Board: 221	♠ A	You are dealer.
Dealer: North	♥ AJ752	East (LHO) bids 1NT if possible.
Vul: E-W	♦ QJ93	West (RHO) bids 2♥ if possible.
HCP: 14+1	♣ Q32	East (LHO) bids 2♠ if possible.

Board: 222	♠ 5	You are dealer.
Dealer: North	♥ AK6	East (LHO) bids 1NT if possible.
Vul: Both	♦ K974	West (RHO) bids 2♥ if possible.
HCP: 14+1	♣ KJ653	East (LHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 219

Dealer: West
Vul: E-W
North HCP: 15
South HCP: 10+2
Contract: 4♠ South

North:

♠ AQT6
♥ K64
♦ A643
♣ Q4

South:

♠ K98742
♥ J7
♦ QT9
♣ A3

W N E S

1♦ 1NT Pass 2♥
Pass 3♠¹ Pass 4♠
All Pass
1. Super acceptance after NT

Board: 220

Dealer: West
Vul: None
North HCP: 15
South HCP: 10+2
Contract: 4♥ South

North:

♠ K953
♥ KT
♦ KQT
♣ A975

South:

♠ A7
♥ AJ8752
♦ 96
♣ JT6

W N E S

1♦ 1NT Pass 2♦
X 2♠ Pass 4♥
All Pass

Board: 221

Dealer: North
Vul: E-W
North HCP: 14+1
South HCP: 6+1
Contract: 3♦ North

North:

♠ A
♥ AJ752
♦ QJ93
♣ Q32

South:

♠ J7632
♥ QT
♦ KT52
♣ T8

W N E S

1♥ 1NT Pass
2♥ Pass 2♠ Pass
Pass 3♦ All Pass

Board: 222

Dealer: North
Vul: Both
North HCP: 14+1
South HCP: 6+1
Contract: 3♦ South

North:

♠ 5
♥ AK6
♦ K974
♣ KJ653

South:

♠ AT62
♥ T
♦ QT632
♣ 842

W N E S

1♣ 1NT Pass
2♥ Pass 2♠ Pass
Pass X Pass 3♦
All Pass

South hands

then Jacoby

Board: 219	♠ K98742	LHO is dealer.
Dealer: West	♥ J7	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ QT9	
HCP: 10+2	♣ A3	

Board: 220	♠ A7	LHO is dealer.
Dealer: West	♥ AJ8752	West (LHO) opens 1♦ if possible.
Vul: None	♦ 96	West (LHO) Doubles 2♦ if possible.
HCP: 10+2	♣ JT6	

Board: 221	♠ J7632	Partner is dealer.
Dealer: North	♥ QT	East (RHO) bids 1NT if possible.
Vul: E-W	♦ KT52	West (LHO) bids 2♥ if possible.
HCP: 6+1	♣ T8	East (RHO) bids 2♠ if possible.

Board: 222	♠ AT62	Partner is dealer.
Dealer: North	♥ T	East (RHO) bids 1NT if possible.
Vul: Both	♦ QT632	West (LHO) bids 2♥ if possible.
HCP: 6+1	♣ 842	East (RHO) bids 2♠ if possible.

Both hands (Answers Page)

Board: 219	North:	South:	W	N	E	S
Dealer: West	♠ AQT6	♠ K98742	1♦	1NT	Pass	2♥
Vul: E-W	♥ K64	♥ J7	Pass	3♠ ¹	Pass	4♠
North HCP: 15	♦ A643	♦ QT9	All Pass			
South HCP: 10+2	♣ Q4	♣ A3				1. Super acceptance after NT
Contract: 4♠ South						

Board: 220	North:	South:	W	N	E	S
Dealer: West	♠ K953	♠ A7	1♦	1NT	Pass	2♦
Vul: None	♥ KT	♥ AJ8752	X	2♠	Pass	4♥
North HCP: 15	♦ KQT	♦ 96	All Pass			
South HCP: 10+2	♣ A975	♣ JT6				
Contract: 4♥ South						

Board: 221	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ J7632		1♥	1NT	Pass
Vul: E-W	♥ AJ752	♥ QT	2♥	Pass	2♠	Pass
North HCP: 14+1	♦ QJ93	♦ KT52	Pass	3♦	All Pass	
South HCP: 6+1	♣ Q32	♣ T8				
Contract: 3♦ North						

Board: 222	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ AT62		1♣	1NT	Pass
Vul: Both	♥ AK6	♥ T	2♥	Pass	2♠	Pass
North HCP: 14+1	♦ K974	♦ QT632	Pass	X	Pass	3♦
South HCP: 6+1	♣ KJ653	♣ 842	All Pass			
Contract: 3♦ South						