

## North hands

## We\_Overcall\_NT\_then\_Jacoby

**Board: 1**      ♠ K8      RHO opens the bidding 1♣.

Dealer: West      ♥ KQJ3      You bid next.

Vul: N-S      ♦ A832

HCP: 16      ♣ QJ5

**Board: 2**      ♠ 32      LHO opens the bidding 1♠.

Dealer: East      ♥ AQT52      Partner bids next.

Vul: E-W      ♦ T76      East (LHO) bids 2♠ if possible.

HCP: 6+1      ♣ 975

**Board: 3**      ♠ 8      You bid first.

Dealer: North      ♥ K43      East (LHO) bids 1NT if possible.

Vul: Both      ♦ KQ9      West (RHO) bids 2♥ if possible.

HCP: 13+2      ♣ KQ9432      East (LHO) bids 2♠ if possible.

West (RHO) Doubles 3♣ if possible.

**Board: 4**      ♠ AJ973      LHO opens the bidding 1♦.

Dealer: East      ♥ JT3      Partner bids next.

Vul: N-S      ♦ JT6

HCP: 9+1      ♣ Q5

**Board: 5**      ♠ 432      RHO opens the bidding 1♦.

Dealer: West      ♥ K98      You bid next.

Vul: None      ♦ K95

HCP: 15      ♣ AKQ8

## Both hands (Answers Page)

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

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

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

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

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

**South hands****We\_Overcall\_NT\_then\_Jacoby**

**Board: 1**      ♠ Q75432      LHO opens the bidding 1♣.

Dealer: West      ♥ 965      Partner bids next.

Vul: N-S      ♦ 7

HCP: 2+2      ♣ T94

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**Board: 2**      ♠ A84      RHO opens the bidding 1♠.

Dealer: East      ♥ 96      You bid next.

Vul: E-W      ♦ QJ5      East (RHO) bids 2♠ if possible.

HCP: 15+1      ♣ AKJT2

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**Board: 3**      ♠ A9432      Partner bids first.

Dealer: North      ♥ JT97      East (RHO) bids 1NT if possible.

Vul: Both      ♦ T82      West (LHO) bids 2♥ if possible.

HCP: 5+1      ♣ T      East (RHO) bids 2♠ if possible.

West (LHO) Doubles 3♣ if possible.

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**Board: 4**      ♠ KT54      RHO opens the bidding 1♦.

Dealer: East      ♥ AK54      You bid next.

Vul: N-S      ♦ K85

HCP: 17      ♣ A4

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**Board: 5**      ♠ J5      LHO opens the bidding 1♦.

Dealer: West      ♥ AJ7532      Partner bids next.

Vul: None      ♦ 873

HCP: 6+2      ♣ 76

## Both hands (Answers Page)

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

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

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

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

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

## North hands

## We\_Overcall\_NT\_then\_Jacoby

**Board: 6**      ♠ K87543      LHO opens the bidding 1♦.

Dealer: East      ♥ KT      Partner bids next.

Vul: N-S      ♦ T98

HCP: 6+2      ♣ T3

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**Board: 7**      ♠ A96      RHO opens the bidding 1♣.

Dealer: West      ♥ A95      You bid next.

Vul: Both      ♦ KQ6

HCP: 17      ♣ A764

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**Board: 8**      ♠ 98      LHO opens the bidding 1♠.

Dealer: East      ♥ JT872      Partner bids next.

Vul: None      ♦ KT3

HCP: 4+1      ♣ 863

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**Board: 9**      ♠ KT7      RHO opens the bidding 1♦.

Dealer: West      ♥ JT      You bid next.

Vul: N-S      ♦ AK6

HCP: 15+1      ♣ AT974

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**Board: 10**      ♠ AKQT      RHO opens the bidding 1♦.

Dealer: West      ♥ T4      You bid next.

Vul: None      ♦ A97      West (RHO) Doubles 2♦ if possible.

HCP: 15      ♣ QT76

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ K87543	♠ AT2			1♦	1NT
Vul: N-S	♥ KT	♥ Q5	Pass	2♥	Pass	2♠
North HCP: 6+2	♦ T98	♦ AQ72	Pass	3♠	All Pass	
South HCP: 15	♣ T3	♣ QJ42				
Contract: 3♠ North						

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ A96	♠ T87	1♣	1NT	Pass	2♦
Vul: Both	♥ A95	♥ KQ742	Pass	2♥	All Pass	
North HCP: 17	♦ KQ6	♦ T8				
South HCP: 6+1	♣ A764	♣ JT8				
Contract: 2♥ North						

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ 98	♠ KQ53			1♠	1NT
Vul: None	♥ JT872	♥ 63	Pass	2♦	Pass	2♥
North HCP: 4+1	♦ KT3	♦ AJ84	All Pass			
South HCP: 17	♣ 863	♣ AK5				
Contract: 2♥ South						

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ KT7	♠ 642	1♦	1NT	Pass	2♦
Vul: N-S	♥ JT	♥ AQ964	Pass	2♥	Pass	2NT
North HCP: 15+1	♦ AK6	♦ J92	All Pass			
South HCP: 8+1	♣ AT974	♣ J5				
Contract: 2NT South						

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ AKQT	♠ J83	1♦	1NT	Pass	2♦
Vul: None	♥ T4	♥ QJ986	X	XX	Pass	2♥
North HCP: 15	♦ A97	♦ T53	All Pass			
South HCP: 4+1	♣ QT76	♣ 53				
Contract: 2♥ South						

**South hands****We\_Overcall\_NT\_then\_Jacoby**

**Board: 6**      ♠ AT2      RHO opens the bidding 1♦.

Dealer: East      ♥ Q5      You bid next.

Vul: N-S      ♦ AQ72

HCP: 15      ♣ QJ42

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**Board: 7**      ♠ T87      LHO opens the bidding 1♣.

Dealer: West      ♥ KQ742      Partner bids next.

Vul: Both      ♦ T8

HCP: 6+1      ♣ JT8

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**Board: 8**      ♠ KQ53      RHO opens the bidding 1♠.

Dealer: East      ♥ 63      You bid next.

Vul: None      ♦ AJ84

HCP: 17      ♣ AK5

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**Board: 9**      ♠ 642      LHO opens the bidding 1♦.

Dealer: West      ♥ AQ964      Partner bids next.

Vul: N-S      ♦ J92

HCP: 8+1      ♣ J5

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**Board: 10**      ♠ J83      LHO opens the bidding 1♦.

Dealer: West      ♥ QJ986      Partner bids next.

Vul: None      ♦ T53      West (LHO) Doubles 2♦ if possible.

HCP: 4+1      ♣ 53

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ K87543	♠ AT2			1♦	1NT
Vul: N-S	♥ KT	♥ Q5	Pass	2♥	Pass	2♠
North HCP: 6+2	♦ T98	♦ AQ72	Pass	3♠	All Pass	
South HCP: 15	♣ T3	♣ QJ42				
Contract: 3♠ North						

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ A96	♠ T87	1♣	1NT	Pass	2♦
Vul: Both	♥ A95	♥ KQ742	Pass	2♥	All Pass	
North HCP: 17	♦ KQ6	♦ T8				
South HCP: 6+1	♣ A764	♣ JT8				
Contract: 2♥ North						

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ 98	♠ KQ53			1♠	1NT
Vul: None	♥ JT872	♥ 63	Pass	2♦	Pass	2♥
North HCP: 4+1	♦ KT3	♦ AJ84	All Pass			
South HCP: 17	♣ 863	♣ AK5				
Contract: 2♥ South						

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ KT7	♠ 642	1♦	1NT	Pass	2♦
Vul: N-S	♥ JT	♥ AQ964	Pass	2♥	Pass	2NT
North HCP: 15+1	♦ AK6	♦ J92	All Pass			
South HCP: 8+1	♣ AT974	♣ J5				
Contract: 2NT South						

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ AKQT	♠ J83	1♦	1NT	Pass	2♦
Vul: None	♥ T4	♥ QJ986	X	XX	Pass	2♥
North HCP: 15	♦ A97	♦ T53	All Pass			
South HCP: 4+1	♣ QT76	♣ 53				
Contract: 2♥ South						

## North hands

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**Board: 11**      ♠ T94      RHO opens the bidding 1♣.

Dealer: West      ♥ AQ75      You bid next.

Vul: Both      ♦ AK5

HCP: 16      ♣ K43

**Board: 12**      ♠ K63      You bid first.

Dealer: North      ♥ A7      East (LHO) bids 1NT if possible.

Vul: None      ♦ QJ5      West (RHO) bids 2♦ if possible.

HCP: 13+1      ♣ QJT42      East (LHO) bids 2♥ if possible.

**Board: 13**      ♠ JT7      RHO opens the bidding 1♣.

Dealer: West      ♥ A6      You bid next.

Vul: E-W      ♦ AJ76

HCP: 15      ♣ KQ83

**Board: 14**      ♠ T6      LHO opens the bidding 1♦.

Dealer: East      ♥ Q9862      Partner bids next.

Vul: None      ♦ 4      East (LHO) Doubles 2♦ if possible.

HCP: 7+2      ♣ AJ874      West (RHO) bids 3♦ if possible.

**Board: 15**      ♠ AT2      RHO opens the bidding 1♦.

Dealer: West      ♥ K8      You bid next.

Vul: None      ♦ K43

HCP: 15+1      ♣ KQ963

## Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ T94	♠ K7532	1♣	1NT	Pass	2♥
Vul: Both	♥ AQ75	♥ 982	Pass	2♠	All Pass	
North HCP: 16	♦ AK5	♦ 432				
South HCP: 4+1	♣ K43	♣ J2				
Contract: 2♠ North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ AT75	1♣	1NT	Pass	
Vul: None	♥ A7	♥ 832	2♦	Pass	2♥	Pass
North HCP: 13+1	♦ QJ5	♦ 9874	Pass	X	Pass	2♠
South HCP: 4	♣ QJT42	♣ 87	All Pass			
Contract: 2♠ South						

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ JT7	♠ K84	1♣	1NT	Pass	2♦
Vul: E-W	♥ A6	♥ KJT95	Pass	2♥	Pass	2NT
North HCP: 15	♦ AJ76	♦ T54	All Pass			
South HCP: 7+1	♣ KQ83	♣ 52				
Contract: 2NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ T6	♠ AQ53			1♦	1NT
Vul: None	♥ Q9862	♥ KT3	Pass	2♦	X	2♥
North HCP: 7+2	♦ 4	♦ KJ5	3♦	3♥	All Pass	
South HCP: 16	♣ AJ874	♣ K63				
Contract: 3♥ North						

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

**South hands****We\_Overcall\_NT\_then\_Jacoby**

**Board: 11**      ♠ K7532      LHO opens the bidding 1♣.

Dealer: West      ♥ 982      Partner bids next.

Vul: Both      ♦ 432

HCP: 4+1      ♣ J2

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**Board: 12**      ♠ AT75      Partner bids first.

Dealer: North      ♥ 832      East (RHO) bids 1NT if possible.

Vul: None      ♦ 9874      West (LHO) bids 2♦ if possible.

HCP: 4      ♣ 87      East (RHO) bids 2♥ if possible.

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**Board: 13**      ♠ K84      LHO opens the bidding 1♣.

Dealer: West      ♥ KJT95      Partner bids next.

Vul: E-W      ♦ T54

HCP: 7+1      ♣ 52

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**Board: 14**      ♠ AQ53      RHO opens the bidding 1♦.

Dealer: East      ♥ KT3      You bid next.

Vul: None      ♦ KJ5      East (RHO) Doubles 2♦ if possible.

HCP: 16      ♣ K63      West (LHO) bids 3♦ if possible.

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**Board: 15**      ♠ QJ765      LHO opens the bidding 1♦.

Dealer: West      ♥ T7643      Partner bids next.

Vul: None      ♦ Q6

HCP: 5+2      ♣ 5

## Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ T94	♠ K7532	1♣	1NT	Pass	2♥
Vul: Both	♥ AQ75	♥ 982	Pass	2♠	All Pass	
North HCP: 16	♦ AK5	♦ 432				
South HCP: 4+1	♣ K43	♣ J2				
Contract: 2♠ North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ AT75	1♣	1NT	Pass	
Vul: None	♥ A7	♥ 832	2♦	Pass	2♥	Pass
North HCP: 13+1	♦ QJ5	♦ 9874	Pass	X	Pass	2♠
South HCP: 4	♣ QJT42	♣ 87	All Pass			
Contract: 2♠ South						

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ JT7	♠ K84	1♣	1NT	Pass	2♦
Vul: E-W	♥ A6	♥ KJT95	Pass	2♥	Pass	2NT
North HCP: 15	♦ AJ76	♦ T54	All Pass			
South HCP: 7+1	♣ KQ83	♣ 52				
Contract: 2NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ T6	♠ AQ53		1♦	1NT	
Vul: None	♥ Q9862	♥ KT3	Pass	2♦	X	2♥
North HCP: 7+2	♦ 4	♦ KJ5	3♦	3♥	All Pass	
South HCP: 16	♣ AJ874	♣ K63				
Contract: 3♥ North						

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

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

Dealer: East      ♥ K63      Partner bids next.

Vul: Both      ♦ 83

HCP: 7+1      ♣ T93

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**Board: 17**      ♠ KJ75      You bid first.

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

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

HCP: 12+3      ♣ AQT8753

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

Dealer: East      ♥ Q7642      Partner bids next.

Vul: E-W      ♦ 92

HCP: 5+1      ♣ 763

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**Board: 19**      ♠ K84      You bid first.

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

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

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

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

Dealer: East      ♥ JT7654      Partner bids next.

Vul: None      ♦ A3

HCP: 5+2      ♣ T85

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AT765	♠ J32			1♦	1NT
Vul: Both	♥ K63	♥ A95	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ 83	♦ AKQ6	Pass	2NT	Pass	4♣
South HCP: 17	♣ T93	♣ K85	All Pass			
Contract: 4♣ South						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ75	♠ 93		1♣	1NT	Pass
Vul: E-W	♥ T	♥ J9654	2♥	3♣	All Pass	
North HCP: 12+3	♦ Q	♦ AK832				
South HCP: 8+2	♣ AQT8753	♣ 2				
Contract: 3♣ North						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K53	♠ AQ6			1♣	1NT
Vul: E-W	♥ Q7642	♥ AJ5	Pass	2♦	Pass	2♥
North HCP: 5+1	♦ 92	♦ J73	All Pass			
South HCP: 16	♣ 763	♣ AT82				
Contract: 2♥ South						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K84	♠ 32		1♦	1NT	Pass
Vul: Both	♥ Q96	♥ 875	2♥	Pass	2♠	Pass
North HCP: 13+2	♦ KQ8754	♦ JT	Pass	3♦	All Pass	
South HCP: 6+2	♣ K	♣ AJ8653				
Contract: 3♦ North						

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 53	♠ KJ64			1♣	1NT
Vul: None	♥ JT7654	♥ AK	Pass	2♦	Pass	2♥
North HCP: 5+2	♦ A3	♦ J742	Pass	3♥	Pass	4♥
South HCP: 16	♣ T85	♣ A64	All Pass			
Contract: 4♥ South						

**South hands****We\_Overcall\_NT\_then\_Jacoby**

<b>Board: 16</b>	♠ J32	RHO opens the bidding 1♦.
Dealer: East	♥ A95	You bid next.
Vul: Both	♦ AKQ6	
HCP: 17	♣ K85	

---

<b>Board: 17</b>	♠ 93	Partner bids first.
Dealer: North	♥ J9654	East (RHO) bids 1NT if possible.
Vul: E-W	♦ AK832	West (LHO) bids 2♥ if possible.
HCP: 8+2	♣ 2	

---

<b>Board: 18</b>	♠ AQ6	RHO opens the bidding 1♣.
Dealer: East	♥ AJ5	You bid next.
Vul: E-W	♦ J73	
HCP: 16	♣ AT82	

---

<b>Board: 19</b>	♠ 32	Partner bids first.
Dealer: North	♥ 875	East (RHO) bids 1NT if possible.
Vul: Both	♦ JT	West (LHO) bids 2♥ if possible.
HCP: 6+2	♣ AJ8653	East (RHO) bids 2♠ if possible.

---

<b>Board: 20</b>	♠ KJ64	RHO opens the bidding 1♣.
Dealer: East	♥ AK	You bid next.
Vul: None	♦ J742	
HCP: 16	♣ A64	

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AT765	♠ J32			1♦	1NT
Vul: Both	♥ K63	♥ A95	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ 83	♦ AKQ6	Pass	2NT	Pass	4♣
South HCP: 17	♣ T93	♣ K85	All Pass			
Contract: 4♣ South						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ75	♠ 93		1♣	1NT	Pass
Vul: E-W	♥ T	♥ J9654	2♥	3♣	All Pass	
North HCP: 12+3	♦ Q	♦ AK832				
South HCP: 8+2	♣ AQT8753	♣ 2				
Contract: 3♣ North						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K53	♠ AQ6			1♣	1NT
Vul: E-W	♥ Q7642	♥ AJ5	Pass	2♦	Pass	2♥
North HCP: 5+1	♦ 92	♦ J73	All Pass			
South HCP: 16	♣ 763	♣ AT82				
Contract: 2♥ South						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K84	♠ 32		1♦	1NT	Pass
Vul: Both	♥ Q96	♥ 875	2♥	Pass	2♠	Pass
North HCP: 13+2	♦ KQ8754	♦ JT	Pass	3♦	All Pass	
South HCP: 6+2	♣ K	♣ AJ8653				
Contract: 3♦ North						

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 53	♠ KJ64			1♣	1NT
Vul: None	♥ JT7654	♥ AK	Pass	2♦	Pass	2♥
North HCP: 5+2	♦ A3	♦ J742	Pass	3♥	Pass	4♥
South HCP: 16	♣ T85	♣ A64	All Pass			
Contract: 4♥ South						

## North hands

## We\_Overcall\_NT\_then\_Jacoby

**Board: 21**      ♠ QJ9      RHO opens the bidding 1♥.

Dealer: West      ♥ AK2      You bid next.

Vul: None      ♦ AQJ64

HCP: 17+1      ♣ 32

---

**Board: 22**      ♠ QJ4      RHO opens the bidding 1♠.

Dealer: West      ♥ A7      You bid next.

Vul: N-S      ♦ A943      West (RHO) bids 2♠ if possible.

HCP: 17      ♣ KQJ6      East (LHO) Doubles 3♥ if possible.

---

**Board: 23**      ♠ A876      You bid first.

Dealer: North      ♥ AQ52      East (LHO) bids 1NT if possible.

Vul: Both      ♦ AQ874      West (RHO) bids 2♦ if possible.

HCP: 16+1      ♣ -      West (RHO) bids 5♣ if possible.

---

**Board: 24**      ♠ AT984      LHO opens the bidding 1♥.

Dealer: East      ♥ 2      Partner bids next.

Vul: None      ♦ K7653      East (LHO) Doubles 2♥ if possible.

HCP: 7+2      ♣ T3

---

**Board: 25**      ♠ KT5      RHO opens the bidding 1♦.

Dealer: West      ♥ KT82      You bid next.

Vul: E-W      ♦ AT82

HCP: 15      ♣ AJ

## Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: West	♠ QJ9	♠ AT8653	1 ♥	1NT	Pass	2 ♥
Vul: None	♥ AK2	♥ 765	Pass	2 ♠	All Pass	
North HCP: 17+1	♦ AQJ64	♦ 72				
South HCP: 4+2	♣ 32	♣ 98				
Contract: 2 ♠ North						

Board: 22	North:	South:	W	N	E	S
Dealer: West	♠ QJ4	♠ 962	1 ♠	1NT	Pass	2 ♦
Vul: N-S	♥ A7	♥ QT9532	2 ♠	Pass	Pass	3 ♥
North HCP: 17	♦ A943	♦ 62	Pass	Pass	X	All Pass
South HCP: 2+2	♣ KQJ6	♣ 97				
Contract: 3 ♥ X South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ A876	♠ JT9543		1 ♦	1NT	Pass
Vul: Both	♥ AQ52	♥ 73	2 ♦	2 ♠	Pass	4 ♠
North HCP: 16+1	♦ AQ874	♦ 965	5 ♣	Pass	Pass	5 ♦
South HCP: 5+2	♣ -	♣ AT	All Pass			
Contract: 5 ♦ South						

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ AT984	♠ Q62			1 ♥	1NT
Vul: None	♥ 2	♥ KQJ8	Pass	2 ♥	X	2 ♠
North HCP: 7+2	♦ K7653	♦ A42	Pass	3 ♠	Pass	4 ♠
South HCP: 16	♣ T3	♣ A87	All Pass			
Contract: 4 ♠ South						

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ KT5	♠ A8743	1 ♦	1NT	Pass	2 ♥
Vul: E-W	♥ KT82	♥ J6	Pass	2 ♠	Pass	2NT
North HCP: 15	♦ AT82	♦ K97	Pass	4 ♠	All Pass	
South HCP: 8+1	♣ AJ	♣ 762				
Contract: 4 ♠ North						

**South hands****We\_Overcall\_NT\_then\_Jacoby**

**Board: 21**      ♠ AT8653      LHO opens the bidding 1♥.

Dealer: West      ♥ 765      Partner bids next.

Vul: None      ♦ 72

HCP: 4+2      ♣ 98

**Board: 22**      ♠ 962      LHO opens the bidding 1♠.

Dealer: West      ♥ QT9532      Partner bids next.

Vul: N-S      ♦ 62      West (LHO) bids 2♠ if possible.

HCP: 2+2      ♣ 97      East (RHO) Doubles 3♥ if possible.

**Board: 23**      ♠ JT9543      Partner bids first.

Dealer: North      ♥ 73      East (RHO) bids 1NT if possible.

Vul: Both      ♦ 965      West (LHO) bids 2♦ if possible.

HCP: 5+2      ♣ AT      West (LHO) bids 5♣ if possible.

**Board: 24**      ♠ Q62      RHO opens the bidding 1♥.

Dealer: East      ♥ KQJ8      You bid next.

Vul: None      ♦ A42      East (RHO) Doubles 2♥ if possible.

HCP: 16      ♣ A87

**Board: 25**      ♠ A8743      LHO opens the bidding 1♦.

Dealer: West      ♥ J6      Partner bids next.

Vul: E-W      ♦ K97

HCP: 8+1      ♣ 762

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QJ9	♠ AT8653	1 ♥	1NT	Pass	2 ♥
Vul: None	♥ AK2	♥ 765	Pass	2 ♠	All Pass	
North HCP: 17+1	♦ AQJ64	♦ 72				
South HCP: 4+2	♣ 32	♣ 98				
Contract: 2 ♠ North						

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QJ4	♠ 962	1 ♠	1NT	Pass	2 ♦
Vul: N-S	♥ A7	♥ QT9532	2 ♠	Pass	Pass	3 ♥
North HCP: 17	♦ A943	♦ 62	Pass	Pass	X	All Pass
South HCP: 2+2	♣ KQJ6	♣ 97				
Contract: 3 ♥ X South						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A876	♠ JT9543		1 ♦	1NT	Pass
Vul: Both	♥ AQ52	♥ 73	2 ♦	2 ♠	Pass	4 ♠
North HCP: 16+1	♦ AQ874	♦ 965	5 ♣	Pass	Pass	5 ♦
South HCP: 5+2	♣ -	♣ AT	All Pass			
Contract: 5 ♦ South						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AT984	♠ Q62			1 ♥	1NT
Vul: None	♥ 2	♥ KQJ8	Pass	2 ♥	X	2 ♠
North HCP: 7+2	♦ K7653	♦ A42	Pass	3 ♠	Pass	4 ♠
South HCP: 16	♣ T3	♣ A87	All Pass			
Contract: 4 ♠ South						

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KT5	♠ A8743	1 ♦	1NT	Pass	2 ♥
Vul: E-W	♥ KT82	♥ J6	Pass	2 ♠	Pass	2NT
North HCP: 15	♦ AT82	♦ K97	Pass	4 ♠	All Pass	
South HCP: 8+1	♣ AJ	♣ 762				
Contract: 4 ♠ North						

## North hands

## We\_Overcall\_NT\_then\_Jacoby

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ JT	♠ AQ			1♣	1NT
Vul: None	♥ KT763	♥ Q42	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ Q72	♦ AJT63		All Pass		
South HCP: 17+1	♣ Q82	♣ A96				
Contract: 2♥ South						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ KQ83	♠ JT		1♦	1NT	Pass
Vul: E-W	♥ 2	♥ Q653	2♦	Pass	2♥	Pass
North HCP: 14	♦ Q943	♦ KT8	Pass	3♣	All Pass	
South HCP: 9	♣ AQJ6	♣ K742				
Contract: 3♣ North						

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ AKQ42	♠ J965			1♦	1NT
Vul: E-W	♥ T43	♥ AK6	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ 752	♦ AQ9	Pass	3NT	Pass	4♠
South HCP: 16	♣ J8	♣ QT2		All Pass		
Contract: 4♠ South						

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ 543	♠ 987	1♦	1NT	Pass	2♦
Vul: E-W	♥ QJ	♥ 98762	Pass	2♥	All Pass	
North HCP: 16+1	♦ A86	♦ J92				
South HCP: 1+1	♣ AKQ72	♣ 65				
Contract: 2♥ North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ Q543	♠ A8			1♦	
Vul: None	♥ AT86	♥ K92	1NT	Pass	2♥	Pass
North HCP: 8	♦ Q93	♦ A762	2♠	Pass	Pass	3♣
South HCP: 14	♣ 54	♣ QJ96	Pass	3♦	All Pass	
Contract: 3♦ North						

**South hands****We\_Overcall\_NT\_then\_Jacoby**

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ JT	♠ AQ			1♣	1NT
Vul: None	♥ KT763	♥ Q42	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ Q72	♦ AJT63		All Pass		
South HCP: 17+1	♣ Q82	♣ A96				
Contract: 2♥ South						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ KQ83	♠ JT		1♦	1NT	Pass
Vul: E-W	♥ 2	♥ Q653	2♦	Pass	2♥	Pass
North HCP: 14	♦ Q943	♦ KT8	Pass	3♣	All Pass	
South HCP: 9	♣ AQJ6	♣ K742				
Contract: 3♣ North						

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ AKQ42	♠ J965			1♦	1NT
Vul: E-W	♥ T43	♥ AK6	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ 752	♦ AQ9	Pass	3NT	Pass	4♠
South HCP: 16	♣ J8	♣ QT2		All Pass		
Contract: 4♠ South						

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ 543	♠ 987	1♦	1NT	Pass	2♦
Vul: E-W	♥ QJ	♥ 98762	Pass	2♥	All Pass	
North HCP: 16+1	♦ A86	♦ J92				
South HCP: 1+1	♣ AKQ72	♣ 65				
Contract: 2♥ North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ Q543	♠ A8			1♦	
Vul: None	♥ AT86	♥ K92	1NT	Pass	2♥	Pass
North HCP: 8	♦ Q93	♦ A762	2♠	Pass	Pass	3♣
South HCP: 14	♣ 54	♣ QJ96	Pass	3♦	All Pass	
Contract: 3♦ North						

## North hands

## We\_Overcall\_NT\_then\_Jacoby

**Board: 31**      ♠ AKJT      RHO opens the bidding 1♦.

Dealer: West      ♥ A65      You bid next.

Vul: N-S      ♦ KT5      West (RHO) Doubles 2♦ if possible.

HCP: 16      ♣ J65

---

**Board: 32**      ♠ 983      LHO opens the bidding 1♠.

Dealer: East      ♥ K9432      Partner bids next.

Vul: Both      ♦ J4

HCP: 6+1      ♣ Q98

---

**Board: 33**      ♠ KQ3      RHO opens the bidding 1♣.

Dealer: West      ♥ K2      You bid next.

Vul: None      ♦ K532

HCP: 17      ♣ KQJ4

---

**Board: 34**      ♠ QJ9754      LHO opens the bidding 1♣.

Dealer: East      ♥ T8      Partner bids next.

Vul: E-W      ♦ J7

HCP: 4+2      ♣ 532

---

**Board: 35**      ♠ T84      RHO opens the bidding 1♦.

Dealer: West      ♥ A643      You bid next.

Vul: N-S      ♦ AK8

HCP: 15      ♣ A65

## Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ AKJT	♠ 864	1♦	1NT	Pass	2♦
Vul: N-S	♥ A65	♥ QJT73	X	2♥	Pass	3♥
North HCP: 16	♦ KT5	♦ Q8	Pass	4♥	All Pass	
South HCP: 9+1	♣ J65	♣ A43				
Contract: 4♥ North						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ 983	♠ KQ5		1♠	1NT	
Vul: Both	♥ K9432	♥ JT76	Pass	2♦	Pass	3♥ <sup>1</sup>
North HCP: 6+1	♦ J4	♦ AKQ2	All Pass			
South HCP: 16	♣ Q98	♣ J5				
Contract: 3♥ South			1. Super acceptance after NT			

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ KQ3	♠ J9652	1♣	1NT	Pass	2♥
Vul: None	♥ K2	♥ QJ6	Pass	2♠	All Pass	
North HCP: 17	♦ K532	♦ 97				
South HCP: 4+1	♣ KQJ4	♣ T98				
Contract: 2♠ North						

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ QJ9754	♠ K2		1♣	1NT	
Vul: E-W	♥ T8	♥ AJ2	Pass	2♥	Pass	2♠
North HCP: 4+2	♦ J7	♦ T854	Pass	3♠	All Pass	
South HCP: 15	♣ 532	♣ AK64				
Contract: 3♠ North						

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ T84	♠ AQ962	1♦	1NT	Pass	2♥
Vul: N-S	♥ A643	♥ KQT	Pass	2♠	Pass	3NT
North HCP: 15	♦ AK8	♦ 75	Pass	4♠	All Pass	
South HCP: 11+1	♣ A65	♣ T83				
Contract: 4♠ North						

**South hands****We\_Overcall\_NT\_then\_Jacoby**

**Board: 31**      ♠ 864      LHO opens the bidding 1♦.

Dealer: West      ♥ QJT73      Partner bids next.

Vul: N-S      ♦ Q8      West (LHO) Doubles 2♦ if possible.

HCP: 9+1      ♣ A43

---

**Board: 32**      ♠ KQ5      RHO opens the bidding 1♠.

Dealer: East      ♥ JT76      You bid next.

Vul: Both      ♦ AKQ2

HCP: 16      ♣ J5

---

**Board: 33**      ♠ J9652      LHO opens the bidding 1♣.

Dealer: West      ♥ QJ6      Partner bids next.

Vul: None      ♦ 97

HCP: 4+1      ♣ T98

---

**Board: 34**      ♠ K2      RHO opens the bidding 1♣.

Dealer: East      ♥ AJ2      You bid next.

Vul: E-W      ♦ T854

HCP: 15      ♣ AK64

---

**Board: 35**      ♠ AQ962      LHO opens the bidding 1♦.

Dealer: West      ♥ KQT      Partner bids next.

Vul: N-S      ♦ 75

HCP: 11+1      ♣ T83

## Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ AKJT	♠ 864	1♦	1NT	Pass	2♦
Vul: N-S	♥ A65	♥ QJT73	X	2♥	Pass	3♥
North HCP: 16	♦ KT5	♦ Q8	Pass	4♥	All Pass	
South HCP: 9+1	♣ J65	♣ A43				
Contract: 4♥ North						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ 983	♠ KQ5		1♠	1NT	
Vul: Both	♥ K9432	♥ JT76	Pass	2♦	Pass	3♥ <sup>1</sup>
North HCP: 6+1	♦ J4	♦ AKQ2	All Pass			
South HCP: 16	♣ Q98	♣ J5				
Contract: 3♥ South			1. Super acceptance after NT			

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ KQ3	♠ J9652	1♣	1NT	Pass	2♥
Vul: None	♥ K2	♥ QJ6	Pass	2♠	All Pass	
North HCP: 17	♦ K532	♦ 97				
South HCP: 4+1	♣ KQJ4	♣ T98				
Contract: 2♠ North						

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ QJ9754	♠ K2		1♣	1NT	
Vul: E-W	♥ T8	♥ AJ2	Pass	2♥	Pass	2♠
North HCP: 4+2	♦ J7	♦ T854	Pass	3♠	All Pass	
South HCP: 15	♣ 532	♣ AK64				
Contract: 3♠ North						

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ T84	♠ AQ962	1♦	1NT	Pass	2♥
Vul: N-S	♥ A643	♥ KQT	Pass	2♠	Pass	3NT
North HCP: 15	♦ AK8	♦ 75	Pass	4♠	All Pass	
South HCP: 11+1	♣ A65	♣ T83				
Contract: 4♠ North						

## North hands

## We\_Overcall\_NT\_then\_Jacoby

<b>Board: 36</b>	♠ QJ6	LHO opens the bidding 1♠.
Dealer: East	♥ T9432	Partner bids next.
Vul: E-W	♦ 97	East (LHO) bids 3♦ if possible.
HCP: 3+1	♣ T43	

---

<b>Board: 37</b>	♠ AK2	RHO opens the bidding 1♦.
Dealer: West	♥ 962	You bid next.
Vul: Both	♦ AQJ6	
HCP: 17	♣ K93	

---

<b>Board: 38</b>	♠ AJ862	LHO opens the bidding 1♥.
Dealer: East	♥ 843	Partner bids next.
Vul: None	♦ 87	East (LHO) Doubles 2♥ if possible.
HCP: 10+1	♣ AJ3	

---

<b>Board: 39</b>	♠ AT5	You bid first.
Dealer: North	♥ QJT653	East (LHO) bids 1NT if possible.
Vul: N-S	♦ A83	West (RHO) bids 2♥ if possible.
HCP: 14+2	♣ K	

---

<b>Board: 40</b>	♠ J4	Partner bids first.
Dealer: South	♥ J43	West (RHO) bids 1NT if possible.
Vul: E-W	♦ 652	East (LHO) bids 2♥ if possible.
HCP: 5+1	♣ QJ842	

## Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ QJ6	♠ A87			1 ♠	1NT
Vul: E-W	♥ T9432	♥ KQ76	Pass	2 ♦	Pass	2 ♥
North HCP: 3+1	♦ 97	♦ KT4	Pass	Pass	3 ♦	3 ♥
South HCP: 17	♣ T43	♣ KQ8	All Pass			
Contract: 3 ♥ South						

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ AK2	♠ J8654	1 ♦	1NT	Pass	2 ♥
Vul: Both	♥ 962	♥ KJ	Pass	2 ♠	Pass	2NT
North HCP: 17	♦ AQJ6	♦ K54	Pass	4 ♠	All Pass	
South HCP: 8+1	♣ K93	♣ 542	All Pass			
Contract: 4 ♠ North						

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ AJ862	♠ K53			1 ♥	1NT
Vul: None	♥ 843	♥ AQJ	Pass	2 ♥	X	2 ♠
North HCP: 10+1	♦ 87	♦ J3	Pass	4 ♠	All Pass	
South HCP: 16+1	♣ AJ3	♣ KQT92	All Pass			
Contract: 4 ♠ North						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ AT5	♠ KJ		1 ♥	1NT	Pass
Vul: N-S	♥ QJT653	♥ 4	2 ♥	3 ♥	All Pass	
North HCP: 14+2	♦ A83	♦ JT9652				
South HCP: 6+2	♣ K	♣ J873	All Pass			
Contract: 3 ♥ North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ AK8			1 ♦	
Vul: E-W	♥ J43	♥ A5	1NT	Pass	2 ♥	3 ♦
North HCP: 5+1	♦ 652	♦ K98743	All Pass			
South HCP: 14+2	♣ QJ842	♣ 97	All Pass			
Contract: 3 ♦ South						

**South hands****We\_Overcall\_NT\_then\_Jacoby**

<b>Board: 36</b>	♠ A87	RHO opens the bidding 1♠.
Dealer: East	♥ KQ76	You bid next.
Vul: E-W	♦ KT4	East (RHO) bids 3♦ if possible.
HCP: 17	♣ KQ8	

---

<b>Board: 37</b>	♠ J8654	LHO opens the bidding 1♦.
Dealer: West	♥ KJ	Partner bids next.
Vul: Both	♦ K54	
HCP: 8+1	♣ 542	

---

<b>Board: 38</b>	♠ K53	RHO opens the bidding 1♥.
Dealer: East	♥ AQJ	You bid next.
Vul: None	♦ J3	East (RHO) Doubles 2♥ if possible.
HCP: 16+1	♣ KQT92	

---

<b>Board: 39</b>	♠ KJ	Partner bids first.
Dealer: North	♥ 4	East (RHO) bids 1NT if possible.
Vul: N-S	♦ JT9652	West (LHO) bids 2♥ if possible.
HCP: 6+2	♣ J873	

---

<b>Board: 40</b>	♠ AK8	You bid first.
Dealer: South	♥ A5	West (LHO) bids 1NT if possible.
Vul: E-W	♦ K98743	East (RHO) bids 2♥ if possible.
HCP: 14+2	♣ 97	

## Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ QJ6	♠ A87			1 ♠	1NT
Vul: E-W	♥ T9432	♥ KQ76	Pass	2 ♦	Pass	2 ♥
North HCP: 3+1	♦ 97	♦ KT4	Pass	Pass	3 ♦	3 ♥
South HCP: 17	♣ T43	♣ KQ8	All Pass			
Contract: 3 ♥ South						

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ AK2	♠ J8654	1 ♦	1NT	Pass	2 ♥
Vul: Both	♥ 962	♥ KJ	Pass	2 ♠	Pass	2NT
North HCP: 17	♦ AQJ6	♦ K54	Pass	4 ♠	All Pass	
South HCP: 8+1	♣ K93	♣ 542	All Pass			
Contract: 4 ♠ North						

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ AJ862	♠ K53			1 ♥	1NT
Vul: None	♥ 843	♥ AQJ	Pass	2 ♥	X	2 ♠
North HCP: 10+1	♦ 87	♦ J3	Pass	4 ♠	All Pass	
South HCP: 16+1	♣ AJ3	♣ KQT92	All Pass			
Contract: 4 ♠ North						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ AT5	♠ KJ		1 ♥	1NT	Pass
Vul: N-S	♥ QJT653	♥ 4	2 ♥	3 ♥	All Pass	
North HCP: 14+2	♦ A83	♦ JT9652				
South HCP: 6+2	♣ K	♣ J873	All Pass			
Contract: 3 ♥ North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ AK8			1 ♦	
Vul: E-W	♥ J43	♥ A5	1NT	Pass	2 ♥	3 ♦
North HCP: 5+1	♦ 652	♦ K98743	All Pass			
South HCP: 14+2	♣ QJ842	♣ 97	All Pass			
Contract: 3 ♦ South						

## North hands

## We\_Overcall\_NT\_then\_Jacoby

### Board: 41

Dealer: North

♠ AK8

♥ -

You bid first.

Vul: Both

♦ KJ652

East (LHO) bids 1NT if possible.

HCP: 16+2

♣ AJT98

West (RHO) bids 2♦ if possible.

East (LHO) Doubles 3♣ if possible.

### Board: 42

Dealer: East

♠ 652

♥ J6432

LHO opens the bidding 1♦.

Partner bids next.

Vul: None

♦ A98

HCP: 5+1

♣ 63

### Board: 43

Dealer: North

♠ KQT72

♥ 4

You bid first.

East (LHO) bids 1NT if possible.

Vul: E-W

♦ A8

West (RHO) bids 2♦ if possible.

HCP: 14+2

♣ KQ873

### Board: 44

Dealer: South

♠ K63

♥ JT854

Partner bids first.

West (RHO) bids 1NT if possible.

Vul: Both

♦ 6

East (LHO) bids 2♥ if possible.

HCP: 6+1

♣ Q953

### Board: 45

Dealer: East

♠ Q9743

♥ 97

LHO opens the bidding 1♣.

Partner bids next.

Vul: E-W

♦ KJT942

East (LHO) bids 3♣ if possible.

HCP: 6+3

♣ -

## Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ Q953		1♦	1NT	Pass
Vul: Both	♥ -	♥ 8762	2♦	3♣	X	All Pass
North HCP: 16+2	♦ KJ652	♦ 84				
South HCP: 2	♣ AJT98	♣ 642				
Contract: 3♣X North						

Board: 42	North:	South:	W	N	E	S
Dealer: East	♠ 652	♠ AJT4		1♦	1NT	
Vul: None	♥ J6432	♥ AQ	Pass	2♦	Pass	2♥
North HCP: 5+1	♦ A98	♦ KJ42		All Pass		
South HCP: 18	♣ 63	♣ K75				
Contract: 2♥ South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ KQT72	♠ 94		1♠	1NT	Pass
Vul: E-W	♥ 4	♥ K65	2♦	3♣	Pass	3♠
North HCP: 14+2	♦ A8	♦ QJ753		All Pass		
South HCP: 7+1	♣ KQ873	♣ J92				
Contract: 3♠ South						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ K63	♠ J			1♦	
Vul: Both	♥ JT854	♥ A9	1NT	Pass	2♥	3♣
North HCP: 6+1	♦ 6	♦ KT975		All Pass		
South HCP: 16+2	♣ Q953	♣ AKJ84				
Contract: 3♣ South						

Board: 45	North:	South:	W	N	E	S
Dealer: East	♠ Q9743	♠ KJ85		1♣	1NT	
Vul: E-W	♥ 97	♥ K53	Pass	2♥	3♣	X
North HCP: 6+3	♦ KJT942	♦ Q73	Pass	4♠	All Pass	
South HCP: 16	♣ -	♣ AK6				
Contract: 4♠ North						

**South hands****We\_Overcall\_NT\_then\_Jacoby****Board: 41**

♠ Q953

Partner bids first.

Dealer: North

♥ 8762

East (RHO) bids 1NT if possible.

Vul: Both

♦ 84

West (LHO) bids 2♦ if possible.

HCP: 2

♣ 642

East (RHO) Doubles 3♣ if possible.

---

**Board: 42**

♠ AJT4

RHO opens the bidding 1♦.

Dealer: East

♥ AQ

You bid next.

Vul: None

♦ KJ42

HCP: 18

♣ K75

---

**Board: 43**

♠ 94

Partner bids first.

Dealer: North

♥ K65

East (RHO) bids 1NT if possible.

Vul: E-W

♦ QJ753

West (LHO) bids 2♦ if possible.

HCP: 7+1

♣ J92

---

**Board: 44**

♠ J

You bid first.

Dealer: South

♥ A9

West (LHO) bids 1NT if possible.

Vul: Both

♦ KT975

East (RHO) bids 2♥ if possible.

HCP: 16+2

♣ AKJ84

---

**Board: 45**

♠ KJ85

RHO opens the bidding 1♣.

Dealer: East

♥ K53

You bid next.

Vul: E-W

♦ Q73

East (RHO) bids 3♣ if possible.

HCP: 16

♣ AK6

## Both hands (Answers Page)

**Board: 41**

Dealer: North

**North:**

♠ AK8

**South:**

♠ Q953

**W**
**N**
**E**
**S**

Vul: Both

♥ -

♥ 8762

1♦

1NT

Pass

North HCP: 16+2

♦ KJ652

♦ 84

2♦

3♣

X

All Pass

South HCP: 2

♣ AJT98

♣ 642

Contract: 3♣X North

**Board: 42**

Dealer: East

**North:**

♠ 652

**South:**

♠ AJT4

**W**
**N**
**E**
**S**

Vul: None

♥ J6432

♥ AQ

1♦

1NT

North HCP: 5+1

♦ A98

♦ KJ42

Pass

2♦

Pass

South HCP: 18

♣ 63

♣ K75

All Pass

Contract: 2♥ South

**Board: 43**

Dealer: North

**North:**

♠ KQT72

**South:**

♠ 94

**W**
**N**
**E**
**S**

Vul: E-W

♥ 4

♥ K65

1♠

1NT

Pass

North HCP: 14+2

♦ A8

♦ QJ753

All Pass

South HCP: 7+1

♣ KQ873

♣ J92

Contract: 3♠ South

**Board: 44**

Dealer: South

**North:**

♠ K63

**South:**

♠ J

**W**
**N**
**E**
**S**

Vul: Both

♥ JT854

♥ A9

1NT

Pass

2♥

3♣

North HCP: 6+1

♦ 6

♦ KT975

All Pass

South HCP: 16+2

♣ Q953

♣ AKJ84

Contract: 3♣ South

**Board: 45**

Dealer: East

**North:**

♠ Q9743

**South:**

♠ KJ85

**W**
**N**
**E**
**S**

Vul: E-W

♥ 97

♥ K53

1♣

1NT

North HCP: 6+3

♦ KJT942

♦ Q73

2♥

3♣

X

South HCP: 16

♣ -

♣ AK6

Pass

4♠

All Pass

Contract: 4♠ North

## North hands

## We\_Overcall\_NT\_then\_Jacoby

### Board: 46

Dealer: North

Vul: None

HCP: 12+1

♠ AKT83

♥ 7

♦ KQ72

♣ 863

You bid first.

East (LHO) bids 1NT if possible.

West (RHO) bids 2♦ if possible.

East (LHO) bids 2♥ if possible.

### Board: 47

Dealer: West

Vul: Both

HCP: 15

♠ AJ

♥ AT97

♦ QJT6

♣ QJ4

RHO opens the bidding 1♣.

You bid next.

### Board: 48

Dealer: East

Vul: None

HCP: 6+1

♠ AT874

♥ J4

♦ T97

♣ J53

LHO opens the bidding 1♦.

Partner bids next.

### Board: 49

Dealer: North

Vul: E-W

HCP: 13+3

♠ J2

♥ KQ

♦ AKT6532

♣ 52

You bid first.

East (LHO) bids 1NT if possible.

West (RHO) bids 2♦ if possible.

West (RHO) bids 3♥ if possible.

East (LHO) Doubles 4♦ if possible.

### Board: 50

Dealer: East

Vul: Both

HCP: 7+1

♠ KT9

♥ J9763

♦ QJ4

♣ 74

LHO opens the bidding 1♦.

Partner bids next.

East (LHO) Doubles 2♦ if possible.

## Both hands (Answers Page)

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKT83	♠ 5		1 ♠	1NT	Pass
Vul: None	♥ 7	♥ QT54	2 ♦	Pass	2 ♥	Pass
North HCP: 12+1	♦ KQ72	♦ 853	Pass	X	Pass	3 ♣
South HCP: 5+1	♣ 863	♣ QJT97		All Pass		
Contract: 3 ♣ South						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AJ	♠ K43	1 ♣	1NT	Pass	2 ♦
Vul: Both	♥ AT97	♥ KJ865	Pass	3 ♥ <sup>1</sup>	All Pass	
North HCP: 15	♦ QJT6	♦ 74				
South HCP: 7+1	♣ QJ4	♣ T75		1. Super acceptance after NT		
Contract: 3 ♥ North						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AT874	♠ 53			1 ♦	1NT
Vul: None	♥ J4	♥ K873	Pass	2 ♥	Pass	2 ♠
North HCP: 6+1	♦ T97	♦ KQJ		All Pass		
South HCP: 15	♣ J53	♣ AQ76				
Contract: 2 ♠ South						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J2	♠ KQT98		1 ♦	1NT	Pass
Vul: E-W	♥ KQ	♥ A53	2 ♦	3 ♦	Pass	Pass
North HCP: 13+3	♦ AKT6532	♦ 74	3 ♥	Pass	Pass	4 ♦
South HCP: 9+1	♣ 52	♣ 864	Pass	Pass	X	All Pass
Contract: 4 ♦ X South						

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KT9	♠ AQ85			1 ♦	1NT
Vul: Both	♥ J9763	♥ KQ2	Pass	2 ♦	X	2 ♥
North HCP: 7+1	♦ QJ4	♦ A75	Pass	3 ♥	Pass	4 ♥
South HCP: 15	♣ 74	♣ T63		All Pass		
Contract: 4 ♥ South						

**South hands****We\_Overcall\_NT\_then\_Jacoby**

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

## Both hands (Answers Page)

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKT83	♠ 5		1 ♠	1NT	Pass
Vul: None	♥ 7	♥ QT54	2 ♦	Pass	2 ♥	Pass
North HCP: 12+1	♦ KQ72	♦ 853	Pass	X	Pass	3 ♣
South HCP: 5+1	♣ 863	♣ QJT97		All Pass		
Contract: 3 ♣ South						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AJ	♠ K43	1 ♣	1NT	Pass	2 ♦
Vul: Both	♥ AT97	♥ KJ865	Pass	3 ♥ <sup>1</sup>	All Pass	
North HCP: 15	♦ QJT6	♦ 74				
South HCP: 7+1	♣ QJ4	♣ T75		1. Super acceptance after NT		
Contract: 3 ♥ North						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AT874	♠ 53			1 ♦	1NT
Vul: None	♥ J4	♥ K873	Pass	2 ♥	Pass	2 ♠
North HCP: 6+1	♦ T97	♦ KQJ		All Pass		
South HCP: 15	♣ J53	♣ AQ76				
Contract: 2 ♠ South						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J2	♠ KQT98		1 ♦	1NT	Pass
Vul: E-W	♥ KQ	♥ A53	2 ♦	3 ♦	Pass	Pass
North HCP: 13+3	♦ AKT6532	♦ 74	3 ♥	Pass	Pass	4 ♦
South HCP: 9+1	♣ 52	♣ 864	Pass	Pass	X	All Pass
Contract: 4 ♦ X South						

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KT9	♠ AQ85			1 ♦	1NT
Vul: Both	♥ J9763	♥ KQ2	Pass	2 ♦	X	2 ♥
North HCP: 7+1	♦ QJ4	♦ A75	Pass	3 ♥	Pass	4 ♥
South HCP: 15	♣ 74	♣ T63		All Pass		
Contract: 4 ♥ South						