

North hands

We_Overcall_NT_then_Jacoby

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

Both hands (Answers Page)

Board: 1

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 2+2

Contract: 2♠ North

North:

♠ K8

♥ KQJ3

♦ A832

♣ QJ5

South:

♠ Q75432

♥ 965

♦ 7

♣ T94

W N E S

1♣ 1NT Pass 2♥

Pass 2♠ All Pass

Board: 2

Dealer: East

Vul: E-W

North HCP: 6+1

South HCP: 15+1

Contract: 3♣ South

North:

♠ 32

♥ AQT52

♦ T76

♣ 975

South:

♠ A84

♥ 96

♦ QJ5

♣ AKJT2

W N E S

1♠ 1NT

Pass 2♦ Pass 2♥

Pass Pass 2♠ Pass

Pass X Pass 3♣

All Pass

Board: 3

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 5+1

Contract: 3♣X North

North:

♠ 8

♥ K43

♦ KQ9

♣ KQ9432

South:

♠ A9432

♥ JT97

♦ T82

♣ T

W N E S

1♣ 1NT Pass

2♥ Pass 2♠ Pass

Pass 3♣ Pass Pass

X All Pass

Board: 4

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 17

Contract: 4♠ North

North:

♠ AJ973

♥ JT3

♦ JT6

♣ Q5

South:

♠ KT54

♥ AK54

♦ K85

♣ A4

W N E S

1♦ 1NT

Pass 2♥ Pass 3♠¹

Pass 4♠ All Pass

1. Super acceptance after NT

Board: 5

Dealer: West

Vul: None

North HCP: 15

South HCP: 6+2

Contract: 3♥ South

North:

♠ 432

♥ K98

♦ K95

♣ AKQ8

South:

♠ J5

♥ AJ7532

♦ 873

♣ 76

W N E S

1♦ 1NT Pass 2♦

Pass 2♥ Pass 3♥

All Pass

South hands

We_Overcall_NT_then_Jacoby

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

Both hands (Answers Page)

Board: 1

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 2+2

Contract: 2♠ North

North:

♠ K8

♥ KQJ3

♦ A832

♣ QJ5

South:

♠ Q75432

♥ 965

♦ 7

♣ T94

W N E S

1♣ 1NT Pass 2♥

Pass 2♠ All Pass

Board: 2

Dealer: East

Vul: E-W

North HCP: 6+1

South HCP: 15+1

Contract: 3♣ South

North:

♠ 32

♥ AQT52

♦ T76

♣ 975

South:

♠ A84

♥ 96

♦ QJ5

♣ AKJT2

W N E S

1♠ 1NT

Pass 2♦ Pass 2♥

Pass Pass 2♠ Pass

Pass X Pass 3♣

All Pass

Board: 3

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 5+1

Contract: 3♣X North

North:

♠ 8

♥ K43

♦ KQ9

♣ KQ9432

South:

♠ A9432

♥ JT97

♦ T82

♣ T

W N E S

1♣ 1NT Pass

2♥ Pass 2♠ Pass

Pass 3♣ Pass Pass

X All Pass

Board: 4

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 17

Contract: 4♠ North

North:

♠ AJ973

♥ JT3

♦ JT6

♣ Q5

South:

♠ KT54

♥ AK54

♦ K85

♣ A4

W N E S

1♦ 1NT

Pass 2♥ Pass 3♠¹

Pass 4♠ All Pass

1. Super acceptance after NT

Board: 5

Dealer: West

Vul: None

North HCP: 15

South HCP: 6+2

Contract: 3♥ South

North:

♠ 432

♥ K98

♦ K95

♣ AKQ8

South:

♠ J5

♥ AJ7532

♦ 873

♣ 76

W N E S

1♦ 1NT Pass 2♦

Pass 2♥ Pass 3♥

All Pass

North hands

We_Overcall_NT_then_Jacoby

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

Both hands (Answers Page)

Board: 6

Dealer: East

Vul: N-S

North HCP: 6+2

South HCP: 15

Contract: 3 ♠ North

North:

♠ K87543

♥ KT

♦ T98

♣ T3

South:

♠ AT2

♥ Q5

♦ AQ72

♣ QJ42

W

N

E

S

1 ♦ 1NT

Pass 2 ♥ Pass 2 ♠

Pass 3 ♠ All Pass

Board: 7

Dealer: West

Vul: Both

North HCP: 17

South HCP: 6+1

Contract: 2 ♥ North

North:

♠ A96

♥ A95

♦ KQ6

♣ A764

South:

♠ T87

♥ KQ742

♦ T8

♣ JT8

W

N

E

S

1 ♣ 1NT Pass 2 ♦

Pass 2 ♥ All Pass

Board: 8

Dealer: East

Vul: None

North HCP: 4+1

South HCP: 17

Contract: 2 ♥ South

North:

♠ 98

♥ JT872

♦ KT3

♣ 863

South:

♠ KQ53

♥ 63

♦ AJ84

♣ AK5

W

N

E

S

1 ♠ 1NT

Pass 2 ♦ Pass 2 ♥

All Pass

Board: 9

Dealer: West

Vul: N-S

North HCP: 15+1

South HCP: 8+1

Contract: 2NT South

North:

♠ KT7

♥ JT

♦ AK6

♣ AT974

South:

♠ 642

♥ AQ964

♦ J92

♣ J5

W

N

E

S

1 ♦ 1NT Pass 2 ♦

Pass 2 ♥ Pass 2NT

All Pass

Board: 10

Dealer: West

Vul: None

North HCP: 15

South HCP: 4+1

Contract: 2 ♥ South

North:

♠ AKQT

♥ T4

♦ A97

♣ QT76

South:

♠ J83

♥ QJ986

♦ T53

♣ 53

W

N

E

S

1 ♦ 1NT Pass 2 ♦

X XX Pass 2 ♥

All Pass

South hands

We_Overcall_NT_then_Jacoby

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

Both hands (Answers Page)

Board: 6

Dealer: East

Vul: N-S

North HCP: 6+2

South HCP: 15

Contract: 3 ♠ North

North:

♠ K87543

♥ KT

♦ T98

♣ T3

South:

♠ AT2

♥ Q5

♦ AQ72

♣ QJ42

W

N

E

S

1 ♦ 1NT

Pass 2 ♥ Pass 2 ♠

Pass 3 ♠ All Pass

Board: 7

Dealer: West

Vul: Both

North HCP: 17

South HCP: 6+1

Contract: 2 ♥ North

North:

♠ A96

♥ A95

♦ KQ6

♣ A764

South:

♠ T87

♥ KQ742

♦ T8

♣ JT8

W

N

E

S

1 ♣ 1NT Pass 2 ♦

Pass 2 ♥ All Pass

Board: 8

Dealer: East

Vul: None

North HCP: 4+1

South HCP: 17

Contract: 2 ♥ South

North:

♠ 98

♥ JT872

♦ KT3

♣ 863

South:

♠ KQ53

♥ 63

♦ AJ84

♣ AK5

W

N

E

S

1 ♠ 1NT

Pass 2 ♦ Pass 2 ♥

All Pass

Board: 9

Dealer: West

Vul: N-S

North HCP: 15+1

South HCP: 8+1

Contract: 2NT South

North:

♠ KT7

♥ JT

♦ AK6

♣ AT974

South:

♠ 642

♥ AQ964

♦ J92

♣ J5

W

N

E

S

1 ♦ 1NT Pass 2 ♦

Pass 2 ♥ Pass 2NT

All Pass

Board: 10

Dealer: West

Vul: None

North HCP: 15

South HCP: 4+1

Contract: 2 ♥ South

North:

♠ AKQT

♥ T4

♦ A97

♣ QT76

South:

♠ J83

♥ QJ986

♦ T53

♣ 53

W

N

E

S

1 ♦ 1NT Pass 2 ♦

X XX Pass 2 ♥

All Pass

North hands

We_Overcall_NT_then_Jacoby

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

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

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

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

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

Both hands (Answers Page)

Board: 11

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

Board: 12

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

Board: 13

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

Board: 14

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

Board: 15

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

South hands**We_Overcall_NT_then_Jacoby**

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

Dealer: West ♥ 982 Partner bids next.

Vul: Both ♦ 432

HCP: 4+1 ♣ J2

Board: 12 ♠ AT75 Partner bids first.

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

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

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

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

Dealer: West ♥ KJT95 Partner bids next.

Vul: E-W ♦ T54

HCP: 7+1 ♣ 52

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

Dealer: East ♥ KT3 You bid next.

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

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

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

Dealer: West ♥ T7643 Partner bids next.

Vul: None ♦ Q6

HCP: 5+2 ♣ 5

Both hands (Answers Page)

Board: 11

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

Board: 12

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

Board: 13

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

Board: 14

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

Board: 15

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

North hands

We_Overcall_NT_then_Jacoby

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

Dealer: East ♥ K63 Partner bids next.

Vul: Both ♦ 83

HCP: 7+1 ♣ T93

Board: 17 ♠ KJ75 You bid first.

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

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

HCP: 12+3 ♣ AQT8753

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

Dealer: East ♥ Q7642 Partner bids next.

Vul: E-W ♦ 92

HCP: 5+1 ♣ 763

Board: 19 ♠ K84 You bid first.

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

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

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

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

Dealer: East ♥ JT7654 Partner bids next.

Vul: None ♦ A3

HCP: 5+2 ♣ T85

Both hands (Answers Page)

Board: 16

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 17

Contract: 4 ♠ South

North:

♠ AT765

♥ K63

♦ 83

♣ T93

South:

♠ J32

♥ A95

♦ AKQ6

♣ K85

W

N

E

S

1 ♦ 1NT

Pass 2 ♥ Pass 2 ♠

Pass 2NT Pass 4 ♠

All Pass

Board: 17

Dealer: North

Vul: E-W

North HCP: 12+3

South HCP: 8+2

Contract: 3 ♣ North

North:

♠ KJ75

♥ T

♦ Q

♣ AQT8753

South:

♠ 93

♥ J9654

♦ AK832

♣ 2

W

N

E

S

1 ♣ 1NT Pass

2 ♥ 3 ♣ All Pass

Board: 18

Dealer: East

Vul: E-W

North HCP: 5+1

South HCP: 16

Contract: 2 ♥ South

North:

♠ K53

♥ Q7642

♦ 92

♣ 763

South:

♠ AQ6

♥ AJ5

♦ J73

♣ AT82

W

N

E

S

1 ♣ 1NT

Pass 2 ♦ Pass 2 ♥

All Pass

Board: 19

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 6+2

Contract: 3 ♦ North

North:

♠ K84

♥ Q96

♦ KQ8754

♣ K

South:

♠ 32

♥ 875

♦ JT

♣ AJ8653

W

N

E

S

1 ♦ 1NT Pass

2 ♥ Pass 2 ♠ Pass

Pass 3 ♦ All Pass

Board: 20

Dealer: East

Vul: None

North HCP: 5+2

South HCP: 16

Contract: 4 ♥ South

North:

♠ 53

♥ JT7654

♦ A3

♣ T85

South:

♠ KJ64

♥ AK

♦ J742

♣ A64

W

N

E

S

1 ♣ 1NT

Pass 2 ♦ Pass 2 ♥

Pass 3 ♥ Pass 4 ♥

All Pass

South hands

We_Overcall_NT_then_Jacoby

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

Dealer: East ♥ A95 You bid next.

Vul: Both ♦ AKQ6

HCP: 17 ♣ K85

Board: 17 ♠ 93 Partner bids first.

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

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

HCP: 8+2 ♣ 2

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

Dealer: East ♥ AJ5 You bid next.

Vul: E-W ♦ J73

HCP: 16 ♣ AT82

Board: 19 ♠ 32 Partner bids first.

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

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

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

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

Dealer: East ♥ AK You bid next.

Vul: None ♦ J742

HCP: 16 ♣ A64

Both hands (Answers Page)

Board: 16

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

Board: 17

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

Board: 18

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

Board: 19

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

Board: 20

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

North hands

We_Overcall_NT_then_Jacoby

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

Both hands (Answers Page)

Board: 21

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

Board: 22

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

Board: 23

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

Board: 24

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

Board: 25

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

South hands

We_Overcall_NT_then_Jacoby

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

Both hands (Answers Page)

Board: 21

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

Board: 22

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

Board: 23

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

Board: 24

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

Board: 25

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

North hands

We_Overcall_NT_then_Jacoby

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

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

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

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

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

Both hands (Answers Page)

Board: 26

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 17+1

Contract: 2♥ South

North:

♠ JT

♥ KT763

♦ Q72

♣ Q82

South:

♠ AQ

♥ Q42

♦ AJT63

♣ A96

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

Board: 27

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 9

Contract: 3♣ North

North:

♠ KQ83

♥ 2

♦ Q943

♣ AQJ6

South:

♠ JT

♥ Q653

♦ KT8

♣ K742

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

Board: 28

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 16

Contract: 4♠ South

North:

♠ AKQ42

♥ T43

♦ 752

♣ J8

South:

♠ J965

♥ AK6

♦ AQ9

♣ QT2

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

Board: 29

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 1+1

Contract: 2♥ North

North:

♠ 543

♥ QJ

♦ A86

♣ AKQ72

South:

♠ 987

♥ 98762

♦ J92

♣ 65

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

Board: 30

Dealer: South

Vul: None

North HCP: 8

South HCP: 14

Contract: 3♦ North

North:

♠ Q543

♥ AT86

♦ Q93

♣ 54

South:

♠ A8

♥ K92

♦ A762

♣ QJ96

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

South hands

We_Overcall_NT_then_Jacoby

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

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

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

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

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

Both hands (Answers Page)

Board: 26

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 17+1

Contract: 2♥ South

North:

♠ JT
♥ KT763
♦ Q72
♣ Q82

South:

♠ AQ
♥ Q42
♦ AJT63
♣ A96

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

Board: 27

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 9

Contract: 3♣ North

North:

♠ KQ83
♥ 2
♦ Q943
♣ AQJ6

South:

♠ JT
♥ Q653
♦ KT8
♣ K742

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

Board: 28

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 16

Contract: 4♠ South

North:

♠ AKQ42
♥ T43
♦ 752
♣ J8

South:

♠ J965
♥ AK6
♦ AQ9
♣ QT2

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

Board: 29

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 1+1

Contract: 2♥ North

North:

♠ 543
♥ QJ
♦ A86
♣ AKQ72

South:

♠ 987
♥ 98762
♦ J92
♣ 65

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

Board: 30

Dealer: South

Vul: None

North HCP: 8

South HCP: 14

Contract: 3♦ North

North:

♠ Q543
♥ AT86
♦ Q93
♣ 54

South:

♠ A8
♥ K92
♦ A762
♣ QJ96

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

North hands

We_Overcall_NT_then_Jacoby

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

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

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

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

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

Both hands (Answers Page)

Board: 31

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

Board: 32

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

1. Super acceptance after NT

Board: 33

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

Board: 34

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

Board: 35

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

South hands

We_Overcall_NT_then_Jacoby

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

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

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

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

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

Both hands (Answers Page)

Board: 31

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

Board: 32

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

1. Super acceptance after NT

Board: 33

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

Board: 34

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

Board: 35

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

North hands

We_Overcall_NT_then_Jacoby

Board: 36

♠ 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

Board: 37

♠ AK2

RHO opens the bidding 1 ♦.

Dealer: West

♥ 962

You bid next.

Vul: Both

♦ AQJ6

HCP: 17

♣ K93

Board: 38

♠ 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

Board: 39

♠ 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

Board: 40

♠ 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

Dealer: East

Vul: E-W

North HCP: 3+1

South HCP: 17

Contract: 3♥ South

North:

♠ QJ6

♥ T9432

♦ 97

♣ T43

South:

♠ A87

♥ KQ76

♦ KT4

♣ KQ8

W

N

E

S

1♠ 1NT

Pass 2♦ Pass 2♥

Pass Pass 3♦ 3♥

All Pass

Board: 37

Dealer: West

Vul: Both

North HCP: 17

South HCP: 8+1

Contract: 4♠ North

North:

♠ AK2

♥ 962

♦ AQJ6

♣ K93

South:

♠ J8654

♥ KJ

♦ K54

♣ 542

W

N

E

S

1♦ 1NT Pass 2♥

Pass 2♠ Pass 2NT

Pass 4♠ All Pass

Board: 38

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 16+1

Contract: 4♠ North

North:

♠ AJ862

♥ 843

♦ 87

♣ AJ3

South:

♠ K53

♥ AQJ

♦ J3

♣ KQT92

W

N

E

S

1♥ 1NT

Pass 2♥ X 2♠

Pass 4♠ All Pass

Board: 39

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 6+2

Contract: 3♥ North

North:

♠ AT5

♥ QJT653

♦ A83

♣ K

South:

♠ KJ

♥ 4

♦ JT9652

♣ J873

W

N

E

S

1♥ 1NT Pass

2♥ 3♥ All Pass

Board: 40

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 14+2

Contract: 3♦ South

North:

♠ J4

♥ J43

♦ 652

♣ QJ842

South:

♠ AK8

♥ A5

♦ K98743

♣ 97

W

N

E

S

1♦

1NT Pass 2♥ 3♦

All Pass

South hands

We_Overcall_NT_then_Jacoby

Board: 36

Dealer: East

Vul: E-W

HCP: 17

♠ A87

♥ KQ76

♦ KT4

♣ KQ8

RHO opens the bidding 1 ♠.

You bid next.

East (RHO) bids 3 ♦ if possible.

Board: 37

Dealer: West

Vul: Both

HCP: 8+1

♠ J8654

♥ KJ

♦ K54

♣ 542

LHO opens the bidding 1 ♦.

Partner bids next.

Board: 38

Dealer: East

Vul: None

HCP: 16+1

♠ K53

♥ AQJ

♦ J3

♣ KQT92

RHO opens the bidding 1 ♥.

You bid next.

East (RHO) Doubles 2 ♥ if possible.

Board: 39

Dealer: North

Vul: N-S

HCP: 6+2

♠ KJ

♥ 4

♦ JT9652

♣ J873

Partner bids first.

East (RHO) bids 1NT if possible.

West (LHO) bids 2 ♥ if possible.

Board: 40

Dealer: South

Vul: E-W

HCP: 14+2

♠ AK8

♥ A5

♦ K98743

♣ 97

You bid first.

West (LHO) bids 1NT if possible.

East (RHO) bids 2 ♥ if possible.

Both hands (Answers Page)

Board: 36

Dealer: East

Vul: E-W

North HCP: 3+1

South HCP: 17

Contract: 3♥ South

North:

♠ QJ6

♥ T9432

♦ 97

♣ T43

South:

♠ A87

♥ KQ76

♦ KT4

♣ KQ8

W

N

E

S

1♠ 1NT

Pass 2♦ Pass 2♥

Pass Pass 3♦ 3♥

All Pass

Board: 37

Dealer: West

Vul: Both

North HCP: 17

South HCP: 8+1

Contract: 4♠ North

North:

♠ AK2

♥ 962

♦ AQJ6

♣ K93

South:

♠ J8654

♥ KJ

♦ K54

♣ 542

W

N

E

S

1♦ 1NT Pass 2♥

Pass 2♠ Pass 2NT

Pass 4♠ All Pass

Board: 38

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 16+1

Contract: 4♠ North

North:

♠ AJ862

♥ 843

♦ 87

♣ AJ3

South:

♠ K53

♥ AQJ

♦ J3

♣ KQT92

W

N

E

S

1♥ 1NT

Pass 2♥ X 2♠

Pass 4♠ All Pass

Board: 39

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 6+2

Contract: 3♥ North

North:

♠ AT5

♥ QJT653

♦ A83

♣ K

South:

♠ KJ

♥ 4

♦ JT9652

♣ J873

W

N

E

S

1♥ 1NT Pass

2♥ 3♥ All Pass

Board: 40

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 14+2

Contract: 3♦ South

North:

♠ J4

♥ J43

♦ 652

♣ QJ842

South:

♠ AK8

♥ A5

♦ K98743

♣ 97

W

N

E

S

1♦

1NT Pass 2♥ 3♦

All Pass

North hands

We_Overcall_NT_then_Jacoby

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

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

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

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

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

Both hands (Answers Page)

Board: 41

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

Board: 42

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

Board: 43

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

Board: 44

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

Board: 45

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

South hands**We_Overcall_NT_then_Jacoby**

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

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

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

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

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

Both hands (Answers Page)

Board: 41

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

Board: 42

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

Board: 43

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

Board: 44

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

Board: 45

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

North hands

We_Overcall_NT_then_Jacoby

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

Both hands (Answers Page)

Board: 46

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 5+1

Contract: 3 ♣ South

North:

♠ AKT83

♥ 7

♦ KQ72

♣ 863

South:

♠ 5

♥ QT54

♦ 853

♣ QJT97

W

N

E

S

1 ♠

1NT

Pass

2 ♦

Pass

2 ♥

Pass

Pass

X

Pass

3 ♣

All Pass

Board: 47

Dealer: West

Vul: Both

North HCP: 15

South HCP: 7+1

Contract: 3 ♥ North

North:

♠ AJ

♥ AT97

♦ QJT6

♣ QJ4

South:

♠ K43

♥ KJ865

♦ 74

♣ T75

W

N

E

S

1 ♣

1NT

Pass

2 ♦

Pass

3 ♥¹

All Pass

1. Super acceptance after NT

Board: 48

Dealer: East

Vul: None

North HCP: 6+1

South HCP: 15

Contract: 2 ♠ South

North:

♠ AT874

♥ J4

♦ T97

♣ J53

South:

♠ 53

♥ K873

♦ KQJ

♣ AQ76

W

N

E

S

1 ♦

1NT

Pass

2 ♥

Pass

2 ♠

All Pass

Board: 49

Dealer: North

Vul: E-W

North HCP: 13+3

South HCP: 9+1

Contract: 4 ♦ X South

North:

♠ J2

♥ KQ

♦ AKT6532

♣ 52

South:

♠ KQT98

♥ A53

♦ 74

♣ 864

W

N

E

S

1 ♦

1NT

Pass

2 ♦

3 ♦

Pass

Pass

3 ♥

Pass

Pass

4 ♦

Pass

Pass

X

All Pass

Board: 50

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ KT9

♥ J9763

♦ QJ4

♣ 74

South:

♠ AQ85

♥ KQ2

♦ A75

♣ T63

W

N

E

S

1 ♦

1NT

Pass

2 ♦

X

2 ♥

Pass

3 ♥

Pass

4 ♥

All Pass

South hands

We_Overcall_NT_then_Jacoby

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

Both hands (Answers Page)

Board: 46

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 5+1

Contract: 3♣ South

North:

♠ AKT83

♥ 7

♦ KQ72

♣ 863

South:

♠ 5

♥ QT54

♦ 853

♣ QJT97

W

N

E

S

1♠

1NT

Pass

2♦

Pass

2♥

Pass

Pass

X

Pass

3♣

All Pass

Board: 47

Dealer: West

Vul: Both

North HCP: 15

South HCP: 7+1

Contract: 3♥ North

North:

♠ AJ

♥ AT97

♦ QJT6

♣ QJ4

South:

♠ K43

♥ KJ865

♦ 74

♣ T75

W

N

E

S

1♣

1NT

Pass

2♦

Pass

3♥¹

All Pass

1. Super acceptance after NT

Board: 48

Dealer: East

Vul: None

North HCP: 6+1

South HCP: 15

Contract: 2♠ South

North:

♠ AT874

♥ J4

♦ T97

♣ J53

South:

♠ 53

♥ K873

♦ KQJ

♣ AQ76

W

N

E

S

1♦

1NT

Pass

2♥

Pass

2♠

All Pass

Board: 49

Dealer: North

Vul: E-W

North HCP: 13+3

South HCP: 9+1

Contract: 4♦ X South

North:

♠ J2

♥ KQ

♦ AKT6532

♣ 52

South:

♠ KQT98

♥ A53

♦ 74

♣ 864

W

N

E

S

1♦

1NT

Pass

2♦

3♦

Pass

Pass

3♥

Pass

Pass

4♦

Pass

Pass

X

All Pass

Board: 50

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 15

Contract: 4♥ South

North:

♠ KT9

♥ J9763

♦ QJ4

♣ 74

South:

♠ AQ85

♥ KQ2

♦ A75

♣ T63

W

N

E

S

1♦

1NT

Pass

2♦

X

2♥

Pass

3♥

Pass

4♥

All Pass

North hands

We_Overcall_NT_then_Jacoby

Board: 51	♠ 73	You bid first.
Dealer: North	♥ QJ976	East (LHO) bids 1NT if possible.
Vul: E-W	♦ AKQ83	West (RHO) bids 2♥ if possible.
HCP: 13+2	♣ J	East (LHO) bids 2♠ if possible.
		West (RHO) bids 3NT if possible.
		East (LHO) Doubles 4♦ if possible.
		West (RHO) Doubles 4♥ if possible.

Board: 52	♠ KQJ	LHO opens the bidding 1♣.
Dealer: East	♥ QJ984	Partner bids next.
Vul: None	♦ 94	
HCP: 9+1	♣ 953	

Board: 53	♠ AK4	RHO opens the bidding 1♣.
Dealer: West	♥ 73	You bid next.
Vul: N-S	♦ AJT76	
HCP: 15+1	♣ KT4	

Board: 54	♠ J87	LHO opens the bidding 1♣.
Dealer: East	♥ AT843	Partner bids next.
Vul: E-W	♦ KQ5	
HCP: 10+1	♣ 32	

Both hands (Answers Page)

Board: 51

	North:	South:	W	N	E	S
Dealer: North	♠ 73	♠ A96		1 ♥	1NT	Pass
Vul: E-W	♥ QJ976	♥ 842	2 ♥	Pass	2 ♠	Pass
North HCP: 13+2	♦ AKQ83	♦ T96	3NT	4 ♥	X	4 ♥
South HCP: 4	♣ J	♣ 9862	X	All Pass		
Contract: 4 ♥ X South						

Board: 52

	North:	South:	W	N	E	S
Dealer: East	♠ KQJ	♠ A76			1 ♣	1NT
Vul: None	♥ QJ984	♥ T52	Pass	2 ♦	Pass	2 ♥
North HCP: 9+1	♦ 94	♦ AJT7	Pass	3NT	Pass	4 ♥
South HCP: 16	♣ 953	♣ AK7	All Pass			
Contract: 4 ♥ South						

Board: 53

	North:	South:	W	N	E	S
Dealer: West	♠ AK4	♠ QT8652	1 ♣	1NT	Pass	2 ♥
Vul: N-S	♥ 73	♥ K5	Pass	2 ♠	Pass	4 ♠
North HCP: 15+1	♦ AJT76	♦ KQ	All Pass			
South HCP: 11+2	♣ KT4	♣ J72				
Contract: 4 ♠ South						

Board: 54

	North:	South:	W	N	E	S
Dealer: East	♠ J87	♠ Q6			1 ♣	1NT
Vul: E-W	♥ AT843	♥ KJ95	Pass	2 ♦	Pass	3 ♥ ¹
North HCP: 10+1	♦ KQ5	♦ AT9	Pass	4 ♦	Pass	4 ♠
South HCP: 15	♣ 32	♣ KQT6	Pass	5 ♥	All Pass	
Contract: 5 ♥ North						

1. Super acceptance after NT

South hands**We_Overcall_NT_then_Jacoby**

Board: 51	♠ A96	Partner bids first.
Dealer: North	♥ 842	East (RHO) bids 1NT if possible.
Vul: E-W	♦ T96	West (LHO) bids 2♥ if possible.
HCP: 4	♣ 9862	East (RHO) bids 2♠ if possible.
		West (LHO) bids 3NT if possible.
		East (RHO) Doubles 4♦ if possible.
		West (LHO) Doubles 4♥ if possible.

Board: 52	♠ A76	RHO opens the bidding 1♣.
Dealer: East	♥ T52	You bid next.
Vul: None	♦ AJT7	
HCP: 16	♣ AK7	

Board: 53	♠ QT8652	LHO opens the bidding 1♣.
Dealer: West	♥ K5	Partner bids next.
Vul: N-S	♦ KQ	
HCP: 11+2	♣ J72	

Board: 54	♠ Q6	RHO opens the bidding 1♣.
Dealer: East	♥ KJ95	You bid next.
Vul: E-W	♦ AT9	
HCP: 15	♣ KQT6	

Both hands (Answers Page)

Board: 51

	North:	South:	W	N	E	S
Dealer: North	♠ 73	♠ A96		1 ♥	1NT	Pass
Vul: E-W	♥ QJ976	♥ 842	2 ♥	Pass	2 ♠	Pass
North HCP: 13+2	♦ AKQ83	♦ T96	3NT	4 ♥	X	4 ♥
South HCP: 4	♣ J	♣ 9862	X	All Pass		
Contract: 4 ♥ X South						

Board: 52

	North:	South:	W	N	E	S
Dealer: East	♠ KQJ	♠ A76			1 ♣	1NT
Vul: None	♥ QJ984	♥ T52	Pass	2 ♦	Pass	2 ♥
North HCP: 9+1	♦ 94	♦ AJT7	Pass	3NT	Pass	4 ♥
South HCP: 16	♣ 953	♣ AK7	All Pass			
Contract: 4 ♥ South						

Board: 53

	North:	South:	W	N	E	S
Dealer: West	♠ AK4	♠ QT8652	1 ♣	1NT	Pass	2 ♥
Vul: N-S	♥ 73	♥ K5	Pass	2 ♠	Pass	4 ♠
North HCP: 15+1	♦ AJT76	♦ KQ	All Pass			
South HCP: 11+2	♣ KT4	♣ J72				
Contract: 4 ♠ South						

Board: 54

	North:	South:	W	N	E	S
Dealer: East	♠ J87	♠ Q6			1 ♣	1NT
Vul: E-W	♥ AT843	♥ KJ95	Pass	2 ♦	Pass	3 ♥ ¹
North HCP: 10+1	♦ KQ5	♦ AT9	Pass	4 ♦	Pass	4 ♠
South HCP: 15	♣ 32	♣ KQT6	Pass	5 ♥	All Pass	
Contract: 5 ♥ North						

1. Super acceptance after NT

North hands

We_Overcall_NT_then_Jacoby

Board: 55 ♠ KT7 Partner bids first.

Dealer: South ♥ JT874 West (RHO) bids 1NT if possible.

Vul: Both ♦ 853 East (LHO) bids 2♥ if possible.

HCP: 4+1 ♣ 98 West (RHO) bids 2♠ if possible.

East (LHO) Doubles 3♥ if possible.

Board: 56 ♠ AJT942 LHO opens the bidding 1♣.

Dealer: East ♥ 943 Partner bids next.

Vul: None ♦ T83

HCP: 5+2 ♣ T

Board: 57 ♠ KQT5 RHO opens the bidding 1♦.

Dealer: West ♥ AK8 You bid next.

Vul: N-S ♦ K96

HCP: 15 ♣ T95

Board: 58 ♠ J LHO opens the bidding 1♠.

Dealer: East ♥ 98652 Partner bids next.

Vul: E-W ♦ K7

HCP: 8+2 ♣ KJ954

Board: 59 ♠ AT93 RHO opens the bidding 1♣.

Dealer: West ♥ A7 You bid next.

Vul: None ♦ KT32

HCP: 15 ♣ KJ2

Both hands (Answers Page)

Board: 55

Dealer: South

Vul: Both

North HCP: 4+1

South HCP: 13

Contract: 3♥X North

North:

♠ KT7

♥ JT874

♦ 853

♣ 98

South:

♠ 96

♥ Q965

♦ AJ7

♣ KQJ3

W

N

E

S

1♣

1NT

Pass

2♥

Pass

2♠

Pass

Pass

X

Pass

3♥

X

All Pass

Board: 56

Dealer: East

Vul: None

North HCP: 5+2

South HCP: 15

Contract: 3♠ South

North:

♠ AJT942

♥ 943

♦ T83

♣ T

South:

♠ KQ87

♥ Q65

♦ K6

♣ KQ92

W

N

E

S

1♣

1NT

Pass

2♥

Pass

3♠¹

All Pass

1. Super acceptance after NT

Board: 57

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 7+2

Contract: 2♠ North

North:

♠ KQT5

♥ AK8

♦ K96

♣ T95

South:

♠ 98732

♥ J6

♦ 8

♣ AQ842

W

N

E

S

1♦

1NT

Pass

2♥

Pass

2♠

All Pass

Board: 58

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 4♥ North

North:

♠ J

♥ 98652

♦ K7

♣ KJ954

South:

♠ AT54

♥ JT4

♦ AQ8

♣ AT6

W

N

E

S

1♠

1NT

Pass

2♦

Pass

2♥

Pass

2NT

Pass

3♥

Pass

4♥

All Pass

Board: 59

Dealer: West

Vul: None

North HCP: 15

South HCP: 5+1

Contract: 2♥ North

North:

♠ AT93

♥ A7

♦ KT32

♣ KJ2

South:

♠ QJ6

♥ JT653

♦ J76

♣ 65

W

N

E

S

1♣

1NT

Pass

2♦

Pass

2♥

All Pass

South hands

We_Overcall_NT_then_Jacoby

Board: 55	♠ 96	You bid first.
Dealer: South	♥ Q965	West (LHO) bids 1NT if possible.
Vul: Both	♦ AJ7	East (RHO) bids 2♥ if possible.
HCP: 13	♣ KQJ3	West (LHO) bids 2♠ if possible.
		East (RHO) Doubles 3♥ if possible.

Board: 56	♠ KQ87	RHO opens the bidding 1♣.
Dealer: East	♥ Q65	You bid next.
Vul: None	♦ K6	
HCP: 15	♣ KQ92	

Board: 57	♠ 98732	LHO opens the bidding 1♦.
Dealer: West	♥ J6	Partner bids next.
Vul: N-S	♦ 8	
HCP: 7+2	♣ AQ842	

Board: 58	♠ AT54	RHO opens the bidding 1♠.
Dealer: East	♥ JT4	You bid next.
Vul: E-W	♦ AQ8	
HCP: 15	♣ AT6	

Board: 59	♠ QJ6	LHO opens the bidding 1♣.
Dealer: West	♥ JT653	Partner bids next.
Vul: None	♦ J76	
HCP: 5+1	♣ 65	

Both hands (Answers Page)

Board: 55

Dealer: South

Vul: Both

North HCP: 4+1

South HCP: 13

Contract: 3♥X North

North:

♠ KT7

♥ JT874

♦ 853

♣ 98

South:

♠ 96

♥ Q965

♦ AJ7

♣ KQJ3

W

N

E

S

1♣

1NT Pass 2♥ Pass

2♠ Pass Pass X

Pass 3♥ X All Pass

Board: 56

Dealer: East

Vul: None

North HCP: 5+2

South HCP: 15

Contract: 3♠ South

North:

♠ AJT942

♥ 943

♦ T83

♣ T

South:

♠ KQ87

♥ Q65

♦ K6

♣ KQ92

W

N

E

S

1♣ 1NT

Pass 2♥ Pass 3♠¹

All Pass

1. Super acceptance after NT

Board: 57

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 7+2

Contract: 2♠ North

North:

♠ KQT5

♥ AK8

♦ K96

♣ T95

South:

♠ 98732

♥ J6

♦ 8

♣ AQ842

W

N

E

S

1♦ 1NT Pass 2♥

Pass 2♠ All Pass

Board: 58

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 4♥ North

North:

♠ J

♥ 98652

♦ K7

♣ KJ954

South:

♠ AT54

♥ JT4

♦ AQ8

♣ AT6

W

N

E

S

1♠ 1NT

Pass 2♦ Pass 2♥

Pass 2NT Pass 3♥

Pass 4♥ All Pass

Board: 59

Dealer: West

Vul: None

North HCP: 15

South HCP: 5+1

Contract: 2♥ North

North:

♠ AT93

♥ A7

♦ KT32

♣ KJ2

South:

♠ QJ6

♥ JT653

♦ J76

♣ 65

W

N

E

S

1♣ 1NT Pass 2♦

Pass 2♥ All Pass

North hands

We_Overcall_NT_then_Jacoby

Board: 60	♠ AJ643	Partner bids first.
Dealer: South	♥ J3	West (RHO) bids 1NT if possible.
Vul: N-S	♦ T75	East (LHO) bids 2♦ if possible.
HCP: 6+1	♣ T63	West (RHO) bids 2♥ if possible.

Board: 61	♠ AQ52	RHO opens the bidding 1♠.
Dealer: West	♥ AJ95	You bid next.
Vul: N-S	♦ Q7	West (RHO) Doubles 2♦ if possible.
HCP: 16	♣ K97	

Board: 62	♠ KQ98	RHO opens the bidding 1♠.
Dealer: West	♥ Q74	You bid next.
Vul: None	♦ AQ4	East (LHO) bids 2♠ if possible.
HCP: 17	♣ AT2	

Board: 63	♠ AQ8	RHO opens the bidding 1♦.
Dealer: West	♥ 865	You bid next.
Vul: None	♦ AQJ9	
HCP: 17	♣ A75	

Board: 64	♠ AQ62	RHO opens the bidding 1♣.
Dealer: West	♥ AK9	You bid next.
Vul: N-S	♦ 642	West (RHO) bids 3♣ if possible.
HCP: 16	♣ K96	

Both hands (Answers Page)

Board: 60

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 19

Contract: 3♣ South

North:

♠ AJ643

♥ J3

♦ T75

♣ T63

South:

♠ Q72

♥ AK

♦ AK93

♣ QJ52

W N E S

1NT Pass 2♦ Pass

2♥ Pass Pass 3♣

All Pass

Board: 61

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 3+1

Contract: 3♥ North

North:

♠ AQ52

♥ AJ95

♦ Q7

♣ K97

South:

♠ T8

♥ K8742

♦ T95

♣ 532

W N E S

1♠ 1NT Pass 2♦

X 3♥¹ All Pass

1. Super acceptance after NT

Board: 62

Dealer: West

Vul: None

North HCP: 17

South HCP: 8+3

Contract: 5♦ South

North:

♠ KQ98

♥ Q74

♦ AQ4

♣ AT2

South:

♠ -

♥ AK986

♦ JT7632

♣ 97

W N E S

1♠ 1NT Pass 2♦

Pass 2♥ 2♠ 5♦

All Pass

Board: 63

Dealer: West

Vul: None

North HCP: 17

South HCP: 7+2

Contract: 4♠ North

North:

♠ AQ8

♥ 865

♦ AQJ9

♣ A75

South:

♠ J9654

♥ JT932

♦ K

♣ Q8

W N E S

1♦ 1NT Pass 2♥

Pass 2♠ Pass 4♥

Pass 4♠ All Pass

Board: 64

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 7+1

Contract: 3♥ South

North:

♠ AQ62

♥ AK9

♦ 642

♣ K96

South:

♠ T93

♥ QJ865

♦ KJ7

♣ 85

W N E S

1♣ 1NT Pass 2♦

3♣ X Pass 3♥

All Pass

South hands

We_Overcall_NT_then_Jacoby

Board: 60	♠ Q72	You bid first.
Dealer: South	♥ AK	West (LHO) bids 1NT if possible.
Vul: N-S	♦ AK93	East (RHO) bids 2♦ if possible.
HCP: 19	♣ QJ52	West (LHO) bids 2♥ if possible.

Board: 61	♠ T8	LHO opens the bidding 1♠.
Dealer: West	♥ K8742	Partner bids next.
Vul: N-S	♦ T95	West (LHO) Doubles 2♦ if possible.
HCP: 3+1	♣ 532	

Board: 62	♠ -	LHO opens the bidding 1♠.
Dealer: West	♥ AK986	Partner bids next.
Vul: None	♦ JT7632	East (RHO) bids 2♠ if possible.
HCP: 8+3	♣ 97	

Board: 63	♠ J9654	LHO opens the bidding 1♦.
Dealer: West	♥ JT932	Partner bids next.
Vul: None	♦ K	
HCP: 7+2	♣ Q8	

Board: 64	♠ T93	LHO opens the bidding 1♣.
Dealer: West	♥ QJ865	Partner bids next.
Vul: N-S	♦ KJ7	West (LHO) bids 3♣ if possible.
HCP: 7+1	♣ 85	

Both hands (Answers Page)

Board: 60

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 19

Contract: 3♣ South

North:

♠ AJ643

♥ J3

♦ T75

♣ T63

South:

♠ Q72

♥ AK

♦ AK93

♣ QJ52

W N E S

1NT Pass 2♦ Pass

2♥ Pass Pass 3♣

All Pass

Board: 61

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 3+1

Contract: 3♥ North

North:

♠ AQ52

♥ AJ95

♦ Q7

♣ K97

South:

♠ T8

♥ K8742

♦ T95

♣ 532

W N E S

1♠ 1NT Pass 2♦

X 3♥¹ All Pass

1. Super acceptance after NT

Board: 62

Dealer: West

Vul: None

North HCP: 17

South HCP: 8+3

Contract: 5♦ South

North:

♠ KQ98

♥ Q74

♦ AQ4

♣ AT2

South:

♠ -

♥ AK986

♦ JT7632

♣ 97

W N E S

1♠ 1NT Pass 2♦

Pass 2♥ 2♠ 5♦

All Pass

Board: 63

Dealer: West

Vul: None

North HCP: 17

South HCP: 7+2

Contract: 4♠ North

North:

♠ AQ8

♥ 865

♦ AQJ9

♣ A75

South:

♠ J9654

♥ JT932

♦ K

♣ Q8

W N E S

1♦ 1NT Pass 2♥

Pass 2♠ Pass 4♥

Pass 4♠ All Pass

Board: 64

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 7+1

Contract: 3♥ South

North:

♠ AQ62

♥ AK9

♦ 642

♣ K96

South:

♠ T93

♥ QJ865

♦ KJ7

♣ 85

W N E S

1♣ 1NT Pass 2♦

3♣ X Pass 3♥

All Pass

North hands

We_Overcall_NT_then_Jacoby

Board: 65	♠ A8	RHO opens the bidding 1♥.
Dealer: West	♥ KT8	You bid next.
Vul: Both	♦ K82	
HCP: 15+1	♣ AJT76	
Board: 66	♠ 76	LHO opens the bidding 1♦.
Dealer: East	♥ 987654	Partner bids next.
Vul: E-W	♦ 73	
HCP: 3+2	♣ K84	
Board: 67	♠ KJ	RHO opens the bidding 1♦.
Dealer: West	♥ JT3	You bid next.
Vul: E-W	♦ KQ5	West (RHO) Doubles 2♦ if possible.
HCP: 16+1	♣ KQJ53	
Board: 68	♠ AQT32	LHO opens the bidding 1♥.
Dealer: East	♥ J2	Partner bids next.
Vul: N-S	♦ 762	
HCP: 7+1	♣ T83	
Board: 69	♠ K7	RHO opens the bidding 1♣.
Dealer: West	♥ AQ7	You bid next.
Vul: Both	♦ KT876	
HCP: 15+1	♣ KT7	

Both hands (Answers Page)

Board: 65

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 11+2

Contract: 4 ♠ South

North:

♠ A8

♥ KT8

♦ K82

♣ AJT76

South:

♠ KQ7542

♥ Q54

♦ J64

♣ K

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

Board: 66

Dealer: East

Vul: E-W

North HCP: 3+2

South HCP: 16

Contract: 3 ♥ South

North:

♠ 76

♥ 987654

♦ 73

♣ K84

South:

♠ KQ94

♥ KQT3

♦ AJ5

♣ JT

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

1. Super acceptance after NT

Board: 67

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 9+1

Contract: 4 ♥ South

North:

♠ KJ

♥ JT3

♦ KQ5

♣ KQJ53

South:

♠ 986

♥ AKQ94

♦ 64

♣ T76

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

Board: 68

Dealer: East

Vul: N-S

North HCP: 7+1

South HCP: 15

Contract: 3 ♠ South

North:

♠ AQT32

♥ J2

♦ 762

♣ T83

South:

♠ K97

♥ KT97

♦ A985

♣ KQ

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

Board: 69

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 5+1

Contract: 2 ♠ North

North:

♠ K7

♥ AQ7

♦ KT876

♣ KT7

South:

♠ A6432

♥ 42

♦ J42

♣ 963

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

South hands

We_Overcall_NT_then_Jacoby

Board: 65	♠ KQ7542	LHO opens the bidding 1 ♥.
Dealer: West	♥ Q54	Partner bids next.
Vul: Both	♦ J64	
HCP: 11+2	♣ K	
Board: 66	♠ KQ94	RHO opens the bidding 1 ♦.
Dealer: East	♥ KQT3	You bid next.
Vul: E-W	♦ AJ5	
HCP: 16	♣ JT	
Board: 67	♠ 986	LHO opens the bidding 1 ♦.
Dealer: West	♥ AKQ94	Partner bids next.
Vul: E-W	♦ 64	West (LHO) Doubles 2 ♦ if possible.
HCP: 9+1	♣ T76	
Board: 68	♠ K97	RHO opens the bidding 1 ♥.
Dealer: East	♥ KT97	You bid next.
Vul: N-S	♦ A985	
HCP: 15	♣ KQ	
Board: 69	♠ A6432	LHO opens the bidding 1 ♣.
Dealer: West	♥ 42	Partner bids next.
Vul: Both	♦ J42	
HCP: 5+1	♣ 963	

Both hands (Answers Page)

Board: 65

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 11+2

Contract: 4 ♠ South

North:

♠ A8

♥ KT8

♦ K82

♣ AJT76

South:

♠ KQ7542

♥ Q54

♦ J64

♣ K

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

Board: 66

Dealer: East

Vul: E-W

North HCP: 3+2

South HCP: 16

Contract: 3 ♥ South

North:

♠ 76

♥ 987654

♦ 73

♣ K84

South:

♠ KQ94

♥ KQT3

♦ AJ5

♣ JT

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

1. Super acceptance after NT

Board: 67

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 9+1

Contract: 4 ♥ South

North:

♠ KJ

♥ JT3

♦ KQ5

♣ KQJ53

South:

♠ 986

♥ AKQ94

♦ 64

♣ T76

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

Board: 68

Dealer: East

Vul: N-S

North HCP: 7+1

South HCP: 15

Contract: 3 ♠ South

North:

♠ AQT32

♥ J2

♦ 762

♣ T83

South:

♠ K97

♥ KT97

♦ A985

♣ KQ

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

Board: 69

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 5+1

Contract: 2 ♠ North

North:

♠ K7

♥ AQ7

♦ KT876

♣ KT7

South:

♠ A6432

♥ 42

♦ J42

♣ 963

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

North hands

We_Overcall_NT_then_Jacoby

Board: 70	♠ QJ5	LHO opens the bidding 1 ♣.
Dealer: East	♥ 75432	Partner bids next.
Vul: Both	♦ KQ3	
HCP: 8+1	♣ T9	
Board: 71	♠ KQ3	You bid first.
Dealer: North	♥ A5	East (LHO) bids 1NT if possible.
Vul: None	♦ KQ86432	West (RHO) bids 2 ♦ if possible.
HCP: 16+3	♣ Q	West (RHO) Doubles 4 ♦ if possible.
Board: 72	♠ JT974	LHO opens the bidding 1 ♦.
Dealer: East	♥ JT976	Partner bids next.
Vul: Both	♦ 3	
HCP: 4+2	♣ Q2	
Board: 73	♠ KQ9	RHO opens the bidding 1 ♦.
Dealer: West	♥ J9	You bid next.
Vul: N-S	♦ K765	
HCP: 16	♣ AK73	
Board: 74	♠ 653	Partner bids first.
Dealer: South	♥ JT94	West (RHO) bids 1NT if possible.
Vul: E-W	♦ J5	East (LHO) bids 2 ♦ if possible.
HCP: 7	♣ KQ83	

Both hands (Answers Page)

Board: 70

Dealer: East

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 3♥ South

North:

♠ QJ5

♥ 75432

♦ KQ3

♣ T9

South:

♠ A92

♥ AQJ6

♦ 98

♣ A872

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

1. Super acceptance after NT

Board: 71

Dealer: North

Vul: None

North HCP: 16+3

South HCP: 1+2

Contract: 4♦ X North

North:

♠ KQ3

♥ A5

♦ KQ86432

♣ Q

South:

♠ J98542

♥ 73

♦ 7

♣ 8532

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

Board: 72

Dealer: East

Vul: Both

North HCP: 4+2

South HCP: 17

Contract: 2♠ South

North:

♠ JT974

♥ JT976

♦ 3

♣ Q2

South:

♠ AQ6

♥ K8

♦ AJ76

♣ K865

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

Board: 73

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 4+1

Contract: 2♥ North

North:

♠ KQ9

♥ J9

♦ K765

♣ AK73

South:

♠ 653

♥ T8753

♦ A4

♣ T54

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

Board: 74

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 12+3

Contract: 3♠ South

North:

♠ 653

♥ JT94

♦ J5

♣ KQ83

South:

♠ AT974

♥ K

♦ KQ9763

♣ T

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

South hands

We_Overcall_NT_then_Jacoby

Board: 70	♠ A92	RHO opens the bidding 1 ♣.
Dealer: East	♥ AQJ6	You bid next.
Vul: Both	♦ 98	
HCP: 15	♣ A872	
Board: 71	♠ J98542	Partner bids first.
Dealer: North	♥ 73	East (RHO) bids 1NT if possible.
Vul: None	♦ 7	West (LHO) bids 2 ♦ if possible.
HCP: 1+2	♣ 8532	West (LHO) Doubles 4 ♦ if possible.
Board: 72	♠ AQ6	RHO opens the bidding 1 ♦.
Dealer: East	♥ K8	You bid next.
Vul: Both	♦ AJ76	
HCP: 17	♣ K865	
Board: 73	♠ 653	LHO opens the bidding 1 ♦.
Dealer: West	♥ T8753	Partner bids next.
Vul: N-S	♦ A4	
HCP: 4+1	♣ T54	
Board: 74	♠ AT974	You bid first.
Dealer: South	♥ K	West (LHO) bids 1NT if possible.
Vul: E-W	♦ KQ9763	East (RHO) bids 2 ♦ if possible.
HCP: 12+3	♣ T	

Both hands (Answers Page)

Board: 70

Dealer: East

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 3♥ South

North:

♠ QJ5

♥ 75432

♦ KQ3

♣ T9

South:

♠ A92

♥ AQJ6

♦ 98

♣ A872

W N E S

1♣ 1NT

Pass 2♦ Pass 3♥¹

All Pass

1. Super acceptance after NT

Board: 71

Dealer: North

Vul: None

North HCP: 16+3

South HCP: 1+2

Contract: 4♦ X North

North:

♠ KQ3

♥ A5

♦ KQ86432

♣ Q

South:

♠ J98542

♥ 73

♦ 7

♣ 8532

W N E S

1♦ 1NT Pass

2♦ 4♦ Pass Pass

X All Pass

Board: 72

Dealer: East

Vul: Both

North HCP: 4+2

South HCP: 17

Contract: 2♠ South

North:

♠ JT974

♥ JT976

♦ 3

♣ Q2

South:

♠ AQ6

♥ K8

♦ AJ76

♣ K865

W N E S

1♦ 1NT

Pass 2♥ Pass 2♠

All Pass

Board: 73

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 4+1

Contract: 2♥ North

North:

♠ KQ9

♥ J9

♦ K765

♣ AK73

South:

♠ 653

♥ T8753

♦ A4

♣ T54

W N E S

1♦ 1NT Pass 2♦

Pass 2♥ All Pass

Board: 74

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 12+3

Contract: 3♠ South

North:

♠ 653

♥ JT94

♦ J5

♣ KQ83

South:

♠ AT974

♥ K

♦ KQ9763

♣ T

W N E S

1♦

1NT Pass 2♦ 3♠

All Pass

North hands

We_Overcall_NT_then_Jacoby

Board: 75	♠ J854	RHO opens the bidding 1♦.
Dealer: West	♥ A63	You bid next.
Vul: Both	♦ AQT6	
HCP: 15	♣ A5	
Board: 76	♠ Q97	LHO opens the bidding 1♣.
Dealer: East	♥ QT632	Partner bids next.
Vul: E-W	♦ 863	
HCP: 4+1	♣ 72	
Board: 77	♠ T9	You bid first.
Dealer: North	♥ A5	East (LHO) bids 1NT if possible.
Vul: N-S	♦ KJ9	West (RHO) bids 2♦ if possible.
HCP: 14+2	♣ KQJ543	East (LHO) Doubles 3♣ if possible.
		West (RHO) bids 3♥ if possible.
Board: 78	♠ J9	LHO opens the bidding 1♠.
Dealer: East	♥ A7632	Partner bids next.
Vul: Both	♦ 942	
HCP: 6+1	♣ J54	
Board: 79	♠ K632	RHO opens the bidding 1♦.
Dealer: West	♥ A7	You bid next.
Vul: None	♦ A53	
HCP: 16	♣ AJ94	

Both hands (Answers Page)

Board: 75

	North:	South:	W	N	E	S
Dealer: West	♠ J854	♠ 32	1 ♦	1NT	Pass	2 ♦
Vul: Both	♥ A63	♥ K98542	Pass	2 ♥	Pass	3 ♥
North HCP: 15	♦ AQT6	♦ 87	Pass	4 ♥	All Pass	
South HCP: 4+2	♣ A5	♣ JT2				
Contract: 4 ♥ North						

Board: 76

	North:	South:	W	N	E	S
Dealer: East	♠ Q97	♠ KJ3			1 ♣	1NT
Vul: E-W	♥ QT632	♥ K9	Pass	2 ♦	Pass	2 ♥
North HCP: 4+1	♦ 863	♦ KJ95	All Pass			
South HCP: 16	♣ 72	♣ KQT5				
Contract: 2 ♥ South						

Board: 77

	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ K642		1 ♣	1NT	Pass
Vul: N-S	♥ A5	♥ 74	2 ♦	3 ♣	X	Pass
North HCP: 14+2	♦ KJ9	♦ A865	3 ♥	Pass	Pass	4 ♣
South HCP: 7	♣ KQJ543	♣ 872	All Pass			
Contract: 4 ♣ South						

Board: 78

	North:	South:	W	N	E	S
Dealer: East	♠ J9	♠ A632			1 ♠	1NT
Vul: Both	♥ A7632	♥ K9	Pass	2 ♦	Pass	2 ♥
North HCP: 6+1	♦ 942	♦ 753	All Pass			
South HCP: 16	♣ J54	♣ AKQ9				
Contract: 2 ♥ South						

Board: 79

	North:	South:	W	N	E	S
Dealer: West	♠ K632	♠ 75	1 ♦	1NT	Pass	2 ♦
Vul: None	♥ A7	♥ KQT982	Pass	2 ♥	Pass	3 ♥
North HCP: 16	♦ A53	♦ 862	All Pass			
South HCP: 5+2	♣ AJ94	♣ 32				
Contract: 3 ♥ South						

South hands

We_Overcall_NT_then_Jacoby

Board: 75	♠ 32	LHO opens the bidding 1 ♦.
Dealer: West	♥ K98542	Partner bids next.
Vul: Both	♦ 87	
HCP: 4+2	♣ JT2	
Board: 76	♠ KJ3	RHO opens the bidding 1 ♣.
Dealer: East	♥ K9	You bid next.
Vul: E-W	♦ KJ95	
HCP: 16	♣ KQT5	
Board: 77	♠ K642	Partner bids first.
Dealer: North	♥ 74	East (RHO) bids 1NT if possible.
Vul: N-S	♦ A865	West (LHO) bids 2 ♦ if possible.
HCP: 7	♣ 872	East (RHO) Doubles 3 ♣ if possible.
		West (LHO) bids 3 ♥ if possible.
Board: 78	♠ A632	RHO opens the bidding 1 ♠.
Dealer: East	♥ K9	You bid next.
Vul: Both	♦ 753	
HCP: 16	♣ AKQ9	
Board: 79	♠ 75	LHO opens the bidding 1 ♦.
Dealer: West	♥ KQT982	Partner bids next.
Vul: None	♦ 862	
HCP: 5+2	♣ 32	

Both hands (Answers Page)

Board: 75

	North:	South:	W	N	E	S
Dealer: West	♠ J854	♠ 32	1 ♦	1NT	Pass	2 ♦
Vul: Both	♥ A63	♥ K98542	Pass	2 ♥	Pass	3 ♥
North HCP: 15	♦ AQT6	♦ 87	Pass	4 ♥	All Pass	
South HCP: 4+2	♣ A5	♣ JT2				
Contract: 4 ♥ North						

Board: 76

	North:	South:	W	N	E	S
Dealer: East	♠ Q97	♠ KJ3			1 ♣	1NT
Vul: E-W	♥ QT632	♥ K9	Pass	2 ♦	Pass	2 ♥
North HCP: 4+1	♦ 863	♦ KJ95	All Pass			
South HCP: 16	♣ 72	♣ KQT5				
Contract: 2 ♥ South						

Board: 77

	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ K642		1 ♣	1NT	Pass
Vul: N-S	♥ A5	♥ 74	2 ♦	3 ♣	X	Pass
North HCP: 14+2	♦ KJ9	♦ A865	3 ♥	Pass	Pass	4 ♣
South HCP: 7	♣ KQJ543	♣ 872	All Pass			
Contract: 4 ♣ South						

Board: 78

	North:	South:	W	N	E	S
Dealer: East	♠ J9	♠ A632			1 ♠	1NT
Vul: Both	♥ A7632	♥ K9	Pass	2 ♦	Pass	2 ♥
North HCP: 6+1	♦ 942	♦ 753	All Pass			
South HCP: 16	♣ J54	♣ AKQ9				
Contract: 2 ♥ South						

Board: 79

	North:	South:	W	N	E	S
Dealer: West	♠ K632	♠ 75	1 ♦	1NT	Pass	2 ♦
Vul: None	♥ A7	♥ KQT982	Pass	2 ♥	Pass	3 ♥
North HCP: 16	♦ A53	♦ 862	All Pass			
South HCP: 5+2	♣ AJ94	♣ 32				
Contract: 3 ♥ South						

North hands

We_Overcall_NT_then_Jacoby

Board: 80	♠ A9854	LHO opens the bidding 1♥.
Dealer: East	♥ 4	Partner bids next.
Vul: N-S	♦ AK432	East (LHO) Doubles 2♥ if possible.
HCP: 11+2	♣ 73	West (RHO) bids 3♥ if possible.

Board: 81	♠ AJ4	RHO opens the bidding 1♣.
Dealer: West	♥ KQ83	You bid next.
Vul: N-S	♦ KT4	
HCP: 16	♣ KT2	

Board: 82	♠ K76	LHO opens the bidding 1♣.
Dealer: East	♥ 98642	Partner bids next.
Vul: E-W	♦ J8	
HCP: 4+1	♣ T43	

Board: 83	♠ AQ9	RHO opens the bidding 1♣.
Dealer: West	♥ AJ96	You bid next.
Vul: None	♦ 952	
HCP: 16	♣ AJ2	

Board: 84	♠ J6	LHO opens the bidding 1♣.
Dealer: East	♥ T98543	Partner bids next.
Vul: N-S	♦ JT	
HCP: 4+2	♣ QT5	

Both hands (Answers Page)

Board: 80

Dealer: East

Vul: N-S

North HCP: 11+2

South HCP: 17

Contract: 4 ♠ South

North:

♠ A9854

♥ 4

♦ AK432

♣ 73

South:

♠ Q6

♥ AT73

♦ QJT

♣ AKJ9

W

N

E

S

1 ♥

1NT

Pass

2 ♥

X

XX

3 ♥

3NT

Pass

4 ♠

All Pass

Board: 81

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 10+2

Contract: 4 ♠ South

North:

♠ AJ4

♥ KQ83

♦ KT4

♣ KT2

South:

♠ Q87532

♥ 974

♦ A2

♣ A3

W

N

E

S

1 ♣

1NT

Pass

2 ♥

Pass

2 ♠

Pass

4 ♠

All Pass

Board: 82

Dealer: East

Vul: E-W

North HCP: 4+1

South HCP: 15

Contract: 2 ♥ South

North:

♠ K76

♥ 98642

♦ J8

♣ T43

South:

♠ AT8

♥ AKJ7

♦ T72

♣ QJ9

W

N

E

S

1 ♣

1NT

Pass

2 ♦

Pass

2 ♥

All Pass

Board: 83

Dealer: West

Vul: None

North HCP: 16

South HCP: 6+2

Contract: 4 ♠ North

North:

♠ AQ9

♥ AJ96

♦ 952

♣ AJ2

South:

♠ KJT652

♥ Q74

♦ 63

♣ T5

W

N

E

S

1 ♣

1NT

Pass

2 ♥

Pass

2 ♠

Pass

3 ♠

Pass

4 ♠

All Pass

Board: 84

Dealer: East

Vul: N-S

North HCP: 4+2

South HCP: 15

Contract: 2 ♥ South

North:

♠ J6

♥ T98543

♦ JT

♣ QT5

South:

♠ K83

♥ AQ

♦ Q962

♣ KJ97

W

N

E

S

1 ♣

1NT

Pass

2 ♦

Pass

2 ♥

All Pass

South hands

We_Overcall_NT_then_Jacoby

Board: 80	♠ Q6	RHO opens the bidding 1♥.
Dealer: East	♥ AT73	You bid next.
Vul: N-S	♦ QJT	East (RHO) Doubles 2♥ if possible.
HCP: 17	♣ AKJ9	West (LHO) bids 3♥ if possible.

Board: 81	♠ Q87532	LHO opens the bidding 1♣.
Dealer: West	♥ 974	Partner bids next.
Vul: N-S	♦ A2	
HCP: 10+2	♣ A3	

Board: 82	♠ AT8	RHO opens the bidding 1♣.
Dealer: East	♥ AKJ7	You bid next.
Vul: E-W	♦ T72	
HCP: 15	♣ QJ9	

Board: 83	♠ KJT652	LHO opens the bidding 1♣.
Dealer: West	♥ Q74	Partner bids next.
Vul: None	♦ 63	
HCP: 6+2	♣ T5	

Board: 84	♠ K83	RHO opens the bidding 1♣.
Dealer: East	♥ AQ	You bid next.
Vul: N-S	♦ Q962	
HCP: 15	♣ KJ97	

Both hands (Answers Page)

Board: 80

Dealer: East

Vul: N-S

North HCP: 11+2

South HCP: 17

Contract: 4 ♠ South

North:

♠ A9854

♥ 4

♦ AK432

♣ 73

South:

♠ Q6

♥ AT73

♦ QJT

♣ AKJ9

W

N

E

S

1 ♥ 1NT

Pass 2 ♥ X XX

3 ♥ 3NT Pass 4 ♠

All Pass

Board: 81

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 10+2

Contract: 4 ♠ South

North:

♠ AJ4

♥ KQ83

♦ KT4

♣ KT2

South:

♠ Q87532

♥ 974

♦ A2

♣ A3

W

N

E

S

1 ♣ 1NT Pass 2 ♥

Pass 2 ♠ Pass 4 ♠

All Pass

Board: 82

Dealer: East

Vul: E-W

North HCP: 4+1

South HCP: 15

Contract: 2 ♥ South

North:

♠ K76

♥ 98642

♦ J8

♣ T43

South:

♠ AT8

♥ AKJ7

♦ T72

♣ QJ9

W

N

E

S

1 ♣ 1NT

Pass 2 ♦ Pass 2 ♥

All Pass

Board: 83

Dealer: West

Vul: None

North HCP: 16

South HCP: 6+2

Contract: 4 ♠ North

North:

♠ AQ9

♥ AJ96

♦ 952

♣ AJ2

South:

♠ KJT652

♥ Q74

♦ 63

♣ T5

W

N

E

S

1 ♣ 1NT Pass 2 ♥

Pass 2 ♠ Pass 3 ♠

Pass 4 ♠ All Pass

Board: 84

Dealer: East

Vul: N-S

North HCP: 4+2

South HCP: 15

Contract: 2 ♥ South

North:

♠ J6

♥ T98543

♦ JT

♣ QT5

South:

♠ K83

♥ AQ

♦ Q962

♣ KJ97

W

N

E

S

1 ♣ 1NT

Pass 2 ♦ Pass 2 ♥

All Pass

North hands

We_Overcall_NT_then_Jacoby

Board: 85	♠ KT83	RHO opens the bidding 1 ♦.
Dealer: West	♥ AJT	You bid next.
Vul: Both	♦ KJ6	
HCP: 17	♣ AJT	

Board: 86	♠ Q65	LHO opens the bidding 1 ♣.
Dealer: East	♥ T9642	Partner bids next.
Vul: E-W	♦ 85	
HCP: 7+1	♣ KQ6	

Board: 87	♠ K87	RHO opens the bidding 1 ♦.
Dealer: West	♥ AT6	You bid next.
Vul: None	♦ AT3	
HCP: 15	♣ AT94	

Board: 88	♠ QJ974	LHO opens the bidding 1 ♣.
Dealer: East	♥ JT6	Partner bids next.
Vul: Both	♦ 854	
HCP: 6+1	♣ Q5	

Board: 89	♠ T86	RHO opens the bidding 1 ♣.
Dealer: West	♥ KQJ8	You bid next.
Vul: E-W	♦ AQ3	
HCP: 16	♣ A97	

Both hands (Answers Page)

Board: 85

	North:	South:	W	N	E	S
Dealer: West	♠ KT83	♠ 52	1 ♦	1NT	Pass	2 ♦
Vul: Both	♥ AJT	♥ Q9743	Pass	2 ♥	Pass	2NT
North HCP: 17	♦ KJ6	♦ QT2	Pass	4 ♥	All Pass	
South HCP: 7+1	♣ AJT	♣ K86				
Contract: 4 ♥ North						

Board: 86

	North:	South:	W	N	E	S
Dealer: East	♠ Q65	♠ KJ			1 ♣	1NT
Vul: E-W	♥ T9642	♥ K75	Pass	2 ♦	Pass	2 ♥
North HCP: 7+1	♦ 85	♦ A762	All Pass			
South HCP: 15	♣ KQ6	♣ AT85				
Contract: 2 ♥ South						

Board: 87

	North:	South:	W	N	E	S
Dealer: West	♠ K87	♠ QT953	1 ♦	1NT	Pass	2 ♥
Vul: None	♥ AT6	♥ J8	Pass	2 ♠	All Pass	
North HCP: 15	♦ AT3	♦ Q85				
South HCP: 5+1	♣ AT94	♣ 862				
Contract: 2 ♠ North						

Board: 88

	North:	South:	W	N	E	S
Dealer: East	♠ QJ974	♠ A83			1 ♣	1NT
Vul: Both	♥ JT6	♥ A5	Pass	2 ♥	Pass	2 ♠
North HCP: 6+1	♦ 854	♦ QJ72	All Pass			
South HCP: 15	♣ Q5	♣ KJT7				
Contract: 2 ♠ South						

Board: 89

	North:	South:	W	N	E	S
Dealer: West	♠ T86	♠ AKQ72	1 ♣	1NT	Pass	2 ♥
Vul: E-W	♥ KQJ8	♥ 95	Pass	2 ♠	Pass	3NT
North HCP: 16	♦ AQ3	♦ JT9	Pass	4 ♠	All Pass	
South HCP: 11+1	♣ A97	♣ J63				
Contract: 4 ♠ North						

South hands

We_Overcall_NT_then_Jacoby

Board: 85	♠ 52	LHO opens the bidding 1 ♦.
Dealer: West	♥ Q9743	Partner bids next.
Vul: Both	♦ QT2	
HCP: 7+1	♣ K86	

Board: 86	♠ KJ	RHO opens the bidding 1 ♣.
Dealer: East	♥ K75	You bid next.
Vul: E-W	♦ A762	
HCP: 15	♣ AT85	

Board: 87	♠ QT953	LHO opens the bidding 1 ♦.
Dealer: West	♥ J8	Partner bids next.
Vul: None	♦ Q85	
HCP: 5+1	♣ 862	

Board: 88	♠ A83	RHO opens the bidding 1 ♣.
Dealer: East	♥ A5	You bid next.
Vul: Both	♦ QJ72	
HCP: 15	♣ KJT7	

Board: 89	♠ AKQ72	LHO opens the bidding 1 ♣.
Dealer: West	♥ 95	Partner bids next.
Vul: E-W	♦ JT9	
HCP: 11+1	♣ J63	

Both hands (Answers Page)

Board: 85

	North:	South:	W	N	E	S
Dealer: West	♠ KT83	♠ 52	1 ♦	1NT	Pass	2 ♦
Vul: Both	♥ AJT	♥ Q9743	Pass	2 ♥	Pass	2NT
North HCP: 17	♦ KJ6	♦ QT2	Pass	4 ♥	All Pass	
South HCP: 7+1	♣ AJT	♣ K86				
Contract: 4 ♥ North						

Board: 86

	North:	South:	W	N	E	S
Dealer: East	♠ Q65	♠ KJ			1 ♣	1NT
Vul: E-W	♥ T9642	♥ K75	Pass	2 ♦	Pass	2 ♥
North HCP: 7+1	♦ 85	♦ A762	All Pass			
South HCP: 15	♣ KQ6	♣ AT85				
Contract: 2 ♥ South						

Board: 87

	North:	South:	W	N	E	S
Dealer: West	♠ K87	♠ QT953	1 ♦	1NT	Pass	2 ♥
Vul: None	♥ AT6	♥ J8	Pass	2 ♠	All Pass	
North HCP: 15	♦ AT3	♦ Q85				
South HCP: 5+1	♣ AT94	♣ 862				
Contract: 2 ♠ North						

Board: 88

	North:	South:	W	N	E	S
Dealer: East	♠ QJ974	♠ A83			1 ♣	1NT
Vul: Both	♥ JT6	♥ A5	Pass	2 ♥	Pass	2 ♠
North HCP: 6+1	♦ 854	♦ QJ72	All Pass			
South HCP: 15	♣ Q5	♣ KJT7				
Contract: 2 ♠ South						

Board: 89

	North:	South:	W	N	E	S
Dealer: West	♠ T86	♠ AKQ72	1 ♣	1NT	Pass	2 ♥
Vul: E-W	♥ KQJ8	♥ 95	Pass	2 ♠	Pass	3NT
North HCP: 16	♦ AQ3	♦ JT9	Pass	4 ♠	All Pass	
South HCP: 11+1	♣ A97	♣ J63				
Contract: 4 ♠ North						

North hands

We_Overcall_NT_then_Jacoby

Board: 90	♠ 32	Partner bids first.
Dealer: South	♥ AT76	West (RHO) bids 1NT if possible.
Vul: Both	♦ QJ654	East (LHO) bids 2♦ if possible.
HCP: 7+1	♣ 98	West (RHO) Doubles 4♠ if possible.

Board: 91	♠ KQT6	RHO opens the bidding 1♦.
Dealer: West	♥ KT64	You bid next.
Vul: E-W	♦ A62	
HCP: 16	♣ A5	

Board: 92	♠ 875	LHO opens the bidding 1♦.
Dealer: East	♥ J9852	Partner bids next.
Vul: N-S	♦ Q5	East (LHO) Doubles 2♥ if possible.
HCP: 7+1	♣ KJ2	West (RHO) bids 2♠ if possible.

Board: 93	♠ J84	You bid first.
Dealer: North	♥ AKT4	East (LHO) bids 1NT if possible.
Vul: N-S	♦ AJ54	West (RHO) bids 2♥ if possible.
HCP: 18	♣ AJ	

Board: 94	♠ 97	LHO opens the bidding 1♠.
Dealer: East	♥ AJT85	Partner bids next.
Vul: E-W	♦ T93	
HCP: 6+1	♣ J95	

Both hands (Answers Page)

Board: 90

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 16+3

Contract: 4 ♠ X South

North:

♠ 32

♥ AT76

♦ QJ654

♣ 98

South:

♠ AKT965

♥ Q

♦ 9

♣ AK743

W N E S

1NT Pass 2 ♦ 3 ♣

Pass 3 ♠ Pass 4 ♠

X All Pass

Board: 91

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 7+1

Contract: 3 ♠ North

North:

♠ KQT6

♥ KT64

♦ A62

♣ A5

South:

♠ A9743

♥ Q95

♦ J9

♣ 873

W N E S

1 ♦ 1NT Pass 2 ♥

Pass 3 ♠¹ All Pass

1. Super acceptance after NT

Board: 92

Dealer: East

Vul: N-S

North HCP: 7+1

South HCP: 15

Contract: 3 ♥ South

North:

♠ 875

♥ J9852

♦ Q5

♣ KJ2

South:

♠ J3

♥ AQ64

♦ AKJ

♣ 8763

W N E S

1 ♦ 1NT

Pass 2 ♦ Pass 2 ♥

Pass Pass X Pass

2 ♠ X Pass 3 ♥

All Pass

Board: 93

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 5

Contract: 3 ♥ North

North:

♠ J84

♥ AKT4

♦ AJ54

♣ AJ

South:

♠ T6

♥ QJ65

♦ T86

♣ Q732

W N E S

1 ♦ 1NT Pass

2 ♥ 3 ♥ All Pass

Board: 94

Dealer: East

Vul: E-W

North HCP: 6+1

South HCP: 17+1

Contract: 2 ♥ South

North:

♠ 97

♥ AJT85

♦ T93

♣ J95

South:

♠ A64

♥ K2

♦ KQ875

♣ KQ8

W N E S

1 ♠ 1NT

Pass 2 ♦ Pass 2 ♥

All Pass

South hands

We_Overcall_NT_then_Jacoby

Board: 90 ♠ AKT965 You bid first.

Dealer: South ♥ Q West (LHO) bids 1NT if possible.

Vul: Both ♦ 9 East (RHO) bids 2♦ if possible.

HCP: 16+3 ♣ AK743 West (LHO) Doubles 4♠ if possible.

Board: 91 ♠ A9743 LHO opens the bidding 1♦.

Dealer: West ♥ Q95 Partner bids next.

Vul: E-W ♦ J9

HCP: 7+1 ♣ 873

Board: 92 ♠ J3 RHO opens the bidding 1♦.

Dealer: East ♥ AQ64 You bid next.

Vul: N-S ♦ AKJ East (RHO) Doubles 2♥ if possible.

HCP: 15 ♣ 8763 West (LHO) bids 2♠ if possible.

Board: 93 ♠ T6 Partner bids first.

Dealer: North ♥ QJ65 East (RHO) bids 1NT if possible.

Vul: N-S ♦ T86 West (LHO) bids 2♥ if possible.

HCP: 5 ♣ Q732

Board: 94 ♠ A64 RHO opens the bidding 1♠.

Dealer: East ♥ K2 You bid next.

Vul: E-W ♦ KQ875

HCP: 17+1 ♣ KQ8

Both hands (Answers Page)

Board: 90

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 16+3

Contract: 4 ♠ X South

North:

♠ 32

♥ AT76

♦ QJ654

♣ 98

South:

♠ AKT965

♥ Q

♦ 9

♣ AK743

W N E S

1 ♠ 1 ♠

1NT Pass 2 ♦ 3 ♣

Pass 3 ♠ Pass 4 ♠

X All Pass

Board: 91

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 7+1

Contract: 3 ♠ North

North:

♠ KQT6

♥ KT64

♦ A62

♣ A5

South:

♠ A9743

♥ Q95

♦ J9

♣ 873

W N E S

1 ♦ 1NT Pass 2 ♥

Pass 3 ♠¹ All Pass

1. Super acceptance after NT

Board: 92

Dealer: East

Vul: N-S

North HCP: 7+1

South HCP: 15

Contract: 3 ♥ South

North:

♠ 875

♥ J9852

♦ Q5

♣ KJ2

South:

♠ J3

♥ AQ64

♦ AKJ

♣ 8763

W N E S

1 ♦ 1NT

Pass 2 ♦ Pass 2 ♥

Pass Pass X Pass

2 ♠ X Pass 3 ♥

All Pass

Board: 93

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 5

Contract: 3 ♥ North

North:

♠ J84

♥ AKT4

♦ AJ54

♣ AJ

South:

♠ T6

♥ QJ65

♦ T86

♣ Q732

W N E S

1 ♦ 1NT Pass

2 ♥ 3 ♥ All Pass

Board: 94

Dealer: East

Vul: E-W

North HCP: 6+1

South HCP: 17+1

Contract: 2 ♥ South

North:

♠ 97

♥ AJT85

♦ T93

♣ J95

South:

♠ A64

♥ K2

♦ KQ875

♣ KQ8

W N E S

1 ♠ 1NT

Pass 2 ♦ Pass 2 ♥

All Pass

North hands

We_Overcall_NT_then_Jacoby

Board: 95 ♠ 976 RHO opens the bidding 1 ♦ .
 Dealer: West ♥ AJ3 You bid next.
 Vul: N-S ♦ K85
 HCP: 15 ♣ AKT8

Board: 96 ♠ Q8 LHO opens the bidding 1 ♠ .
 Dealer: East ♥ AT962 Partner bids next.
 Vul: E-W ♦ -
 HCP: 9+3 ♣ QJT532

Board: 97 ♠ Q8 RHO opens the bidding 1 ♦ .
 Dealer: West ♥ AK4 You bid next.
 Vul: None ♦ AJT6 West (RHO) bids 3 ♣ if possible.
 HCP: 17 ♣ KT98 East (LHO) bids 3 ♦ if possible.

Board: 98 ♠ Q98 LHO opens the bidding 1 ♦ .
 Dealer: East ♥ K8543 Partner bids next.
 Vul: Both ♦ T5
 HCP: 5+1 ♣ 652

Board: 99 ♠ KJ5 RHO opens the bidding 1 ♠ .
 Dealer: West ♥ A43 You bid next.
 Vul: N-S ♦ AQ4
 HCP: 16 ♣ QT83

Both hands (Answers Page)

Board: 95

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 3+1

Contract: 2 ♠ North

North:

♠ 976

♥ AJ3

♦ K85

♣ AKT8

South:

♠ QT542

♥ 952

♦ 64

♣ J74

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

Board: 96

Dealer: East

Vul: E-W

North HCP: 9+3

South HCP: 15

Contract: 4 ♥ South

North:

♠ Q8

♥ AT962

♦ -

♣ QJT532

South:

♠ AT54

♥ QJ5

♦ A86

♣ A64

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

Board: 97

Dealer: West

Vul: None

North HCP: 17

South HCP: 4+2

Contract: 3 ♥ South

North:

♠ Q8

♥ AK4

♦ AJT6

♣ KT98

South:

♠ J43

♥ QJ8753

♦ 7

♣ 542

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

Board: 98

Dealer: East

Vul: Both

North HCP: 5+1

South HCP: 16

Contract: 3 ♥ South

North:

♠ Q98

♥ K8543

♦ T5

♣ 652

South:

♠ KT

♥ T972

♦ AQ64

♣ AK9

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

1. Super acceptance after NT

Board: 99

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 9+1

Contract: 4 ♥ North

North:

♠ KJ5

♥ A43

♦ AQ4

♣ QT83

South:

♠ Q63

♥ KJT96

♦ 987

♣ K4

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

South hands

We_Overcall_NT_then_Jacoby

Board: 95 ♠ QT542 LHO opens the bidding 1 ♦ .
 Dealer: West ♥ 952 Partner bids next.
 Vul: N-S ♦ 64
 HCP: 3+1 ♣ J74

Board: 96 ♠ AT54 RHO opens the bidding 1 ♠ .
 Dealer: East ♥ QJ5 You bid next.
 Vul: E-W ♦ A86
 HCP: 15 ♣ A64

Board: 97 ♠ J43 LHO opens the bidding 1 ♦ .
 Dealer: West ♥ QJ8753 Partner bids next.
 Vul: None ♦ 7 West (LHO) bids 3 ♣ if possible.
 HCP: 4+2 ♣ 542 East (RHO) bids 3 ♦ if possible.

Board: 98 ♠ KT RHO opens the bidding 1 ♦ .
 Dealer: East ♥ T972 You bid next.
 Vul: Both ♦ AQ64
 HCP: 16 ♣ AK9

Board: 99 ♠ Q63 LHO opens the bidding 1 ♠ .
 Dealer: West ♥ KJT96 Partner bids next.
 Vul: N-S ♦ 987
 HCP: 9+1 ♣ K4

Both hands (Answers Page)

Board: 95

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 3+1

Contract: 2 ♠ North

North:

♠ 976

♥ AJ3

♦ K85

♣ AKT8

South:

♠ QT542

♥ 952

♦ 64

♣ J74

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

Board: 96

Dealer: East

Vul: E-W

North HCP: 9+3

South HCP: 15

Contract: 4 ♥ South

North:

♠ Q8

♥ AT962

♦ -

♣ QJT532

South:

♠ AT54

♥ QJ5

♦ A86

♣ A64

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

Board: 97

Dealer: West

Vul: None

North HCP: 17

South HCP: 4+2

Contract: 3 ♥ South

North:

♠ Q8

♥ AK4

♦ AJT6

♣ KT98

South:

♠ J43

♥ QJ8753

♦ 7

♣ 542

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

Board: 98

Dealer: East

Vul: Both

North HCP: 5+1

South HCP: 16

Contract: 3 ♥ South

North:

♠ Q98

♥ K8543

♦ T5

♣ 652

South:

♠ KT

♥ T972

♦ AQ64

♣ AK9

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

1. Super acceptance after NT

Board: 99

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 9+1

Contract: 4 ♥ North

North:

♠ KJ5

♥ A43

♦ AQ4

♣ QT83

South:

♠ Q63

♥ KJT96

♦ 987

♣ K4

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

North hands

We_Overcall_NT_then_Jacoby

Board: 100	♠ Q6	LHO opens the bidding 1 ♦.
Dealer: East	♥ QJ862	Partner bids next.
Vul: Both	♦ JT4	
HCP: 6+1	♣ 964	
Board: 101	♠ AT8	RHO opens the bidding 1 ♣.
Dealer: West	♥ 843	You bid next.
Vul: E-W	♦ AQ75	
HCP: 15	♣ KQ6	
Board: 102	♠ KT4	RHO opens the bidding 1 ♣.
Dealer: West	♥ AJ3	You bid next.
Vul: None	♦ KT62	West (RHO) bids 3 ♥ if possible.
HCP: 15	♣ A86	
Board: 103	♠ AT	You bid first.
Dealer: North	♥ 3	East (LHO) bids 1NT if possible.
Vul: E-W	♦ KJ4	West (RHO) bids 2 ♥ if possible.
HCP: 12+3	♣ AT98532	East (LHO) Doubles 3 ♣ if possible.
		West (RHO) bids 3 ♠ if possible.
Board: 104	♠ AKJ98	LHO opens the bidding 1 ♣.
Dealer: East	♥ 543	Partner bids next.
Vul: Both	♦ Q7	
HCP: 11+1	♣ J82	

Both hands (Answers Page)

Board: 100

Dealer: East

Vul: Both

North HCP: 6+1

South HCP: 16

Contract: 2♥ South

North:

♠ Q6

♥ QJ862

♦ JT4

♣ 964

South:

♠ A32

♥ K975

♦ AKQ

♣ 753

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

Board: 101

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4♠ North

North:

♠ AT8

♥ 843

♦ AQ75

♣ KQ6

South:

♠ K5432

♥ KQJ

♦ T2

♣ 987

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

Board: 102

Dealer: West

Vul: None

North HCP: 15

South HCP: 3+2

Contract: 3♠ South

North:

♠ KT4

♥ AJ3

♦ KT62

♣ A86

South:

♠ Q86532

♥ 92

♦ J4

♣ T75

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

Board: 103

Dealer: North

Vul: E-W

North HCP: 12+3

South HCP: 9+1

Contract: 4♣ South

North:

♠ AT

♥ 3

♦ KJ4

♣ AT98532

South:

♠ 76

♥ KQT64

♦ AT73

♣ 74

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

Board: 104

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 16

Contract: 4♠ South

North:

♠ AKJ98

♥ 543

♦ Q7

♣ J82

South:

♠ Q632

♥ Q7

♦ AJ65

♣ AK3

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

South hands

We_Overcall_NT_then_Jacoby

Board: 100 ♠ A32 RHO opens the bidding 1♦.

Dealer: East ♥ K975 You bid next.

Vul: Both ♦ AKQ

HCP: 16 ♣ 753

Board: 101 ♠ K5432 LHO opens the bidding 1♣.

Dealer: West ♥ KQJ Partner bids next.

Vul: E-W ♦ T2

HCP: 9+1 ♣ 987

Board: 102 ♠ Q86532 LHO opens the bidding 1♣.

Dealer: West ♥ 92 Partner bids next.

Vul: None ♦ J4 West (LHO) bids 3♥ if possible.

HCP: 3+2 ♣ T75

Board: 103 ♠ 76 Partner bids first.

Dealer: North ♥ KQT64 East (RHO) bids 1NT if possible.

Vul: E-W ♦ AT73 West (LHO) bids 2♥ if possible.

HCP: 9+1 ♣ 74 East (RHO) Doubles 3♣ if possible.

West (LHO) bids 3♠ if possible.

Board: 104 ♠ Q632 RHO opens the bidding 1♣.

Dealer: East ♥ Q7 You bid next.

Vul: Both ♦ AJ65

HCP: 16 ♣ AK3

Both hands (Answers Page)

Board: 100

Dealer: East

Vul: Both

North HCP: 6+1

South HCP: 16

Contract: 2♥ South

North:

♠ Q6

♥ QJ862

♦ JT4

♣ 964

South:

♠ A32

♥ K975

♦ AKQ

♣ 753

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

Board: 101

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4♠ North

North:

♠ AT8

♥ 843

♦ AQ75

♣ KQ6

South:

♠ K5432

♥ KQJ

♦ T2

♣ 987

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

Board: 102

Dealer: West

Vul: None

North HCP: 15

South HCP: 3+2

Contract: 3♠ South

North:

♠ KT4

♥ AJ3

♦ KT62

♣ A86

South:

♠ Q86532

♥ 92

♦ J4

♣ T75

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

Board: 103

Dealer: North

Vul: E-W

North HCP: 12+3

South HCP: 9+1

Contract: 4♣ South

North:

♠ AT

♥ 3

♦ KJ4

♣ AT98532

South:

♠ 76

♥ KQT64

♦ AT73

♣ 74

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

Board: 104

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 16

Contract: 4♠ South

North:

♠ AKJ98

♥ 543

♦ Q7

♣ J82

South:

♠ Q632

♥ Q7

♦ AJ65

♣ AK3

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

North hands

We_Overcall_NT_then_Jacoby

Board: 105 ♠ KQ5 RHO opens the bidding 1♥.

Dealer: West ♥ A76 You bid next.

Vul: N-S ♦ A65

HCP: 17 ♣ AT62

Board: 106 ♠ T9632 LHO opens the bidding 1♣.

Dealer: East ♥ 8 Partner bids next.

Vul: N-S ♦ QT763

HCP: 3+2 ♣ J8

Board: 107 ♠ A4 RHO opens the bidding 1♥.

Dealer: West ♥ AT53 You bid next.

Vul: None ♦ A53

HCP: 16 ♣ A752

Board: 108 ♠ QJT4 You bid first.

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

Vul: E-W ♦ Q92 West (RHO) bids 2♦ if possible.

HCP: 12 ♣ QJ98 East (LHO) bids 2♥ if possible.

Board: 109 ♠ KQ6 RHO opens the bidding 1♦.

Dealer: West ♥ T98 You bid next.

Vul: E-W ♦ A532

HCP: 15 ♣ AQ4

Both hands (Answers Page)

Board: 105

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 10+3

Contract: 4 ♠ South

North:

♠ KQ5

♥ A76

♦ A65

♣ AT62

South:

♠ J87432

♥ K3

♦ KQJT3

♣ -

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

Board: 106

Dealer: East

Vul: N-S

North HCP: 3+2

South HCP: 15

Contract: 2 ♠ South

North:

♠ T9632

♥ 8

♦ QT763

♣ J8

South:

♠ AJ4

♥ QJ97

♦ J94

♣ AQ6

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

Board: 107

Dealer: West

Vul: None

North HCP: 16

South HCP: 5+1

Contract: 2 ♠ North

North:

♠ A4

♥ AT53

♦ A53

♣ A752

South:

♠ KT972

♥ J2

♦ 972

♣ JT9

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

Board: 108

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 7

Contract: 2 ♠ South

North:

♠ QJT4

♥ AT

♦ Q92

♣ QJ98

South:

♠ A952

♥ 972

♦ KT5

♣ T74

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

Board: 109

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 10+2

Contract: 4 ♠ North

North:

♠ KQ6

♥ T98

♦ A532

♣ AQ4

South:

♠ AJ432

♥ Q7532

♦ KT9

♣ -

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

South hands

We_Overcall_NT_then_Jacoby

Board: 105 ♠ J87432 LHO opens the bidding 1 ♥.

Dealer: West ♥ K3 Partner bids next.

Vul: N-S ♦ KQJT3

HCP: 10+3 ♣ -

Board: 106 ♠ AJ4 RHO opens the bidding 1 ♣.

Dealer: East ♥ QJ97 You bid next.

Vul: N-S ♦ J94

HCP: 15 ♣ AQ6

Board: 107 ♠ KT972 LHO opens the bidding 1 ♥.

Dealer: West ♥ J2 Partner bids next.

Vul: None ♦ 972

HCP: 5+1 ♣ JT9

Board: 108 ♠ A952 Partner bids first.

Dealer: North ♥ 972 East (RHO) bids 1NT if possible.

Vul: E-W ♦ KT5 West (LHO) bids 2 ♦ if possible.

HCP: 7 ♣ T74 East (RHO) bids 2 ♥ if possible.

Board: 109 ♠ AJ432 LHO opens the bidding 1 ♦.

Dealer: West ♥ Q7532 Partner bids next.

Vul: E-W ♦ KT9

HCP: 10+2 ♣ -

Both hands (Answers Page)

Board: 105

Board: 105	North:	South:	W	N	E	S
Dealer: West	♠ KQ5	♠ J87432	1 ♥	1NT	Pass	2 ♥
Vul: N-S	♥ A76	♥ K3	Pass	2 ♠	Pass	4 ♠
North HCP: 17	♦ A65	♦ KQJT3	All Pass			
South HCP: 10+3	♣ AT62	♣ -				
Contract: 4 ♠ South						

Board: 106

Board: 106	North:	South:	W	N	E	S
Dealer: East	♠ T9632	♠ AJ4			1 ♣	1NT
Vul: N-S	♥ 8	♥ QJ97	Pass	2 ♥	Pass	2 ♠
North HCP: 3+2	♦ QT763	♦ J94	All Pass			
South HCP: 15	♣ J8	♣ AQ6				
Contract: 2 ♠ South						

Board: 107

Board: 107	North:	South:	W	N	E	S
Dealer: West	♠ A4	♠ KT972	1 ♥	1NT	Pass	2 ♥
Vul: None	♥ AT53	♥ J2	Pass	2 ♠	All Pass	
North HCP: 16	♦ A53	♦ 972				
South HCP: 5+1	♣ A752	♣ JT9				
Contract: 2 ♠ North						

Board: 108

Board: 108	North:	South:	W	N	E	S
Dealer: North	♠ QJT4	♠ A952		1 ♣	1NT	Pass
Vul: E-W	♥ AT	♥ 972	2 ♦	Pass	2 ♥	Pass
North HCP: 12	♦ Q92	♦ KT5	Pass	X	Pass	2 ♠
South HCP: 7	♣ QJ98	♣ T74	All Pass			
Contract: 2 ♠ South						

Board: 109

Board: 109	North:	South:	W	N	E	S
Dealer: West	♠ KQ6	♠ AJ432	1 ♦	1NT	Pass	2 ♥
Vul: E-W	♥ T98	♥ Q7532	Pass	2 ♠	Pass	4 ♥
North HCP: 15	♦ A532	♦ KT9	Pass	4 ♠	All Pass	
South HCP: 10+2	♣ AQ4	♣ -				
Contract: 4 ♠ North						

North hands

We_Overcall_NT_then_Jacoby

Board: 110 ♠ Q54 LHO opens the bidding 1 ♦ .
 Dealer: East ♥ J7654 Partner bids next.
 Vul: N-S ♦ 32 East (LHO) Doubles 2 ♦ if possible.
 HCP: 10+1 ♣ AK4

Board: 111 ♠ Q964 RHO opens the bidding 1 ♣ .
 Dealer: West ♥ JT7 You bid next.
 Vul: E-W ♦ AK3
 HCP: 15 ♣ AJT

Board: 112 ♠ J62 LHO opens the bidding 1 ♦ .
 Dealer: East ♥ AK854 Partner bids next.
 Vul: N-S ♦ 73
 HCP: 8+1 ♣ 863

Board: 113 ♠ KQ52 RHO opens the bidding 1 ♥ .
 Dealer: West ♥ KQJ You bid next.
 Vul: Both ♦ Q94
 HCP: 16 ♣ QJT

Board: 114 ♠ 862 LHO opens the bidding 1 ♣ .
 Dealer: East ♥ QJT76 Partner bids next.
 Vul: None ♦ Q5
 HCP: 6+1 ♣ J32

Both hands (Answers Page)

Board: 110

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 15

Contract: 4♥ North

North:

♠ Q54

♥ J7654

♦ 32

♣ AK4

South:

♠ K863

♥ AK8

♦ A98

♣ JT6

W

N

E

S

1♦ 1NT

Pass 2♦ X 2♥

Pass 4♥ All Pass

Board: 111

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 3+2

Contract: 2♥ North

North:

♠ Q964

♥ JT7

♦ AK3

♣ AJT

South:

♠ 32

♥ Q9842

♦ J9754

♣ 7

W

N

E

S

1♣ 1NT Pass 2♦

Pass 2♥ All Pass

Board: 112

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 15+1

Contract: 2NT North

North:

♠ J62

♥ AK854

♦ 73

♣ 863

South:

♠ AT4

♥ J7

♦ AK4

♣ QJT95

W

N

E

S

1♦ 1NT

Pass 2♦ Pass 2♥

Pass 2NT All Pass

Board: 113

Dealer: West

Vul: Both

North HCP: 16

South HCP: 11+2

Contract: 4♠ North

North:

♠ KQ52

♥ KQJ

♦ Q94

♣ QJT

South:

♠ A8643

♥ 4

♦ T3

♣ AK872

W

N

E

S

1♥ 1NT Pass 2♥

Pass 2♠ Pass 3NT

Pass 4♠ All Pass

Board: 114

Dealer: East

Vul: None

North HCP: 6+1

South HCP: 15

Contract: 2♥ South

North:

♠ 862

♥ QJT76

♦ Q5

♣ J32

South:

♠ AK9

♥ 54

♦ K832

♣ KQ94

W

N

E

S

1♣ 1NT

Pass 2♦ Pass 2♥

All Pass

South hands

We_Overcall_NT_then_Jacoby

Board: 110	♠ K863	RHO opens the bidding 1♦.
Dealer: East	♥ AK8	You bid next.
Vul: N-S	♦ A98	East (RHO) Doubles 2♦ if possible.
HCP: 15	♣ JT6	

Board: 111	♠ 32	LHO opens the bidding 1♣.
Dealer: West	♥ Q9842	Partner bids next.
Vul: E-W	♦ J9754	
HCP: 3+2	♣ 7	

Board: 112	♠ AT4	RHO opens the bidding 1♦.
Dealer: East	♥ J7	You bid next.
Vul: N-S	♦ AK4	
HCP: 15+1	♣ QJT95	

Board: 113	♠ A8643	LHO opens the bidding 1♥.
Dealer: West	♥ 4	Partner bids next.
Vul: Both	♦ T3	
HCP: 11+2	♣ AK872	

Board: 114	♠ AK9	RHO opens the bidding 1♣.
Dealer: East	♥ 54	You bid next.
Vul: None	♦ K832	
HCP: 15	♣ KQ94	

Both hands (Answers Page)

Board: 110

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 15

Contract: 4♥ North

North:

♠ Q54

♥ J7654

♦ 32

♣ AK4

South:

♠ K863

♥ AK8

♦ A98

♣ JT6

W

N

E

S

1♦ 1NT

Pass 2♦ X 2♥

Pass 4♥ All Pass

Board: 111

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 3+2

Contract: 2♥ North

North:

♠ Q964

♥ JT7

♦ AK3

♣ AJT

South:

♠ 32

♥ Q9842

♦ J9754

♣ 7

W

N

E

S

1♣ 1NT Pass 2♦

Pass 2♥ All Pass

Board: 112

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 15+1

Contract: 2NT North

North:

♠ J62

♥ AK854

♦ 73

♣ 863

South:

♠ AT4

♥ J7

♦ AK4

♣ QJT95

W

N

E

S

1♦ 1NT

Pass 2♦ Pass 2♥

Pass 2NT All Pass

Board: 113

Dealer: West

Vul: Both

North HCP: 16

South HCP: 11+2

Contract: 4♠ North

North:

♠ KQ52

♥ KQJ

♦ Q94

♣ QJT

South:

♠ A8643

♥ 4

♦ T3

♣ AK872

W

N

E

S

1♥ 1NT Pass 2♥

Pass 2♠ Pass 3NT

Pass 4♠ All Pass

Board: 114

Dealer: East

Vul: None

North HCP: 6+1

South HCP: 15

Contract: 2♥ South

North:

♠ 862

♥ QJT76

♦ Q5

♣ J32

South:

♠ AK9

♥ 54

♦ K832

♣ KQ94

W

N

E

S

1♣ 1NT

Pass 2♦ Pass 2♥

All Pass

North hands

We_Overcall_NT_then_Jacoby

Board: 115	♠ QJ82	Partner bids first.
Dealer: South	♥ Q843	West (RHO) bids 1NT if possible.
Vul: None	♦ AT	East (LHO) bids 2♦ if possible.
HCP: 9	♣ 862	West (RHO) bids 2♥ if possible.

Board: 116	♠ K52	Partner bids first.
Dealer: South	♥ 85	West (RHO) bids 1NT if possible.
Vul: N-S	♦ AJ762	East (LHO) bids 2♥ if possible.
HCP: 9+1	♣ J95	West (RHO) bids 2♠ if possible.

Board: 117	♠ AJT52	Partner bids first.
Dealer: South	♥ J96	West (RHO) bids 1NT if possible.
Vul: E-W	♦ T2	East (LHO) bids 2♦ if possible.
HCP: 10+1	♣ AT5	West (RHO) bids 2♥ if possible.

Board: 118	♠ K964	Partner bids first.
Dealer: South	♥ J8	West (RHO) bids 1NT if possible.
Vul: Both	♦ T92	East (LHO) bids 2♥ if possible.
HCP: 8	♣ A974	

Board: 119	♠ A732	RHO opens the bidding 1♠.
Dealer: West	♥ J72	You bid next.
Vul: Both	♦ AJ4	
HCP: 15	♣ KQ5	

Both hands (Answers Page)

Board: 115

Dealer: South

Vul: None

North HCP: 9

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ QJ82

♥ Q843

♦ AT

♣ 862

South:

♠ K64

♥ 5

♦ Q8542

♣ AKT7

W N E S

1NT Pass 2 ♦ 1 ♦

2 ♥ Pass Pass X

Pass 2 ♠ All Pass

Board: 116

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 13+2

Contract: 3 ♥ North

North:

♠ K52

♥ 85

♦ AJ762

♣ J95

South:

♠ 8

♥ AQJ642

♦ 98

♣ AQ82

W N E S

1NT Pass 2 ♥ 1 ♥

2 ♠ 3 ♥ X

All Pass

Board: 117

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ AJT52

♥ J96

♦ T2

♣ AT5

South:

♠ 87

♥ A7

♦ AQ943

♣ KJ73

W N E S

1NT Pass 2 ♦ 1 ♦

2 ♥ 2 ♠ X

All Pass

Board: 118

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15+2

Contract: 3 ♥ South

North:

♠ K964

♥ J8

♦ T92

♣ A974

South:

♠ AQ

♥ AT9532

♦ 87

♣ KQT

W N E S

1NT Pass 2 ♥ 1 ♥

3 ♥

All Pass

Board: 119

Dealer: West

Vul: Both

North HCP: 15

South HCP: 7+1

Contract: 2 ♥ North

North:

♠ A732

♥ J72

♦ AJ4

♣ KQ5

South:

♠ Q6

♥ Q8654

♦ K73

♣ 762

W N E S

1 ♠ 1NT Pass 2 ♦

Pass 2 ♥ All Pass

South hands

We_Overcall_NT_then_Jacoby

Board: 115	♠ K64	You bid first.
Dealer: South	♥ 5	West (LHO) bids 1NT if possible.
Vul: None	♦ Q8542	East (RHO) bids 2♦ if possible.
HCP: 12+1	♣ AKT7	West (LHO) bids 2♥ if possible.

Board: 116	♠ 8	You bid first.
Dealer: South	♥ AQJ642	West (LHO) bids 1NT if possible.
Vul: N-S	♦ 98	East (RHO) bids 2♥ if possible.
HCP: 13+2	♣ AQ82	West (LHO) bids 2♠ if possible.

Board: 117	♠ 87	You bid first.
Dealer: South	♥ A7	West (LHO) bids 1NT if possible.
Vul: E-W	♦ AQ943	East (RHO) bids 2♦ if possible.
HCP: 14+1	♣ KJ73	West (LHO) bids 2♥ if possible.

Board: 118	♠ AQ	You bid first.
Dealer: South	♥ AT9532	West (LHO) bids 1NT if possible.
Vul: Both	♦ 87	East (RHO) bids 2♥ if possible.
HCP: 15+2	♣ KQT	

Board: 119	♠ Q6	LHO opens the bidding 1♠.
Dealer: West	♥ Q8654	Partner bids next.
Vul: Both	♦ K73	
HCP: 7+1	♣ 762	

Both hands (Answers Page)

Board: 115

	North:	South:	W	N	E	S
Dealer: South	♠ QJ82	♠ K64				1 ♦
Vul: None	♥ Q843	♥ 5	1NT	Pass	2 ♦	Pass
North HCP: 9	♦ AT	♦ Q8542	2 ♥	Pass	Pass	X
South HCP: 12+1	♣ 862	♣ AKT7	Pass	2 ♠	All Pass	
Contract: 2 ♠ North						

Board: 116

	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ 8				1 ♥
Vul: N-S	♥ 85	♥ AQJ642	1NT	Pass	2 ♥	X
North HCP: 9+1	♦ AJ762	♦ 98	2 ♠	3 ♥	All Pass	
South HCP: 13+2	♣ J95	♣ AQ82				
Contract: 3 ♥ North						

Board: 117

	North:	South:	W	N	E	S
Dealer: South	♠ AJT52	♠ 87				1 ♦
Vul: E-W	♥ J96	♥ A7	1NT	Pass	2 ♦	X
North HCP: 10+1	♦ T2	♦ AQ943	2 ♥	2 ♠	All Pass	
South HCP: 14+1	♣ AT5	♣ KJ73				
Contract: 2 ♠ North						

Board: 118

	North:	South:	W	N	E	S
Dealer: South	♠ K964	♠ AQ				1 ♥
Vul: Both	♥ J8	♥ AT9532	1NT	Pass	2 ♥	3 ♥
North HCP: 8	♦ T92	♦ 87	All Pass			
South HCP: 15+2	♣ A974	♣ KQT				
Contract: 3 ♥ South						

Board: 119

	North:	South:	W	N	E	S
Dealer: West	♠ A732	♠ Q6	1 ♠	1NT	Pass	2 ♦
Vul: Both	♥ J72	♥ Q8654	Pass	2 ♥	All Pass	
North HCP: 15	♦ AJ4	♦ K73				
South HCP: 7+1	♣ KQ5	♣ 762				
Contract: 2 ♥ North						

North hands

We_Overcall_NT_then_Jacoby

Board: 120	♠ 75	Partner bids first.
Dealer: South	♥ 982	West (RHO) bids 1NT if possible.
Vul: None	♦ KT6	East (LHO) bids 2♦ if possible.
HCP: 7+1	♣ KJT84	West (RHO) bids 2♥ if possible.

Board: 121	♠ K43	RHO opens the bidding 1♠.
Dealer: West	♥ AK3	You bid next.
Vul: N-S	♦ QT5	West (RHO) bids 3♣ if possible.
HCP: 15	♣ K842	

Board: 122	♠ QJT62	LHO opens the bidding 1♥.
Dealer: East	♥ K3	Partner bids next.
Vul: N-S	♦ A64	
HCP: 10+1	♣ 765	

Board: 123	♠ AK76	RHO opens the bidding 1♦.
Dealer: West	♥ AT8	You bid next.
Vul: E-W	♦ A98	
HCP: 17	♣ Q72	

Board: 124	♠ AJ832	LHO opens the bidding 1♥.
Dealer: East	♥ 643	Partner bids next.
Vul: E-W	♦ Q4	
HCP: 8+1	♣ J53	

Both hands (Answers Page)

Board: 120

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ 75

♥ 982

♦ KT6

♣ KJT84

South:

♠ AQ862

♥ J6

♦ A95

♣ Q96

W

N

E

S

1 ♠

1NT Pass 2 ♦ Pass

2 ♥ Pass Pass X

Pass 2 ♠ All Pass

Board: 121

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+1

Contract: 3 ♥ North

North:

♠ K43

♥ AK3

♦ QT5

♣ K842

South:

♠ J76

♥ QJ962

♦ A98

♣ 73

W

N

E

S

1 ♠ 1NT Pass 2 ♦

Pass 2 ♥ Pass 2NT

3 ♣ 3 ♥ All Pass

Board: 122

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 16

Contract: 4 ♠ South

North:

♠ QJT62

♥ K3

♦ A64

♣ 765

South:

♠ AK7

♥ A64

♦ J85

♣ KJ42

W

N

E

S

1 ♥ 1NT

Pass 2 ♥ Pass 2 ♠

Pass 3NT Pass 4 ♠

All Pass

Board: 123

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 8+1

Contract: 4 ♥ North

North:

♠ AK76

♥ AT8

♦ A98

♣ Q72

South:

♠ J43

♥ KQJ72

♦ J3

♣ T54

W

N

E

S

1 ♦ 1NT Pass 2 ♦

Pass 2 ♥ Pass 2NT

Pass 4 ♥ All Pass

Board: 124

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 3 ♠ South

North:

♠ AJ832

♥ 643

♦ Q4

♣ J53

South:

♠ KQ75

♥ QJ5

♦ AK76

♣ 87

W

N

E

S

1 ♥ 1NT

Pass 2 ♥ Pass 3 ♠¹

All Pass

1. Super acceptance after NT

South hands

We_Overcall_NT_then_Jacoby

Board: 120	♠ AQ862	You bid first.
Dealer: South	♥ J6	West (LHO) bids 1NT if possible.
Vul: None	♦ A95	East (RHO) bids 2♦ if possible.
HCP: 13+1	♣ Q96	West (LHO) bids 2♥ if possible.

Board: 121	♠ J76	LHO opens the bidding 1♠.
Dealer: West	♥ QJ962	Partner bids next.
Vul: N-S	♦ A98	West (LHO) bids 3♣ if possible.
HCP: 8+1	♣ 73	

Board: 122	♠ AK7	RHO opens the bidding 1♥.
Dealer: East	♥ A64	You bid next.
Vul: N-S	♦ J85	
HCP: 16	♣ KJ42	

Board: 123	♠ J43	LHO opens the bidding 1♦.
Dealer: West	♥ KQJ72	Partner bids next.
Vul: E-W	♦ J3	
HCP: 8+1	♣ T54	

Board: 124	♠ KQ75	RHO opens the bidding 1♥.
Dealer: East	♥ QJ5	You bid next.
Vul: E-W	♦ AK76	
HCP: 15	♣ 87	

Both hands (Answers Page)

Board: 120

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ 75

♥ 982

♦ KT6

♣ KJT84

South:

♠ AQ862

♥ J6

♦ A95

♣ Q96

W

N

E

S

1 ♠

1NT Pass 2 ♦ Pass

2 ♥ Pass Pass X

Pass 2 ♠ All Pass

Board: 121

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+1

Contract: 3 ♥ North

North:

♠ K43

♥ AK3

♦ QT5

♣ K842

South:

♠ J76

♥ QJ962

♦ A98

♣ 73

W

N

E

S

1 ♠ 1NT Pass 2 ♦

Pass 2 ♥ Pass 2NT

3 ♣ 3 ♥ All Pass

Board: 122

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 16

Contract: 4 ♠ South

North:

♠ QJT62

♥ K3

♦ A64

♣ 765

South:

♠ AK7

♥ A64

♦ J85

♣ KJ42

W

N

E

S

1 ♥ 1NT

Pass 2 ♥ Pass 2 ♠

Pass 3NT Pass 4 ♠

All Pass

Board: 123

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 8+1

Contract: 4 ♥ North

North:

♠ AK76

♥ AT8

♦ A98

♣ Q72

South:

♠ J43

♥ KQJ72

♦ J3

♣ T54

W

N

E

S

1 ♦ 1NT Pass 2 ♦

Pass 2 ♥ Pass 2NT

Pass 4 ♥ All Pass

Board: 124

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 3 ♠ South

North:

♠ AJ832

♥ 643

♦ Q4

♣ J53

South:

♠ KQ75

♥ QJ5

♦ AK76

♣ 87

W

N

E

S

1 ♥ 1NT

Pass 2 ♥ Pass 3 ♠¹

All Pass

1. Super acceptance after NT

North hands

We_Overcall_NT_then_Jacoby

Board: 125 ♠ AJ6 RHO opens the bidding 1 ♠.
 Dealer: West ♥ Q4 You bid next.
 Vul: Both ♦ Q62 West (RHO) bids 2 ♠ if possible.
 HCP: 15+1 ♣ AQT32

Board: 126 ♠ J9872 LHO opens the bidding 1 ♣.
 Dealer: East ♥ QJ4 Partner bids next.
 Vul: None ♦ T3
 HCP: 5+1 ♣ J92

Board: 127 ♠ A4 Partner bids first.
 Dealer: South ♥ 542 West (RHO) bids 1NT if possible.
 Vul: Both ♦ J43 East (LHO) bids 2 ♦ if possible.
 HCP: 8+1 ♣ QJ942 West (RHO) bids 2 ♥ if possible.

Board: 128 ♠ QJT94 LHO opens the bidding 1 ♣.
 Dealer: East ♥ J32 Partner bids next.
 Vul: N-S ♦ -
 HCP: 6+2 ♣ QT973

Both hands (Answers Page)

Board: 125

	North:	South:	W	N	E	S
Dealer: West	♠ AJ6	♠ T3	1 ♠	1NT	Pass	2 ♦
Vul: Both	♥ Q4	♥ JT983	2 ♠	Pass	Pass	X
North HCP: 15+1	♦ Q62	♦ AJ9	Pass	3 ♣	All Pass	
South HCP: 7+1	♣ AQT32	♣ J54				
Contract: 3 ♣ North						

Board: 126

	North:	South:	W	N	E	S
Dealer: East	♠ J9872	♠ AK			1 ♣	1NT
Vul: None	♥ QJ4	♥ AT86	Pass	2 ♥	Pass	2 ♠
North HCP: 5+1	♦ T3	♦ K742	All Pass			
South HCP: 17	♣ J92	♣ K87				
Contract: 2 ♠ South						

Board: 127

	North:	South:	W	N	E	S
Dealer: South	♠ A4	♠ J8753				1 ♠
Vul: Both	♥ 542	♥ AK	1NT	Pass	2 ♦	Pass
North HCP: 8+1	♦ J43	♦ Q52	2 ♥	Pass	Pass	X
South HCP: 14+1	♣ QJ942	♣ AT8	Pass	3 ♣	All Pass	
Contract: 3 ♣ North						

Board: 128

	North:	South:	W	N	E	S
Dealer: East	♠ QJT94	♠ 853			1 ♣	1NT
Vul: N-S	♥ J32	♥ A87	Pass	2 ♥	Pass	2 ♠
North HCP: 6+2	♦ -	♦ AK64	All Pass			
South HCP: 15	♣ QT973	♣ A64				
Contract: 2 ♠ South						

South hands

We_Overcall_NT_then_Jacoby

Board: 125	♠ T3	LHO opens the bidding 1 ♠.
Dealer: West	♥ JT983	Partner bids next.
Vul: Both	♦ AJ9	West (LHO) bids 2 ♠ if possible.
HCP: 7+1	♣ J54	

Board: 126	♠ AK	RHO opens the bidding 1 ♣.
Dealer: East	♥ AT86	You bid next.
Vul: None	♦ K742	
HCP: 17	♣ K87	

Board: 127	♠ J8753	You bid first.
Dealer: South	♥ AK	West (LHO) bids 1NT if possible.
Vul: Both	♦ Q52	East (RHO) bids 2 ♦ if possible.
HCP: 14+1	♣ AT8	West (LHO) bids 2 ♥ if possible.

Board: 128	♠ 853	RHO opens the bidding 1 ♣.
Dealer: East	♥ A87	You bid next.
Vul: N-S	♦ AK64	
HCP: 15	♣ A64	

Both hands (Answers Page)

Board: 125

	North:	South:	W	N	E	S
Dealer: West	♠ AJ6	♠ T3	1 ♠	1NT	Pass	2 ♦
Vul: Both	♥ Q4	♥ JT983	2 ♠	Pass	Pass	X
North HCP: 15+1	♦ Q62	♦ AJ9	Pass	3 ♣	All Pass	
South HCP: 7+1	♣ AQT32	♣ J54				
Contract: 3 ♣ North						

Board: 126

	North:	South:	W	N	E	S
Dealer: East	♠ J9872	♠ AK			1 ♣	1NT
Vul: None	♥ QJ4	♥ AT86	Pass	2 ♥	Pass	2 ♠
North HCP: 5+1	♦ T3	♦ K742	All Pass			
South HCP: 17	♣ J92	♣ K87				
Contract: 2 ♠ South						

Board: 127

	North:	South:	W	N	E	S
Dealer: South	♠ A4	♠ J8753				1 ♠
Vul: Both	♥ 542	♥ AK	1NT	Pass	2 ♦	Pass
North HCP: 8+1	♦ J43	♦ Q52	2 ♥	Pass	Pass	X
South HCP: 14+1	♣ QJ942	♣ AT8	Pass	3 ♣	All Pass	
Contract: 3 ♣ North						

Board: 128

	North:	South:	W	N	E	S
Dealer: East	♠ QJT94	♠ 853			1 ♣	1NT
Vul: N-S	♥ J32	♥ A87	Pass	2 ♥	Pass	2 ♠
North HCP: 6+2	♦ -	♦ AK64	All Pass			
South HCP: 15	♣ QT973	♣ A64				
Contract: 2 ♠ South						

North hands

We_Overcall_NT_then_Jacoby

Board: 129 ♠ KJ RHO opens the bidding 1 ♣.

Dealer: West ♥ AK2 You bid next.

Vul: N-S ♦ J432 West (RHO) Doubles 2 ♦ if possible.

HCP: 16 ♣ KJT4 East (LHO) bids 2 ♠ if possible.

West (RHO) bids 3 ♠ if possible.

East (LHO) Doubles 4 ♥ if possible.

Board: 130 ♠ A86 RHO opens the bidding 1 ♦.

Dealer: West ♥ AK6 You bid next.

Vul: Both ♦ AK65 West (RHO) bids 1 ♠ if possible.

HCP: 18 ♣ 987

Board: 131 ♠ KJ97 Partner bids first.

Dealer: South ♥ 53 West (RHO) bids 1NT if possible.

Vul: Both ♦ J643 East (LHO) bids 2 ♥ if possible.

HCP: 8 ♣ KT3 West (RHO) bids 2 ♠ if possible.

Board: 132 ♠ 532 LHO opens the bidding 1 ♦.

Dealer: East ♥ AT9865 Partner bids next.

Vul: None ♦ 65

HCP: 4+2 ♣ 87

Both hands (Answers Page)

Board: 129

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 3+2

Contract: 4♥X South

North:

♠ KJ

♥ AK2

♦ J432

♣ KJT4

South:

♠ Q92

♥ J98743

♦ 5

♣ 973

W

1♣

X

3♠

Pass

N

1NT

2♥

Pass

Pass

E

Pass

2♠

Pass

X

S

2♦

3♥

4♥

All Pass

Board: 130

Dealer: West

Vul: Both

North HCP: 18

South HCP: 6+1

Contract: 2♥ South

North:

♠ A86

♥ AK6

♦ AK65

♣ 987

South:

♠ Q73

♥ JT953

♦ 92

♣ K63

W

1♦

1♠

All Pass

N

X

1NT

E

Pass

Pass

S

1♥

2♥

Board: 131

Dealer: South

Vul: Both

North HCP: 8

South HCP: 13+1

Contract: 3♦ North

North:

♠ KJ97

♥ 53

♦ J643

♣ KT3

South:

♠ 4

♥ KQJ72

♦ AQT7

♣ J75

W

1NT

2♠

Pass

N

Pass

Pass

3♦

E

2♥

Pass

All Pass

S

1♥

Pass

X

Board: 132

Dealer: East

Vul: None

North HCP: 4+2

South HCP: 18

Contract: 2♥ South

North:

♠ 532

♥ AT9865

♦ 65

♣ 87

South:

♠ AK9

♥ J73

♦ AJ87

♣ KQ6

W

Pass

All Pass

N

2♦

E

1♦

Pass

S

1NT

2♥

South hands

We_Overcall_NT_then_Jacoby

Board: 129	♠ Q92	LHO opens the bidding 1 ♣.
Dealer: West	♥ J98743	Partner bids next.
Vul: N-S	♦ 5	West (LHO) Doubles 2 ♦ if possible.
HCP: 3+2	♣ 973	East (RHO) bids 2 ♠ if possible.
		West (LHO) bids 3 ♠ if possible.
		East (RHO) Doubles 4 ♥ if possible.

Board: 130	♠ Q73	LHO opens the bidding 1 ♦.
Dealer: West	♥ JT953	Partner bids next.
Vul: Both	♦ 92	West (LHO) bids 1 ♠ if possible.
HCP: 6+1	♣ K63	

Board: 131	♠ 4	You bid first.
Dealer: South	♥ KQJ72	West (LHO) bids 1NT if possible.
Vul: Both	♦ AQT7	East (RHO) bids 2 ♥ if possible.
HCP: 13+1	♣ J75	West (LHO) bids 2 ♠ if possible.

Board: 132	♠ AK9	RHO opens the bidding 1 ♦.
Dealer: East	♥ J73	You bid next.
Vul: None	♦ AJ87	
HCP: 18	♣ KQ6	

Both hands (Answers Page)

Board: 129

	North:	South:	W	N	E	S
Dealer: West	♠ KJ	♠ Q92	1 ♣	1NT	Pass	2 ♦
Vul: N-S	♥ AK2	♥ J98743	X	2 ♥	2 ♠	3 ♥
North HCP: 16	♦ J432	♦ 5	3 ♠	Pass	Pass	4 ♥
South HCP: 3+2	♣ KJT4	♣ 973	Pass	Pass	X	All Pass
Contract: 4 ♥ X South						

Board: 130

	North:	South:	W	N	E	S
Dealer: West	♠ A86	♠ Q73	1 ♦	X	Pass	1 ♥
Vul: Both	♥ AK6	♥ JT953	1 ♠	1NT	Pass	2 ♥
North HCP: 18	♦ AK65	♦ 92	All Pass			
South HCP: 6+1	♣ 987	♣ K63				
Contract: 2 ♥ South						

Board: 131

	North:	South:	W	N	E	S
Dealer: South	♠ KJ97	♠ 4				1 ♥
Vul: Both	♥ 53	♥ KQJ72	1NT	Pass	2 ♥	Pass
North HCP: 8	♦ J643	♦ AQT7	2 ♠	Pass	Pass	X
South HCP: 13+1	♣ KT3	♣ J75	Pass	3 ♦	All Pass	
Contract: 3 ♦ North						

Board: 132

	North:	South:	W	N	E	S
Dealer: East	♠ 532	♠ AK9			1 ♦	1NT
Vul: None	♥ AT9865	♥ J73	Pass	2 ♦	Pass	2 ♥
North HCP: 4+2	♦ 65	♦ AJ87	All Pass			
South HCP: 18	♣ 87	♣ KQ6				
Contract: 2 ♥ South						

North hands

We_Overcall_NT_then_Jacoby

Board: 133 ♠ AK3 RHO opens the bidding 1 ♣.
 Dealer: West ♥ A3 You bid next.
 Vul: E-W ♦ K532
 HCP: 17 ♣ KT95

Board: 134 ♠ AJT982 LHO opens the bidding 1 ♦.
 Dealer: East ♥ 954 Partner bids next.
 Vul: Both ♦ Q3
 HCP: 7+2 ♣ 64

Board: 135 ♠ Q93 RHO opens the bidding 1 ♣.
 Dealer: West ♥ K83 You bid next.
 Vul: N-S ♦ K832
 HCP: 16 ♣ AKJ

Board: 136 ♠ QJ9852 LHO opens the bidding 1 ♣.
 Dealer: East ♥ 73 Partner bids next.
 Vul: Both ♦ Q7
 HCP: 8+2 ♣ QJ5

Board: 137 ♠ AK4 RHO opens the bidding 1 ♣.
 Dealer: West ♥ 843 You bid next.
 Vul: None ♦ K762
 HCP: 16 ♣ AQ2

Both hands (Answers Page)

Board: 133

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 6+1

Contract: 2♥ North

North:

♠ AK3

♥ A3

♦ K532

♣ KT95

South:

♠ J95

♥ Q8764

♦ J98

♣ Q4

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

Board: 134

Dealer: East

Vul: Both

North HCP: 7+2

South HCP: 15

Contract: 3♠ North

North:

♠ AJT982

♥ 954

♦ Q3

♣ 64

South:

♠ 543

♥ AK83

♦ AK5

♣ J52

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

Board: 135

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 4+1

Contract: 2♠ North

North:

♠ Q93

♥ K83

♦ K832

♣ AKJ

South:

♠ J8765

♥ T95

♦ QJ7

♣ 42

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

Board: 136

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 16+1

Contract: 4♠ South

North:

♠ QJ9852

♥ 73

♦ Q7

♣ QJ5

South:

♠ KT

♥ K52

♦ K9854

♣ AKT

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

Board: 137

Dealer: West

Vul: None

North HCP: 16

South HCP: 5+1

Contract: 2♥ North

North:

♠ AK4

♥ 843

♦ K762

♣ AQ2

South:

♠ T5

♥ T7652

♦ A98

♣ J43

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

South hands

We_Overcall_NT_then_Jacoby

Board: 133	♠ J95	LHO opens the bidding 1 ♣.
Dealer: West	♥ Q8764	Partner bids next.
Vul: E-W	♦ J98	
HCP: 6+1	♣ Q4	

Board: 134	♠ 543	RHO opens the bidding 1 ♦.
Dealer: East	♥ AK83	You bid next.
Vul: Both	♦ AK5	
HCP: 15	♣ J52	

Board: 135	♠ J8765	LHO opens the bidding 1 ♣.
Dealer: West	♥ T95	Partner bids next.
Vul: N-S	♦ QJ7	
HCP: 4+1	♣ 42	

Board: 136	♠ KT	RHO opens the bidding 1 ♣.
Dealer: East	♥ K52	You bid next.
Vul: Both	♦ K9854	
HCP: 16+1	♣ AKT	

Board: 137	♠ T5	LHO opens the bidding 1 ♣.
Dealer: West	♥ T7652	Partner bids next.
Vul: None	♦ A98	
HCP: 5+1	♣ J43	

Both hands (Answers Page)

Board: 133

	North:	South:	W	N	E	S
Dealer: West	♠ AK3	♠ J95	1 ♣	1NT	Pass	2 ♦
Vul: E-W	♥ A3	♥ Q8764	Pass	2 ♥	All Pass	
North HCP: 17	♦ K532	♦ J98				
South HCP: 6+1	♣ KT95	♣ Q4				
Contract: 2 ♥ North						

Board: 134

	North:	South:	W	N	E	S
Dealer: East	♠ AJT982	♠ 543			1 ♦	1NT
Vul: Both	♥ 954	♥ AK83	Pass	2 ♥	Pass	2 ♠
North HCP: 7+2	♦ Q3	♦ AK5	Pass	3 ♠	All Pass	
South HCP: 15	♣ 64	♣ J52				
Contract: 3 ♠ North						

Board: 135

	North:	South:	W	N	E	S
Dealer: West	♠ Q93	♠ J8765	1 ♣	1NT	Pass	2 ♥
Vul: N-S	♥ K83	♥ T95	Pass	2 ♠	All Pass	
North HCP: 16	♦ K832	♦ QJ7				
South HCP: 4+1	♣ AKJ	♣ 42				
Contract: 2 ♠ North						

Board: 136

	North:	South:	W	N	E	S
Dealer: East	♠ QJ9852	♠ KT			1 ♣	1NT
Vul: Both	♥ 73	♥ K52	Pass	2 ♥	Pass	2 ♠
North HCP: 8+2	♦ Q7	♦ K9854	Pass	3 ♠	Pass	4 ♠
South HCP: 16+1	♣ QJ5	♣ AKT	All Pass			
Contract: 4 ♠ South						

Board: 137

	North:	South:	W	N	E	S
Dealer: West	♠ AK4	♠ T5	1 ♣	1NT	Pass	2 ♦
Vul: None	♥ 843	♥ T7652	Pass	2 ♥	All Pass	
North HCP: 16	♦ K762	♦ A98				
South HCP: 5+1	♣ AQ2	♣ J43				
Contract: 2 ♥ North						

North hands

We_Overcall_NT_then_Jacoby

Board: 138	♠ 964	LHO opens the bidding 1 ♦.
Dealer: East	♥ KQJ54	Partner bids next.
Vul: E-W	♦ T75	
HCP: 8+1	♣ Q9	
Board: 139	♠ KQ	RHO opens the bidding 1 ♦.
Dealer: West	♥ A865	You bid next.
Vul: None	♦ K984	West (RHO) Doubles 2 ♠ if possible.
HCP: 15	♣ K43	East (LHO) bids 3 ♣ if possible.
Board: 140	♠ AT9432	LHO opens the bidding 1 ♦.
Dealer: East	♥ J3	Partner bids next.
Vul: Both	♦ 85	
HCP: 7+2	♣ QT8	
Board: 141	♠ A8	RHO opens the bidding 1 ♦.
Dealer: West	♥ AK75	You bid next.
Vul: E-W	♦ A32	
HCP: 16	♣ J832	
Board: 142	♠ 62	LHO opens the bidding 1 ♠.
Dealer: East	♥ J9765	Partner bids next.
Vul: None	♦ 985	
HCP: 4+1	♣ K83	

Both hands (Answers Page)

Board: 138

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 2♥ South

North:

♠ 964

♥ KQJ54

♦ T75

♣ Q9

South:

♠ AK72

♥ A98

♦ A86

♣ 872

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

Board: 139

Dealer: West

Vul: None

North HCP: 15

South HCP: 7+2

Contract: 3♠ South

North:

♠ KQ

♥ A865

♦ K984

♣ K43

South:

♠ J87654

♥ K4

♦ J63

♣ Q5

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

Board: 140

Dealer: East

Vul: Both

North HCP: 7+2

South HCP: 16

Contract: 4♠ South

North:

♠ AT9432

♥ J3

♦ 85

♣ QT8

South:

♠ K75

♥ AQT

♦ KJ32

♣ K93

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

Board: 141

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 6+2

Contract: 3♠ South

North:

♠ A8

♥ AK75

♦ A32

♣ J832

South:

♠ KQJ652

♥ 963

♦ 7

♣ 975

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

Board: 142

Dealer: East

Vul: None

North HCP: 4+1

South HCP: 16

Contract: 2♥ South

North:

♠ 62

♥ J9765

♦ 985

♣ K83

South:

♠ AT94

♥ AK8

♦ J42

♣ A95

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

South hands

We_Overcall_NT_then_Jacoby

Board: 138	♠ AK72	RHO opens the bidding 1 ♦ .
Dealer: East	♥ A98	You bid next.
Vul: E-W	♦ A86	
HCP: 15	♣ 872	
Board: 139	♠ J87654	LHO opens the bidding 1 ♦ .
Dealer: West	♥ K4	Partner bids next.
Vul: None	♦ J63	West (LHO) Doubles 2 ♠ if possible.
HCP: 7+2	♣ Q5	East (RHO) bids 3 ♣ if possible.
Board: 140	♠ K75	RHO opens the bidding 1 ♦ .
Dealer: East	♥ AQT	You bid next.
Vul: Both	♦ KJ32	
HCP: 16	♣ K93	
Board: 141	♠ KQJ652	LHO opens the bidding 1 ♦ .
Dealer: West	♥ 963	Partner bids next.
Vul: E-W	♦ 7	
HCP: 6+2	♣ 975	
Board: 142	♠ AT94	RHO opens the bidding 1 ♠ .
Dealer: East	♥ AK8	You bid next.
Vul: None	♦ J42	
HCP: 16	♣ A95	

Both hands (Answers Page)

Board: 138

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 2♥ South

North:

♠ 964

♥ KQJ54

♦ T75

♣ Q9

South:

♠ AK72

♥ A98

♦ A86

♣ 872

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

Board: 139

Dealer: West

Vul: None

North HCP: 15

South HCP: 7+2

Contract: 3♠ South

North:

♠ KQ

♥ A865

♦ K984

♣ K43

South:

♠ J87654

♥ K4

♦ J63

♣ Q5

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

Board: 140

Dealer: East

Vul: Both

North HCP: 7+2

South HCP: 16

Contract: 4♠ South

North:

♠ AT9432

♥ J3

♦ 85

♣ QT8

South:

♠ K75

♥ AQT

♦ KJ32

♣ K93

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

Board: 141

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 6+2

Contract: 3♠ South

North:

♠ A8

♥ AK75

♦ A32

♣ J832

South:

♠ KQJ652

♥ 963

♦ 7

♣ 975

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

Board: 142

Dealer: East

Vul: None

North HCP: 4+1

South HCP: 16

Contract: 2♥ South

North:

♠ 62

♥ J9765

♦ 985

♣ K83

South:

♠ AT94

♥ AK8

♦ J42

♣ A95

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

North hands

We_Overcall_NT_then_Jacoby

Board: 143	♠ Q5	You bid first.
Dealer: North	♥ QJ5	East (LHO) bids 1NT if possible.
Vul: None	♦ KQJ532	West (RHO) bids 2♥ if possible.
HCP: 15+2	♣ AT	

Board: 144	♠ 986	RHO opens the bidding 1♦.
Dealer: West	♥ A93	You bid next.
Vul: E-W	♦ A432	
HCP: 15	♣ AK8	

Board: 145	♠ 987	LHO opens the bidding 1♣.
Dealer: East	♥ QT7532	Partner bids next.
Vul: N-S	♦ 85	East (LHO) bids 3♣ if possible.
HCP: 5+2	♣ K5	

Board: 146	♠ 987652	LHO opens the bidding 1♥.
Dealer: East	♥ 743	Partner bids next.
Vul: E-W	♦ 8	
HCP: 4+2	♣ A63	

Board: 147	♠ QJ7	RHO opens the bidding 1♦.
Dealer: West	♥ A52	You bid next.
Vul: None	♦ AQ98	
HCP: 16	♣ K84	

Both hands (Answers Page)

Board: 143

	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ 9863		1 ♦	1NT	Pass
Vul: None	♥ QJ5	♥ 9432	2 ♥	3 ♦	All Pass	
North HCP: 15+2	♦ KQJ532	♦ 4				
South HCP: 2	♣ AT	♣ Q864				
Contract: 3 ♦ North						

Board: 144

	North:	South:	W	N	E	S
Dealer: West	♠ 986	♠ KJT74	1 ♦	1NT	Pass	2 ♥
Vul: E-W	♥ A93	♥ Q7654	Pass	2 ♠	Pass	4 ♥
North HCP: 15	♦ A432	♦ Q	All Pass			
South HCP: 10+2	♣ AK8	♣ Q6				
Contract: 4 ♥ South						

Board: 145

	North:	South:	W	N	E	S
Dealer: East	♠ 987	♠ KQ4			1 ♣	1NT
Vul: N-S	♥ QT7532	♥ K9	Pass	2 ♦	3 ♣	Pass
North HCP: 5+2	♦ 85	♦ QJ93	Pass	3 ♥	All Pass	
South HCP: 15	♣ K5	♣ A863				
Contract: 3 ♥ North						

Board: 146

	North:	South:	W	N	E	S
Dealer: East	♠ 987652	♠ J3			1 ♥	1NT
Vul: E-W	♥ 743	♥ AK8	Pass	2 ♥	Pass	2 ♠
North HCP: 4+2	♦ 8	♦ AJ64	Pass	3 ♠	All Pass	
South HCP: 16	♣ A63	♣ QJ85				
Contract: 3 ♠ North						

Board: 147

	North:	South:	W	N	E	S
Dealer: West	♠ QJ7	♠ T82	1 ♦	1NT	Pass	2 ♦
Vul: None	♥ A52	♥ Q7643	Pass	2 ♥	All Pass	
North HCP: 16	♦ AQ98	♦ 53				
South HCP: 8+1	♣ K84	♣ AQ9				
Contract: 2 ♥ North						

South hands**We_Overcall_NT_then_Jacoby**

Board: 143	♠ 9863	Partner bids first.
Dealer: North	♥ 9432	East (RHO) bids 1NT if possible.
Vul: None	♦ 4	West (LHO) bids 2♥ if possible.
HCP: 2	♣ Q864	

Board: 144	♠ KJT74	LHO opens the bidding 1♦.
Dealer: West	♥ Q7654	Partner bids next.
Vul: E-W	♦ Q	
HCP: 10+2	♣ Q6	

Board: 145	♠ KQ4	RHO opens the bidding 1♣.
Dealer: East	♥ K9	You bid next.
Vul: N-S	♦ QJ93	East (RHO) bids 3♣ if possible.
HCP: 15	♣ A863	

Board: 146	♠ J3	RHO opens the bidding 1♥.
Dealer: East	♥ AK8	You bid next.
Vul: E-W	♦ AJ64	
HCP: 16	♣ QJ85	

Board: 147	♠ T82	LHO opens the bidding 1♦.
Dealer: West	♥ Q7643	Partner bids next.
Vul: None	♦ 53	
HCP: 8+1	♣ AQ9	

Both hands (Answers Page)

Board: 143

	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ 9863		1 ♦	1NT	Pass
Vul: None	♥ QJ5	♥ 9432	2 ♥	3 ♦	All Pass	
North HCP: 15+2	♦ KQJ532	♦ 4				
South HCP: 2	♣ AT	♣ Q864				
Contract: 3 ♦ North						

Board: 144

	North:	South:	W	N	E	S
Dealer: West	♠ 986	♠ KJT74	1 ♦	1NT	Pass	2 ♥
Vul: E-W	♥ A93	♥ Q7654	Pass	2 ♠	Pass	4 ♥
North HCP: 15	♦ A432	♦ Q	All Pass			
South HCP: 10+2	♣ AK8	♣ Q6				
Contract: 4 ♥ South						

Board: 145

	North:	South:	W	N	E	S
Dealer: East	♠ 987	♠ KQ4			1 ♣	1NT
Vul: N-S	♥ QT7532	♥ K9	Pass	2 ♦	3 ♣	Pass
North HCP: 5+2	♦ 85	♦ QJ93	Pass	3 ♥	All Pass	
South HCP: 15	♣ K5	♣ A863				
Contract: 3 ♥ North						

Board: 146

	North:	South:	W	N	E	S
Dealer: East	♠ 987652	♠ J3			1 ♥	1NT
Vul: E-W	♥ 743	♥ AK8	Pass	2 ♥	Pass	2 ♠
North HCP: 4+2	♦ 8	♦ AJ64	Pass	3 ♠	All Pass	
South HCP: 16	♣ A63	♣ QJ85				
Contract: 3 ♠ North						

Board: 147

	North:	South:	W	N	E	S
Dealer: West	♠ QJ7	♠ T82	1 ♦	1NT	Pass	2 ♦
Vul: None	♥ A52	♥ Q7643	Pass	2 ♥	All Pass	
North HCP: 16	♦ AQ98	♦ 53				
South HCP: 8+1	♣ K84	♣ AQ9				
Contract: 2 ♥ North						

North hands

We_Overcall_NT_then_Jacoby

Board: 148 ♠ KJT64 LHO opens the bidding 1 ♥.

Dealer: East ♥ 976 Partner bids next.

Vul: Both ♦ 85

HCP: 4+1 ♣ 862

Board: 149 ♠ KT6 RHO opens the bidding 1 ♣.

Dealer: West ♥ K92 You bid next.

Vul: None ♦ KT4

HCP: 15 ♣ AQT4

Board: 150 ♠ 86 LHO opens the bidding 1 ♣.

Dealer: East ♥ QT853 Partner bids next.

Vul: N-S ♦ 932

HCP: 4+1 ♣ Q62

Board: 151 ♠ A742 You bid first.

Dealer: North ♥ 75 East (LHO) bids 1NT if possible.

Vul: N-S ♦ AQT987 West (RHO) bids 2 ♥ if possible.

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

Board: 152 ♠ JT8652 LHO opens the bidding 1 ♦.

Dealer: East ♥ T42 Partner bids next.

Vul: None ♦ QJ5

HCP: 4+2 ♣ 8

Both hands (Answers Page)

Board: 148

Dealer: East

Vul: Both

North HCP: 4+1

South HCP: 17+1

Contract: 2 ♠ South

North:

♠ KJT64

♥ 976

♦ 85

♣ 862

South:

♠ A2

♥ AT4

♦ AQT64

♣ K94

W

N

E

S

1 ♥ 1NT

Pass 2 ♥ Pass 2 ♠

All Pass

Board: 149

Dealer: West

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 4 ♥ North

North:

♠ KT6

♥ K92

♦ KT4

♣ AQT4

South:

♠ J72

♥ AQJ86

♦ Q62

♣ 85

W

N

E

S

1 ♣ 1NT Pass 2 ♦

Pass 2 ♥ Pass 3NT

Pass 4 ♥ All Pass

Board: 150

Dealer: East

Vul: N-S

North HCP: 4+1

South HCP: 17

Contract: 3 ♥ South

North:

♠ 86

♥ QT853

♦ 932

♣ Q62

South:

♠ Q32

♥ AKJ6

♦ T7

♣ AK97

W

N

E

S

1 ♣ 1NT

Pass 2 ♦ Pass 3 ♥¹

All Pass

1. Super acceptance after NT

Board: 151

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 4+3

Contract: 3 ♦ North

North:

♠ A742

♥ 75

♦ AQT987

♣ K

South:

♠ 9

♥ KJT9432

♦ 52

♣ T86

W

N

E

S

1 ♦ 1NT Pass

2 ♥ Pass 2 ♠ Pass

Pass 3 ♦ All Pass

Board: 152

Dealer: East

Vul: None

North HCP: 4+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ JT8652

♥ T42

♦ QJ5

♣ 8

South:

♠ A4

♥ KJ97

♦ A93

♣ KJ93

W

N

E

S

1 ♦ 1NT

Pass 2 ♥ Pass 2 ♠

Pass 3 ♠ Pass 4 ♠

All Pass

South hands

We_Overcall_NT_then_Jacoby

Board: 148 ♠ A2 RHO opens the bidding 1♥.

Dealer: East ♥ AT4 You bid next.

Vul: Both ♦ AQT64

HCP: 17+1 ♣ K94

Board: 149 ♠ J72 LHO opens the bidding 1♣.

Dealer: West ♥ AQJ86 Partner bids next.

Vul: None ♦ Q62

HCP: 10+1 ♣ 85

Board: 150 ♠ Q32 RHO opens the bidding 1♣.

Dealer: East ♥ AKJ6 You bid next.

Vul: N-S ♦ T7

HCP: 17 ♣ AK97

Board: 151 ♠ 9 Partner bids first.

Dealer: North ♥ KJT9432 East (RHO) bids 1NT if possible.

Vul: N-S ♦ 52 West (LHO) bids 2♥ if possible.

HCP: 4+3 ♣ T86 East (RHO) bids 2♠ if possible.

Board: 152 ♠ A4 RHO opens the bidding 1♦.

Dealer: East ♥ KJ97 You bid next.

Vul: None ♦ A93

HCP: 16 ♣ KJ93

Both hands (Answers Page)

Board: 148

Dealer: East

Vul: Both

North HCP: 4+1

South HCP: 17+1

Contract: 2 ♠ South

North:

♠ KJT64

♥ 976

♦ 85

♣ 862

South:

♠ A2

♥ AT4

♦ AQT64

♣ K94

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

Board: 149

Dealer: West

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 4 ♥ North

North:

♠ KT6

♥ K92

♦ KT4

♣ AQT4

South:

♠ J72

♥ AQJ86

♦ Q62

♣ 85

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

Board: 150

Dealer: East

Vul: N-S

North HCP: 4+1

South HCP: 17

Contract: 3 ♥ South

North:

♠ 86

♥ QT853

♦ 932

♣ Q62

South:

♠ Q32

♥ AKJ6

♦ T7

♣ AK97

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

1. Super acceptance after NT

Board: 151

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 4+3

Contract: 3 ♦ North

North:

♠ A742

♥ 75

♦ AQT987

♣ K

South:

♠ 9

♥ KJT9432

♦ 52

♣ T86

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

Board: 152

Dealer: East

Vul: None

North HCP: 4+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ JT8652

♥ T42

♦ QJ5

♣ 8

South:

♠ A4

♥ KJ97

♦ A93

♣ KJ93

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

North hands

We_Overcall_NT_then_Jacoby

Board: 153 ♠ A532 RHO opens the bidding 1 ♣.
 Dealer: West ♥ QJ7 You bid next.
 Vul: N-S ♦ AQ7
 HCP: 16 ♣ K63

Board: 154 ♠ QJT76 LHO opens the bidding 1 ♦.
 Dealer: East ♥ AJ7 Partner bids next.
 Vul: E-W ♦ JT
 HCP: 12+1 ♣ K87

Board: 155 ♠ K75 RHO opens the bidding 1 ♥.
 Dealer: West ♥ KJ98 You bid next.
 Vul: Both ♦ K5
 HCP: 16 ♣ AQ97

Board: 156 ♠ AKQ2 You bid first.
 Dealer: North ♥ T9 East (LHO) bids 1NT if possible.
 Vul: E-W ♦ A765 West (RHO) bids 2 ♦ if possible.
 HCP: 13 ♣ 983 East (LHO) bids 2 ♥ if possible.

Board: 157 ♠ KT62 RHO opens the bidding 1 ♠.
 Dealer: West ♥ AT You bid next.
 Vul: Both ♦ AJ4
 HCP: 15 ♣ QJ62

Both hands (Answers Page)

Board: 153

	North:	South:	W	N	E	S
Dealer: West	♠ A532	♠ K9	1 ♣	1NT	Pass	2 ♦
Vul: N-S	♥ QJ7	♥ A8653	Pass	2 ♥	Pass	2NT
North HCP: 16	♦ AQ7	♦ 943	Pass	4 ♥	All Pass	
South HCP: 8+1	♣ K63	♣ JT8				
Contract: 4 ♥ North						

Board: 154

	North:	South:	W	N	E	S
Dealer: East	♠ QJT76	♠ A9			1 ♦	1NT
Vul: E-W	♥ AJ7	♥ T542	Pass	2 ♥	Pass	2 ♠
North HCP: 12+1	♦ JT	♦ AKQ7	Pass	3NT	All Pass	
South HCP: 15	♣ K87	♣ Q53				
Contract: 3NT North						

Board: 155

	North:	South:	W	N	E	S
Dealer: West	♠ K75	♠ QT832	1 ♥	1NT	Pass	2 ♥
Vul: Both	♥ KJ98	♥ A42	Pass	2 ♠	Pass	2NT
North HCP: 16	♦ K5	♦ JT4	Pass	3 ♠	All Pass	
South HCP: 7+1	♣ AQ97	♣ 86				
Contract: 3 ♠ North						

Board: 156

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ2	♠ 86		1 ♦	1NT	Pass
Vul: E-W	♥ T9	♥ Q83	2 ♦	Pass	2 ♥	Pass
North HCP: 13	♦ A765	♦ T32	Pass	X	Pass	3 ♣
South HCP: 9+1	♣ 983	♣ AQJT7	All Pass			
Contract: 3 ♣ South						

Board: 157

	North:	South:	W	N	E	S
Dealer: West	♠ KT62	♠ Q74	1 ♠	1NT	Pass	2 ♦
Vul: Both	♥ AT	♥ Q98764	Pass	2 ♥	Pass	3 ♥
North HCP: 15	♦ AJ4	♦ 97	All Pass			
South HCP: 4+2	♣ QJ62	♣ 93				
Contract: 3 ♥ South						

South hands

We_Overcall_NT_then_Jacoby

Board: 153	♠ K9	LHO opens the bidding 1 ♣.
Dealer: West	♥ A8653	Partner bids next.
Vul: N-S	♦ 943	
HCP: 8+1	♣ JT8	

Board: 154	♠ A9	RHO opens the bidding 1 ♦.
Dealer: East	♥ T542	You bid next.
Vul: E-W	♦ AKQ7	
HCP: 15	♣ Q53	

Board: 155	♠ QT832	LHO opens the bidding 1 ♥.
Dealer: West	♥ A42	Partner bids next.
Vul: Both	♦ JT4	
HCP: 7+1	♣ 86	

Board: 156	♠ 86	Partner bids first.
Dealer: North	♥ Q83	East (RHO) bids 1NT if possible.
Vul: E-W	♦ T32	West (LHO) bids 2 ♦ if possible.
HCP: 9+1	♣ AQJT7	East (RHO) bids 2 ♥ if possible.

Board: 157	♠ Q74	LHO opens the bidding 1 ♠.
Dealer: West	♥ Q98764	Partner bids next.
Vul: Both	♦ 97	
HCP: 4+2	♣ 93	

Both hands (Answers Page)

Board: 153

	North:	South:	W	N	E	S
Dealer: West	♠ A532	♠ K9	1 ♣	1NT	Pass	2 ♦
Vul: N-S	♥ QJ7	♥ A8653	Pass	2 ♥	Pass	2NT
North HCP: 16	♦ AQ7	♦ 943	Pass	4 ♥	All Pass	
South HCP: 8+1	♣ K63	♣ JT8				
Contract: 4 ♥ North						

Board: 154

	North:	South:	W	N	E	S
Dealer: East	♠ QJT76	♠ A9			1 ♦	1NT
Vul: E-W	♥ AJ7	♥ T542	Pass	2 ♥	Pass	2 ♠
North HCP: 12+1	♦ JT	♦ AKQ7	Pass	3NT	All Pass	
South HCP: 15	♣ K87	♣ Q53				
Contract: 3NT North						

Board: 155

	North:	South:	W	N	E	S
Dealer: West	♠ K75	♠ QT832	1 ♥	1NT	Pass	2 ♥
Vul: Both	♥ KJ98	♥ A42	Pass	2 ♠	Pass	2NT
North HCP: 16	♦ K5	♦ JT4	Pass	3 ♠	All Pass	
South HCP: 7+1	♣ AQ97	♣ 86				
Contract: 3 ♠ North						

Board: 156

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ2	♠ 86		1 ♦	1NT	Pass
Vul: E-W	♥ T9	♥ Q83	2 ♦	Pass	2 ♥	Pass
North HCP: 13	♦ A765	♦ T32	Pass	X	Pass	3 ♣
South HCP: 9+1	♣ 983	♣ AQJT7	All Pass			
Contract: 3 ♣ South						

Board: 157

	North:	South:	W	N	E	S
Dealer: West	♠ KT62	♠ Q74	1 ♠	1NT	Pass	2 ♦
Vul: Both	♥ AT	♥ Q98764	Pass	2 ♥	Pass	3 ♥
North HCP: 15	♦ AJ4	♦ 97	All Pass			
South HCP: 4+2	♣ QJ62	♣ 93				
Contract: 3 ♥ South						

North hands

We_Overcall_NT_then_Jacoby

Board: 158	♠ J98532	LHO opens the bidding 1 ♣.
Dealer: East	♥ J9	Partner bids next.
Vul: None	♦ KJ7	
HCP: 6+2	♣ T4	
Board: 159	♠ KQ86	RHO opens the bidding 1 ♦.
Dealer: West	♥ 83	You bid next.
Vul: Both	♦ AK94	
HCP: 15	♣ QJ6	
Board: 160	♠ J854	Partner bids first.
Dealer: South	♥ A872	West (RHO) bids 1NT if possible.
Vul: E-W	♦ 5	East (LHO) bids 2 ♦ if possible.
HCP: 7	♣ Q953	
Board: 161	♠ Q4	Partner bids first.
Dealer: South	♥ K74	West (RHO) bids 1NT if possible.
Vul: None	♦ A87	East (LHO) bids 2 ♥ if possible.
HCP: 9+1	♣ T6432	West (RHO) bids 2 ♠ if possible.
Board: 162	♠ 964	LHO opens the bidding 1 ♦.
Dealer: East	♥ Q8753	Partner bids next.
Vul: N-S	♦ 98	East (LHO) Doubles 2 ♦ if possible.
HCP: 3+1	♣ J62	

Both hands (Answers Page)

Board: 158

Dealer: East

Vul: None

North HCP: 6+2

South HCP: 17

Contract: 4 ♠ South

North:

♠ J98532

♥ J9

♦ KJ7

♣ T4

South:

♠ AT

♥ K864

♦ AQ84

♣ A62

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

Board: 159

Dealer: West

Vul: Both

North HCP: 15

South HCP: 7+3

Contract: 3 NT North

North:

♠ KQ86

♥ 83

♦ AK94

♣ QJ6

South:

♠ T

♥ QJT95

♦ 6

♣ AT8743

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

Board: 160

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 14+2

Contract: 3 ♦ South

North:

♠ J854

♥ A872

♦ 5

♣ Q953

South:

♠ AT76

♥ JT

♦ KQT843

♣ A

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

Board: 161

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 14+1

Contract: 3 ♣ North

North:

♠ Q4

♥ K74

♦ A87

♣ T6432

South:

♠ K9

♥ J86

♦ QJT63

♣ AQJ

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

Board: 162

Dealer: East

Vul: N-S

North HCP: 3+1

South HCP: 15

Contract: 3 ♥ South

North:

♠ 964

♥ Q8753

♦ 98

♣ J62

South:

♠ AJ72

♥ AJ64

♦ AJ5

♣ 75

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

1. Super acceptance after NT

South hands

We_Overcall_NT_then_Jacoby

Board: 158	♠ AT	RHO opens the bidding 1 ♣.
Dealer: East	♥ K864	You bid next.
Vul: None	♦ AQ84	
HCP: 17	♣ A62	
Board: 159	♠ T	LHO opens the bidding 1 ♦.
Dealer: West	♥ QJT95	Partner bids next.
Vul: Both	♦ 6	
HCP: 7+3	♣ AT8743	
Board: 160	♠ AT76	You bid first.
Dealer: South	♥ JT	West (LHO) bids 1NT if possible.
Vul: E-W	♦ KQT843	East (RHO) bids 2 ♦ if possible.
HCP: 14+2	♣ A	
Board: 161	♠ K9	You bid first.
Dealer: South	♥ J86	West (LHO) bids 1NT if possible.
Vul: None	♦ QJT63	East (RHO) bids 2 ♥ if possible.
HCP: 14+1	♣ AQJ	West (LHO) bids 2 ♠ if possible.
Board: 162	♠ AJ72	RHO opens the bidding 1 ♦.
Dealer: East	♥ AJ64	You bid next.
Vul: N-S	♦ AJ5	East (RHO) Doubles 2 ♦ if possible.
HCP: 15	♣ 75	

Both hands (Answers Page)

Board: 158

Dealer: East

Vul: None

North HCP: 6+2

South HCP: 17

Contract: 4 ♠ South

North:

♠ J98532

♥ J9

♦ KJ7

♣ T4

South:

♠ AT

♥ K864

♦ AQ84

♣ A62

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

Board: 159

Dealer: West

Vul: Both

North HCP: 15

South HCP: 7+3

Contract: 3 NT North

North:

♠ KQ86

♥ 83

♦ AK94

♣ QJ6

South:

♠ T

♥ QJT95

♦ 6

♣ AT8743

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

Board: 160

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 14+2

Contract: 3 ♦ South

North:

♠ J854

♥ A872

♦ 5

♣ Q953

South:

♠ AT76

♥ JT

♦ KQT843

♣ A

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

Board: 161

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 14+1

Contract: 3 ♣ North

North:

♠ Q4

♥ K74

♦ A87

♣ T6432

South:

♠ K9

♥ J86

♦ QJT63

♣ AQJ

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

Board: 162

Dealer: East

Vul: N-S

North HCP: 3+1

South HCP: 15

Contract: 3 ♥ South

North:

♠ 964

♥ Q8753

♦ 98

♣ J62

South:

♠ AJ72

♥ AJ64

♦ AJ5

♣ 75

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

1. Super acceptance after NT

North hands

We_Overcall_NT_then_Jacoby

Board: 163	♠ Q87654	You bid first.
Dealer: North	♥ A	East (LHO) bids 1NT if possible.
Vul: N-S	♦ KJT	West (RHO) bids 2♦ if possible.
HCP: 12+2	♣ QT8	East (LHO) bids 2♥ if possible.

Board: 164	♠ 43	Partner bids first.
Dealer: South	♥ J765	West (RHO) bids 1NT if possible.
Vul: None	♦ 93	East (LHO) bids 2♥ if possible.
HCP: 3+1	♣ QT965	

Board: 165	♠ KQ	RHO opens the bidding 1♦.
Dealer: West	♥ A74	You bid next.
Vul: N-S	♦ AJT8	
HCP: 15	♣ J873	

Board: 166	♠ KQJ4	You bid first.
Dealer: North	♥ 64	East (LHO) bids 1NT if possible.
Vul: N-S	♦ AJ82	West (RHO) bids 2♦ if possible.
HCP: 14	♣ QJ7	East (LHO) bids 2♥ if possible.

Board: 167	♠ AQ95	RHO opens the bidding 1♣.
Dealer: West	♥ J2	You bid next.
Vul: Both	♦ AK54	
HCP: 17	♣ K76	

Both hands (Answers Page)

Board: 163

	North:	South:	W	N	E	S
Dealer: North	♠ Q87654	♠ T		1 ♠	1NT	Pass
Vul: N-S	♥ A	♥ Q986	2 ♦	Pass	2 ♥	Pass
North HCP: 12+2	♦ KJT	♦ A9765	Pass	2 ♠	All Pass	
South HCP: 9+1	♣ QT8	♣ K95				
Contract: 2 ♠ North						

Board: 164

	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ KQ72				1 ♦
Vul: None	♥ J765	♥ A4	1NT	Pass	2 ♥	3 ♦
North HCP: 3+1	♦ 93	♦ AQJ652	All Pass			
South HCP: 16+2	♣ QT965	♣ 8				
Contract: 3 ♦ South						

Board: 165

	North:	South:	W	N	E	S
Dealer: West	♠ KQ	♠ AJ8643	1 ♦	1NT	Pass	2 ♥
Vul: N-S	♥ A74	♥ T62	Pass	2 ♠	Pass	3 ♠
North HCP: 15	♦ AJT8	♦ 3	All Pass			
South HCP: 5+2	♣ J873	♣ T65				
Contract: 3 ♠ South						

Board: 166

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ4	♠ 862		1 ♦	1NT	Pass
Vul: N-S	♥ 64	♥ KQT	2 ♦	Pass	2 ♥	Pass
North HCP: 14	♦ AJ82	♦ T74	Pass	X	Pass	3 ♣
South HCP: 5	♣ QJ7	♣ 8654	All Pass			
Contract: 3 ♣ South						

Board: 167

	North:	South:	W	N	E	S
Dealer: West	♠ AQ95	♠ KJ6	1 ♣	1NT	Pass	2 ♦
Vul: Both	♥ J2	♥ T9875	Pass	2 ♥	All Pass	
North HCP: 17	♦ AK54	♦ 73				
South HCP: 4+1	♣ K76	♣ 952				
Contract: 2 ♥ North						

South hands

We_Overcall_NT_then_Jacoby

Board: 163	♠ T	Partner bids first.
Dealer: North	♥ Q986	East (RHO) bids 1NT if possible.
Vul: N-S	♦ A9765	West (LHO) bids 2♦ if possible.
HCP: 9+1	♣ K95	East (RHO) bids 2♥ if possible.

Board: 164	♠ KQ72	You bid first.
Dealer: South	♥ A4	West (LHO) bids 1NT if possible.
Vul: None	♦ AQJ652	East (RHO) bids 2♥ if possible.
HCP: 16+2	♣ 8	

Board: 165	♠ AJ8643	LHO opens the bidding 1♦.
Dealer: West	♥ T62	Partner bids next.
Vul: N-S	♦ 3	
HCP: 5+2	♣ T65	

Board: 166	♠ 862	Partner bids first.
Dealer: North	♥ KQT	East (RHO) bids 1NT if possible.
Vul: N-S	♦ T74	West (LHO) bids 2♦ if possible.
HCP: 5	♣ 8654	East (RHO) bids 2♥ if possible.

Board: 167	♠ KJ6	LHO opens the bidding 1♣.
Dealer: West	♥ T9875	Partner bids next.
Vul: Both	♦ 73	
HCP: 4+1	♣ 952	

Both hands (Answers Page)

Board: 163

	North:	South:	W	N	E	S
Dealer: North	♠ Q87654	♠ T		1 ♠	1NT	Pass
Vul: N-S	♥ A	♥ Q986	2 ♦	Pass	2 ♥	Pass
North HCP: 12+2	♦ KJT	♦ A9765	Pass	2 ♠	All Pass	
South HCP: 9+1	♣ QT8	♣ K95				
Contract: 2 ♠ North						

Board: 164

	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ KQ72				1 ♦
Vul: None	♥ J765	♥ A4	1NT	Pass	2 ♥	3 ♦
North HCP: 3+1	♦ 93	♦ AQJ652	All Pass			
South HCP: 16+2	♣ QT965	♣ 8				
Contract: 3 ♦ South						

Board: 165

	North:	South:	W	N	E	S
Dealer: West	♠ KQ	♠ AJ8643	1 ♦	1NT	Pass	2 ♥
Vul: N-S	♥ A74	♥ T62	Pass	2 ♠	Pass	3 ♠
North HCP: 15	♦ AJT8	♦ 3	All Pass			
South HCP: 5+2	♣ J873	♣ T65				
Contract: 3 ♠ South						

Board: 166

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ4	♠ 862		1 ♦	1NT	Pass
Vul: N-S	♥ 64	♥ KQT	2 ♦	Pass	2 ♥	Pass
North HCP: 14	♦ AJ82	♦ T74	Pass	X	Pass	3 ♣
South HCP: 5	♣ QJ7	♣ 8654	All Pass			
Contract: 3 ♣ South						

Board: 167

	North:	South:	W	N	E	S
Dealer: West	♠ AQ95	♠ KJ6	1 ♣	1NT	Pass	2 ♦
Vul: Both	♥ J2	♥ T9875	Pass	2 ♥	All Pass	
North HCP: 17	♦ AK54	♦ 73				
South HCP: 4+1	♣ K76	♣ 952				
Contract: 2 ♥ North						

North hands

We_Overcall_NT_then_Jacoby

Board: 168	♠ 7	LHO opens the bidding 1 ♣.
Dealer: East	♥ 98732	Partner bids next.
Vul: N-S	♦ 93	
HCP: 1+2	♣ JT965	
Board: 169	♠ A63	RHO opens the bidding 1 ♣.
Dealer: West	♥ A962	You bid next.
Vul: Both	♦ KT4	
HCP: 15	♣ A32	
Board: 170	♠ A5	LHO opens the bidding 1 ♣.
Dealer: East	♥ J7652	Partner bids next.
Vul: None	♦ 965	
HCP: 6+1	♣ J43	
Board: 171	♠ 832	LHO opens the bidding 1 ♦.
Dealer: East	♥ 976542	Partner bids next.
Vul: N-S	♦ T6	East (LHO) bids 1 ♠ if possible.
HCP: 2+2	♣ Q8	
Board: 172	♠ A96	LHO opens the bidding 1 ♦.
Dealer: East	♥ QJT64	Partner bids next.
Vul: Both	♦ T53	East (LHO) Doubles 2 ♦ if possible.
HCP: 7+1	♣ T5	

Both hands (Answers Page)

Board: 168

Dealer: East

Vul: N-S

North HCP: 1+2

South HCP: 16

Contract: 2♥ South

North:

♠ 7

♥ 98732

♦ 93

♣ JT965

South:

♠ KJ43

♥ K6

♦ KQJ2

♣ K84

W

N

E

S

1♣

1NT

Pass 2♦

Pass 2♥

All Pass

Board: 169

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+3

Contract: 6♥ North

North:

♠ A63

♥ A962

♦ KT4

♣ A32

South:

♠ 2

♥ KQ874

♦ QJ9532

♣ T

W

N

E

S

1♣

1NT

Pass

2♦

Pass 2♥

Pass 3♦

Pass 3♥

Pass 5♦

Pass 6♥

All Pass

Board: 170

Dealer: East

Vul: None

North HCP: 6+1

South HCP: 16

Contract: 2♥ South

North:

♠ A5

♥ J7652

♦ 965

♣ J43

South:

♠ T432

♥ KQ4

♦ AK3

♣ A92

W

N

E

S

1♣

1NT

Pass 2♦

Pass 2♥

All Pass

Board: 171

Dealer: East

Vul: N-S

North HCP: 2+2

South HCP: 18

Contract: 2♥ North

North:

♠ 832

♥ 976542

♦ T6

♣ Q8

South:

♠ AT64

♥ AJT

♦ AQ5

♣ K93

W

N

E

S

1♦

X

Pass 1♥

1♠

1NT

Pass 2♥

All Pass

Board: 172

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 16+1

Contract: 4♥ South

North:

♠ A96

♥ QJT64

♦ T53

♣ T5

South:

♠ J4

♥ A82

♦ AJ6

♣ AQ832

W

N

E

S

1♦

1NT

Pass 2♦

X

2♥

Pass 3♥

Pass

4♥

All Pass

South hands

We_Overcall_NT_then_Jacoby

Board: 168 ♠ KJ43 RHO opens the bidding 1 ♣.
 Dealer: East ♥ K6 You bid next.
 Vul: N-S ♦ KQJ2
 HCP: 16 ♣ K84

Board: 169 ♠ 2 LHO opens the bidding 1 ♣.
 Dealer: West ♥ KQ874 Partner bids next.
 Vul: Both ♦ QJ9532
 HCP: 8+3 ♣ T

Board: 170 ♠ T432 RHO opens the bidding 1 ♣.
 Dealer: East ♥ KQ4 You bid next.
 Vul: None ♦ AK3
 HCP: 16 ♣ A92

Board: 171 ♠ AT64 RHO opens the bidding 1 ♦.
 Dealer: East ♥ AJT You bid next.
 Vul: N-S ♦ AQ5 East (RHO) bids 1 ♠ if possible.
 HCP: 18 ♣ K93

Board: 172 ♠ J4 RHO opens the bidding 1 ♦.
 Dealer: East ♥ A82 You bid next.
 Vul: Both ♦ AJ6 East (RHO) Doubles 2 ♦ if possible.
 HCP: 16+1 ♣ AQ832

Both hands (Answers Page)

Board: 168

	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ KJ43			1 ♣	1NT
Vul: N-S	♥ 98732	♥ K6	Pass	2 ♦	Pass	2 ♥
North HCP: 1+2	♦ 93	♦ KQJ2	All Pass			
South HCP: 16	♣ JT965	♣ K84				
Contract: 2 ♥ South						

Board: 169

	North:	South:	W	N	E	S
Dealer: West	♠ A63	♠ 2	1 ♣	1NT	Pass	2 ♦
Vul: Both	♥ A962	♥ KQ874	Pass	2 ♥	Pass	3 ♦
North HCP: 15	♦ KT4	♦ QJ9532	Pass	3 ♥	Pass	5 ♦
South HCP: 8+3	♣ A32	♣ T	Pass	6 ♥	All Pass	
Contract: 6 ♥ North						

Board: 170

	North:	South:	W	N	E	S
Dealer: East	♠ A5	♠ T432			1 ♣	1NT
Vul: None	♥ J7652	♥ KQ4	Pass	2 ♦	Pass	2 ♥
North HCP: 6+1	♦ 965	♦ AK3	All Pass			
South HCP: 16	♣ J43	♣ A92				
Contract: 2 ♥ South						

Board: 171

	North:	South:	W	N	E	S
Dealer: East	♠ 832	♠ AT64			1 ♦	X
Vul: N-S	♥ 976542	♥ AJT	Pass	1 ♥	1 ♠	1NT
North HCP: 2+2	♦ T6	♦ AQ5	Pass	2 ♥	All Pass	
South HCP: 18	♣ Q8	♣ K93				
Contract: 2 ♥ North						

Board: 172

	North:	South:	W	N	E	S
Dealer: East	♠ A96	♠ J4			1 ♦	1NT
Vul: Both	♥ QJT64	♥ A82	Pass	2 ♦	X	2 ♥
North HCP: 7+1	♦ T53	♦ AJ6	Pass	3 ♥	Pass	4 ♥
South HCP: 16+1	♣ T5	♣ AQ832	All Pass			
Contract: 4 ♥ South						

North hands

We_Overcall_NT_then_Jacoby

Board: 173	♠ AK98	RHO opens the bidding 1♦.
Dealer: West	♥ 73	You bid next.
Vul: None	♦ AQT	
HCP: 16	♣ K743	
Board: 174	♠ QJ7542	LHO opens the bidding 1♣.
Dealer: East	♥ 3	Partner bids next.
Vul: N-S	♦ J53	
HCP: 6+2	♣ Q93	
Board: 175	♠ 987	RHO opens the bidding 1♦.
Dealer: West	♥ A985	You bid next.
Vul: E-W	♦ AK7	West (RHO) Doubles 2♥ if possible.
HCP: 15	♣ A74	East (LHO) bids 2♠ if possible.
		East (LHO) bids 3♠ if possible.
		West (RHO) Doubles 4♥ if possible.
Board: 176	♠ J83	LHO opens the bidding 1♦.
Dealer: East	♥ 96543	Partner bids next.
Vul: N-S	♦ 983	East (LHO) Doubles 2♦ if possible.
HCP: 7+1	♣ AQ	

Both hands (Answers Page)

Board: 173

	North:	South:	W	N	E	S
Dealer: West	♠ AK98	♠ JT7	1 ♦	1NT	Pass	2 ♦
Vul: None	♥ 73	♥ AQJ54	Pass	2 ♥	Pass	3NT
North HCP: 16	♦ AQT	♦ J75	All Pass			
South HCP: 9+1	♣ K743	♣ 82				
Contract: 3NT South						

Board: 174

	North:	South:	W	N	E	S
Dealer: East	♠ QJ7542	♠ K93			1 ♣	1NT
Vul: N-S	♥ 3	♥ QT64	Pass	2 ♥	Pass	2 ♠
North HCP: 6+2	♦ J53	♦ K96	Pass	3 ♠	All Pass	
South HCP: 15	♣ Q93	♣ AK6				
Contract: 3 ♠ North						

Board: 175

	North:	South:	W	N	E	S
Dealer: West	♠ 987	♠ K	1 ♦	1NT	Pass	2 ♦
Vul: E-W	♥ A985	♥ QT632	Pass	2 ♥	Pass	Pass
North HCP: 15	♦ AK7	♦ 98653	X	Pass	2 ♠	Pass
South HCP: 8+2	♣ A74	♣ QJ	Pass	3 ♥	3 ♠	4 ♥
Contract: 4 ♥ X South			X	All Pass		

Board: 176

	North:	South:	W	N	E	S
Dealer: East	♠ J83	♠ AQ7			1 ♦	1NT
Vul: N-S	♥ 96543	♥ T72	Pass	2 ♦	X	2 ♥
North HCP: 7+1	♦ 983	♦ AQ2	Pass	3 ♥	Pass	4 ♥
South HCP: 15	♣ AQ	♣ K652	All Pass			
Contract: 4 ♥ South						

South hands

We_Overcall_NT_then_Jacoby

Board: 173	♠ JT7	LHO opens the bidding 1 ♦.
Dealer: West	♥ AQJ54	Partner bids next.
Vul: None	♦ J75	
HCP: 9+1	♣ 82	
Board: 174	♠ K93	RHO opens the bidding 1 ♣.
Dealer: East	♥ QT64	You bid next.
Vul: N-S	♦ K96	
HCP: 15	♣ AK6	
Board: 175	♠ K	LHO opens the bidding 1 ♦.
Dealer: West	♥ QT632	Partner bids next.
Vul: E-W	♦ 98653	West (LHO) Doubles 2 ♥ if possible.
HCP: 8+2	♣ QJ	East (RHO) bids 2 ♠ if possible.
		East (RHO) bids 3 ♠ if possible.
		West (LHO) Doubles 4 ♥ if possible.
Board: 176	♠ AQ7	RHO opens the bidding 1 ♦.
Dealer: East	♥ T72	You bid next.
Vul: N-S	♦ AQ2	East (RHO) Doubles 2 ♦ if possible.
HCP: 15	♣ K652	

Both hands (Answers Page)

Board: 173

	North:	South:	W	N	E	S
Dealer: West	♠ AK98	♠ JT7	1 ♦	1NT	Pass	2 ♦
Vul: None	♥ 73	♥ AQJ54	Pass	2 ♥	Pass	3NT
North HCP: 16	♦ AQT	♦ J75	All Pass			
South HCP: 9+1	♣ K743	♣ 82				
Contract: 3NT South						

Board: 174

	North:	South:	W	N	E	S
Dealer: East	♠ QJ7542	♠ K93			1 ♣	1NT
Vul: N-S	♥ 3	♥ QT64	Pass	2 ♥	Pass	2 ♠
North HCP: 6+2	♦ J53	♦ K96	Pass	3 ♠	All Pass	
South HCP: 15	♣ Q93	♣ AK6				
Contract: 3 ♠ North						

Board: 175

	North:	South:	W	N	E	S
Dealer: West	♠ 987	♠ K	1 ♦	1NT	Pass	2 ♦
Vul: E-W	♥ A985	♥ QT632	Pass	2 ♥	Pass	Pass
North HCP: 15	♦ AK7	♦ 98653	X	Pass	2 ♠	Pass
South HCP: 8+2	♣ A74	♣ QJ	Pass	3 ♥	3 ♠	4 ♥
Contract: 4 ♥ X South			X	All Pass		

Board: 176

	North:	South:	W	N	E	S
Dealer: East	♠ J83	♠ AQ7			1 ♦	1NT
Vul: N-S	♥ 96543	♥ T72	Pass	2 ♦	X	2 ♥
North HCP: 7+1	♦ 983	♦ AQ2	Pass	3 ♥	Pass	4 ♥
South HCP: 15	♣ AQ	♣ K652	All Pass			
Contract: 4 ♥ South						

Both hands (Answers Page)

Board: 177

Dealer: West

Vul: N-S

North HCP: 17+1

South HCP: 1+1

Contract: 2 ♠ North

North:

♠ A7

♥ AK3

♦ QJ752

♣ K98

South:

♠ T6542

♥ 865

♦ T9

♣ J73

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

Board: 178

Dealer: East

Vul: Both

North HCP: 7+2

South HCP: 15

Contract: 4 ♥ North

North:

♠ 852

♥ KJ9632

♦ J9

♣ Q4

South:

♠ A96

♥ QT87

♦ AQ73

♣ K3

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

1. Super acceptance after NT

Board: 179

Dealer: North

Vul: None

North HCP: 17+2

South HCP: 4+1

Contract: 5 ♦ South

North:

♠ 7

♥ A9854

♦ AK432

♣ AQ

South:

♠ Q54

♥ 72

♦ J9875

♣ JT7

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

Board: 180

Dealer: South

Vul: N-S

North HCP: 2+1

South HCP: 19

Contract: 3 ♥ South

North:

♠ 965

♥ JT8

♦ 64

♣ JT953

South:

♠ AKJ

♥ AK62

♦ KJ87

♣ 82

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

Board: 181

Dealer: West

Vul: None

North HCP: 16

South HCP: 3+1

Contract: 2 ♥ North

North:

♠ Q764

♥ A7

♦ KQ52

♣ KQT

South:

♠ J83

♥ 95432

♦ J98

♣ J7

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

South hands

We_Overcall_NT_then_Jacoby

Board: 177	♠ T6542	LHO opens the bidding 1 ♣.
Dealer: West	♥ 865	Partner bids next.
Vul: N-S	♦ T9	
HCP: 1+1	♣ J73	

Board: 178	♠ A96	RHO opens the bidding 1 ♠.
Dealer: East	♥ QT87	You bid next.
Vul: Both	♦ AQ73	
HCP: 15	♣ K3	

Board: 179	♠ Q54	Partner bids first.
Dealer: North	♥ 72	East (RHO) bids 1NT if possible.
Vul: None	♦ J9875	West (LHO) bids 2♥ if possible.
HCP: 4+1	♣ JT7	West (LHO) bids 3♠ if possible.
		West (LHO) bids 4♠ if possible.

Board: 180	♠ AKJ	You bid first.
Dealer: South	♥ AK62	West (LHO) bids 1NT if possible.
Vul: N-S	♦ KJ87	East (RHO) bids 2♥ if possible.
HCP: 19	♣ 82	

Board: 181	♠ J83	LHO opens the bidding 1 ♣.
Dealer: West	♥ 95432	Partner bids next.
Vul: None	♦ J98	
HCP: 3+1	♣ J7	

Both hands (Answers Page)

Board: 177

Dealer: West

Vul: N-S

North HCP: 17+1

South HCP: 1+1

Contract: 2 ♠ North

North:

♠ A7

♥ AK3

♦ QJ752

♣ K98

South:

♠ T6542

♥ 865

♦ T9

♣ J73

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

Board: 178

Dealer: East

Vul: Both

North HCP: 7+2

South HCP: 15

Contract: 4 ♥ North

North:

♠ 852

♥ KJ9632

♦ J9

♣ Q4

South:

♠ A96

♥ QT87

♦ AQ73

♣ K3

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

1. Super acceptance after NT

Board: 179

Dealer: North

Vul: None

North HCP: 17+2

South HCP: 4+1

Contract: 5 ♦ South

North:

♠ 7

♥ A9854

♦ AK432

♣ AQ

South:

♠ Q54

♥ 72

♦ J9875

♣ JT7

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

Board: 180

Dealer: South

Vul: N-S

North HCP: 2+1

South HCP: 19

Contract: 3 ♥ South

North:

♠ 965

♥ JT8

♦ 64

♣ JT953

South:

♠ AKJ

♥ AK62

♦ KJ87

♣ 82

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

Board: 181

Dealer: West

Vul: None

North HCP: 16

South HCP: 3+1

Contract: 2 ♥ North

North:

♠ Q764

♥ A7

♦ KQ52

♣ KQT

South:

♠ J83

♥ 95432

♦ J98

♣ J7

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

North hands

We_Overcall_NT_then_Jacoby

Board: 182	♠ T73	LHO opens the bidding 1 ♦.
Dealer: East	♥ 987632	Partner bids next.
Vul: N-S	♦ T	East (LHO) Doubles 2 ♥ if possible.
HCP: 4+2	♣ KJ9	West (RHO) bids 3 ♣ if possible.

Board: 183	♠ AQ53	RHO opens the bidding 1 ♦.
Dealer: West	♥ AT3	You bid next.
Vul: None	♦ AKT8	West (RHO) Doubles 2 ♥ if possible.
HCP: 17	♣ 96	East (LHO) bids 3 ♣ if possible.

Board: 184	♠ QJ73	Partner bids first.
Dealer: South	♥ 5	West (RHO) bids 1NT if possible.
Vul: E-W	♦ T853	East (LHO) bids 2 ♥ if possible.
HCP: 7	♣ KJ96	West (RHO) Doubles 3 ♦ if possible.

Board: 185	♠ AK	RHO opens the bidding 1 ♥.
Dealer: West	♥ A652	You bid next.
Vul: E-W	♦ T72	West (RHO) Doubles 2 ♠ if possible.
HCP: 17	♣ KQJT	East (LHO) bids 3 ♣ if possible.

Board: 186	♠ K9543	LHO opens the bidding 1 ♦.
Dealer: East	♥ T96	Partner bids next.
Vul: Both	♦ QJ8	
HCP: 6+1	♣ 97	

Both hands (Answers Page)

Board: 182

	North:	South:	W	N	E	S
Dealer: East	♠ T73	♠ AQ85			1 ♦	1NT
Vul: N-S	♥ 987632	♥ QJ5	Pass	2 ♦	Pass	2 ♥
North HCP: 4+2	♦ T	♦ AKJ6	Pass	Pass	X	Pass
South HCP: 17	♣ KJ9	♣ 43	3 ♣	3 ♥	All Pass	
Contract: 3 ♥ North						

Board: 183

	North:	South:	W	N	E	S
Dealer: West	♠ AQ53	♠ 842	1 ♦	1NT	Pass	2 ♦
Vul: None	♥ AT3	♥ KQJ97	Pass	2 ♥	Pass	Pass
North HCP: 17	♦ AKT8	♦ 62	X	Pass	3 ♣	Pass
South HCP: 6+1	♣ 96	♣ 873	Pass	3 ♥	All Pass	
Contract: 3 ♥ North						

Board: 184

	North:	South:	W	N	E	S
Dealer: South	♠ QJ73	♠ -				1 ♥
Vul: E-W	♥ 5	♥ A9432	1NT	Pass	2 ♥	3 ♦
North HCP: 7	♦ T853	♦ KQJ42	X	All Pass		
South HCP: 14+2	♣ KJ96	♣ AT4				
Contract: 3 ♦ X South						

Board: 185

	North:	South:	W	N	E	S
Dealer: West	♠ AK	♠ JT8543	1 ♥	1NT	Pass	2 ♥
Vul: E-W	♥ A652	♥ 974	Pass	2 ♠	Pass	Pass
North HCP: 17	♦ T72	♦ J63	X	Pass	3 ♣	3 ♠
South HCP: 2+2	♣ KQJT	♣ 4	All Pass			
Contract: 3 ♠ South						

Board: 186

	North:	South:	W	N	E	S
Dealer: East	♠ K9543	♠ JT86			1 ♦	1NT
Vul: Both	♥ T96	♥ AK	Pass	2 ♥	Pass	3 ♠ ¹
North HCP: 6+1	♦ QJ8	♦ AT5	All Pass			
South HCP: 16	♣ 97	♣ A842				
Contract: 3 ♠ South						

1. Super acceptance after NT

South hands

We_Overcall_NT_then_Jacoby

Board: 182	♠ AQ85	RHO opens the bidding 1♦.
Dealer: East	♥ QJ5	You bid next.
Vul: N-S	♦ AKJ6	East (RHO) Doubles 2♥ if possible.
HCP: 17	♣ 43	West (LHO) bids 3♣ if possible.

Board: 183	♠ 842	LHO opens the bidding 1♦.
Dealer: West	♥ KQJ97	Partner bids next.
Vul: None	♦ 62	West (LHO) Doubles 2♥ if possible.
HCP: 6+1	♣ 873	East (RHO) bids 3♣ if possible.

Board: 184	♠ -	You bid first.
Dealer: South	♥ A9432	West (LHO) bids 1NT if possible.
Vul: E-W	♦ KQJ42	East (RHO) bids 2♥ if possible.
HCP: 14+2	♣ AT4	West (LHO) Doubles 3♦ if possible.

Board: 185	♠ JT8543	LHO opens the bidding 1♥.
Dealer: West	♥ 974	Partner bids next.
Vul: E-W	♦ J63	West (LHO) Doubles 2♠ if possible.
HCP: 2+2	♣ 4	East (RHO) bids 3♣ if possible.

Board: 186	♠ JT86	RHO opens the bidding 1♦.
Dealer: East	♥ AK	You bid next.
Vul: Both	♦ AT5	
HCP: 16	♣ A842	

Both hands (Answers Page)

Board: 182

	North:	South:	W	N	E	S
Dealer: East	♠ T73	♠ AQ85			1 ♦	1NT
Vul: N-S	♥ 987632	♥ QJ5	Pass	2 ♦	Pass	2 ♥
North HCP: 4+2	♦ T	♦ AKJ6	Pass	Pass	X	Pass
South HCP: 17	♣ KJ9	♣ 43	3 ♣	3 ♥	All Pass	
Contract: 3 ♥ North						

Board: 183

	North:	South:	W	N	E	S
Dealer: West	♠ AQ53	♠ 842	1 ♦	1NT	Pass	2 ♦
Vul: None	♥ AT3	♥ KQJ97	Pass	2 ♥	Pass	Pass
North HCP: 17	♦ AKT8	♦ 62	X	Pass	3 ♣	Pass
South HCP: 6+1	♣ 96	♣ 873	Pass	3 ♥	All Pass	
Contract: 3 ♥ North						

Board: 184

	North:	South:	W	N	E	S
Dealer: South	♠ QJ73	♠ -				1 ♥
Vul: E-W	♥ 5	♥ A9432	1NT	Pass	2 ♥	3 ♦
North HCP: 7	♦ T853	♦ KQJ42	X	All Pass		
South HCP: 14+2	♣ KJ96	♣ AT4				
Contract: 3 ♦ X South						

Board: 185

	North:	South:	W	N	E	S
Dealer: West	♠ AK	♠ JT8543	1 ♥	1NT	Pass	2 ♥
Vul: E-W	♥ A652	♥ 974	Pass	2 ♠	Pass	Pass
North HCP: 17	♦ T72	♦ J63	X	Pass	3 ♣	3 ♠
South HCP: 2+2	♣ KQJT	♣ 4	All Pass			
Contract: 3 ♠ South						

Board: 186

	North:	South:	W	N	E	S
Dealer: East	♠ K9543	♠ JT86			1 ♦	1NT
Vul: Both	♥ T96	♥ AK	Pass	2 ♥	Pass	3 ♠ ¹
North HCP: 6+1	♦ QJ8	♦ AT5	All Pass			
South HCP: 16	♣ 97	♣ A842				
Contract: 3 ♠ South						

1. Super acceptance after NT

North hands

We_Overcall_NT_then_Jacoby

Board: 187	♠ KQ	RHO opens the bidding 1 ♦.
Dealer: West	♥ 9863	You bid next.
Vul: None	♦ AK84	West (RHO) Doubles 2 ♠ if possible.
HCP: 15	♣ KT6	

Board: 188	♠ AK643	LHO opens the bidding 1 ♣.
Dealer: East	♥ T4	Partner bids next.
Vul: None	♦ T42	
HCP: 7+1	♣ 632	

Board: 189	♠ J72	RHO opens the bidding 1 ♥.
Dealer: West	♥ AK6	You bid next.
Vul: N-S	♦ KT82	
HCP: 15	♣ A52	

Board: 190	♠ AK7	RHO opens the bidding 1 ♦.
Dealer: West	♥ Q8	You bid next.
Vul: None	♦ KJT4	West (RHO) bids 3 ♦ if possible.
HCP: 16	♣ K974	

Board: 191	♠ AK8	RHO opens the bidding 1 ♦.
Dealer: West	♥ K63	You bid next.
Vul: E-W	♦ AT4	
HCP: 15	♣ JT72	

Both hands (Answers Page)

Board: 187

	North:	South:	W	N	E	S
Dealer: West	♠ KQ	♠ JT986	1 ♦	1NT	Pass	2 ♥
Vul: None	♥ 9863	♥ Q2	Pass	2 ♠	Pass	Pass
North HCP: 15	♦ AK84	♦ J65	X	All Pass		
South HCP: 4+1	♣ KT6	♣ 873				
Contract: 2 ♠ X North						

Board: 188

	North:	South:	W	N	E	S
Dealer: East	♠ AK643	♠ Q5			1 ♣	1NT
Vul: None	♥ T4	♥ 8762	Pass	2 ♥	Pass	2 ♠
North HCP: 7+1	♦ T42	♦ AK96	Pass	2NT	All Pass	
South HCP: 16	♣ 632	♣ AKT				
Contract: 2NT North						

Board: 189

	North:	South:	W	N	E	S
Dealer: West	♠ J72	♠ AT543	1 ♥	1NT	Pass	2 ♥
Vul: N-S	♥ AK6	♥ JT4	Pass	2 ♠	Pass	2NT
North HCP: 15	♦ KT82	♦ Q93	Pass	3 ♠	All Pass	
South HCP: 7+1	♣ A52	♣ 43				
Contract: 3 ♠ North						

Board: 190

	North:	South:	W	N	E	S
Dealer: West	♠ AK7	♠ 6	1 ♦	1NT	Pass	2 ♦
Vul: None	♥ Q8	♥ JT942	3 ♦	Pass	Pass	5 ♣
North HCP: 16	♦ KJT4	♦ 7	All Pass			
South HCP: 8+3	♣ K974	♣ AQJT32				
Contract: 5 ♣ South						

Board: 191

	North:	South:	W	N	E	S
Dealer: West	♠ AK8	♠ J96542	1 ♦	1NT	Pass	2 ♥
Vul: E-W	♥ K63	♥ A7	Pass	2 ♠	Pass	3 ♠
North HCP: 15	♦ AT4	♦ Q92	All Pass			
South HCP: 7+2	♣ JT72	♣ 95				
Contract: 3 ♠ South						

South hands

We_Overcall_NT_then_Jacoby

Board: 187 ♠ JT986 LHO opens the bidding 1 ♦.

Dealer: West ♥ Q2 Partner bids next.

Vul: None ♦ J65 West (LHO) Doubles 2 ♠ if possible.

HCP: 4+1 ♣ 873

Board: 188 ♠ Q5 RHO opens the bidding 1 ♣.

Dealer: East ♥ 8762 You bid next.

Vul: None ♦ AK96

HCP: 16 ♣ AKT

Board: 189 ♠ AT543 LHO opens the bidding 1 ♥.

Dealer: West ♥ JT4 Partner bids next.

Vul: N-S ♦ Q93

HCP: 7+1 ♣ 43

Board: 190 ♠ 6 LHO opens the bidding 1 ♦.

Dealer: West ♥ JT942 Partner bids next.

Vul: None ♦ 7 West (LHO) bids 3 ♦ if possible.

HCP: 8+3 ♣ AQJT32

Board: 191 ♠ J96542 LHO opens the bidding 1 ♦.

Dealer: West ♥ A7 Partner bids next.

Vul: E-W ♦ Q92

HCP: 7+2 ♣ 95

Both hands (Answers Page)

Board: 187

	North:	South:	W	N	E	S
Dealer: West	♠ KQ	♠ JT986	1 ♦	1NT	Pass	2 ♥
Vul: None	♥ 9863	♥ Q2	Pass	2 ♠	Pass	Pass
North HCP: 15	♦ AK84	♦ J65	X	All Pass		
South HCP: 4+1	♣ KT6	♣ 873				
Contract: 2 ♠ X North						

Board: 188

	North:	South:	W	N	E	S
Dealer: East	♠ AK643	♠ Q5			1 ♣	1NT
Vul: None	♥ T4	♥ 8762	Pass	2 ♥	Pass	2 ♠
North HCP: 7+1	♦ T42	♦ AK96	Pass	2NT	All Pass	
South HCP: 16	♣ 632	♣ AKT				
Contract: 2NT North						

Board: 189

	North:	South:	W	N	E	S
Dealer: West	♠ J72	♠ AT543	1 ♥	1NT	Pass	2 ♥
Vul: N-S	♥ AK6	♥ JT4	Pass	2 ♠	Pass	2NT
North HCP: 15	♦ KT82	♦ Q93	Pass	3 ♠	All Pass	
South HCP: 7+1	♣ A52	♣ 43				
Contract: 3 ♠ North						

Board: 190

	North:	South:	W	N	E	S
Dealer: West	♠ AK7	♠ 6	1 ♦	1NT	Pass	2 ♦
Vul: None	♥ Q8	♥ JT942	3 ♦	Pass	Pass	5 ♣
North HCP: 16	♦ KJT4	♦ 7	All Pass			
South HCP: 8+3	♣ K974	♣ AQJT32				
Contract: 5 ♣ South						

Board: 191

	North:	South:	W	N	E	S
Dealer: West	♠ AK8	♠ J96542	1 ♦	1NT	Pass	2 ♥
Vul: E-W	♥ K63	♥ A7	Pass	2 ♠	Pass	3 ♠
North HCP: 15	♦ AT4	♦ Q92	All Pass			
South HCP: 7+2	♣ JT72	♣ 95				
Contract: 3 ♠ South						

North hands

We_Overcall_NT_then_Jacoby

Board: 192	♠ A83	RHO opens the bidding 1♦.
Dealer: West	♥ AJ3	You bid next.
Vul: E-W	♦ K764	West (RHO) bids 2♠ if possible.
HCP: 16	♣ A86	

Board: 193	♠ KQ6	You bid first.
Dealer: North	♥ Q92	East (LHO) bids 1NT if possible.
Vul: N-S	♦ KJT984	West (RHO) bids 2♥ if possible.
HCP: 14+2	♣ K	

Board: 194	♠ AT842	LHO opens the bidding 1♣.
Dealer: East	♥ 975	Partner bids next.
Vul: Both	♦ 873	
HCP: 4+1	♣ 76	

Board: 195	♠ A752	RHO opens the bidding 1♣.
Dealer: West	♥ A5	You bid next.
Vul: N-S	♦ QT96	
HCP: 15	♣ KQT	

Board: 196	♠ AJ87	You bid first.
Dealer: North	♥ 95	East (LHO) bids 1NT if possible.
Vul: Both	♦ A752	West (RHO) bids 2♦ if possible.
HCP: 13	♣ A97	East (LHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 192

Board: 192	North:	South:	W	N	E	S
Dealer: West	♠ A83	♠ 762	1 ♦	1NT	Pass	2 ♦
Vul: E-W	♥ AJ3	♥ KQ764	2 ♠	X	Pass	3 ♥
North HCP: 16	♦ K764	♦ T82	All Pass			
South HCP: 5+1	♣ A86	♣ 93				
Contract: 3 ♥ South						

Board: 193

Board: 193	North:	South:	W	N	E	S
Dealer: North	♠ KQ6	♠ 4		1 ♦	1NT	Pass
Vul: N-S	♥ Q92	♥ AT7543	2 ♥	3 ♦	All Pass	
North HCP: 14+2	♦ KJT984	♦ 53				
South HCP: 5+2	♣ K	♣ J986				
Contract: 3 ♦ North						

Board: 194

Board: 194	North:	South:	W	N	E	S
Dealer: East	♠ AT842	♠ J6			1 ♣	1NT
Vul: Both	♥ 975	♥ KT62	Pass	2 ♥	Pass	2 ♠
North HCP: 4+1	♦ 873	♦ AQ42	All Pass			
South HCP: 15	♣ 76	♣ AJ3				
Contract: 2 ♠ South						

Board: 195

Board: 195	North:	South:	W	N	E	S
Dealer: West	♠ A752	♠ T43	1 ♣	1NT	Pass	2 ♦
Vul: N-S	♥ A5	♥ K9432	Pass	2 ♥	All Pass	
North HCP: 15	♦ QT96	♦ K2				
South HCP: 7+1	♣ KQT	♣ J96				
Contract: 2 ♥ North						

Board: 196

Board: 196	North:	South:	W	N	E	S
Dealer: North	♠ AJ87	♠ T632		1 ♦	1NT	Pass
Vul: Both	♥ 95	♥ Q43	2 ♦	Pass	2 ♥	Pass
North HCP: 13	♦ A752	♦ 43	Pass	X	Pass	2 ♠
South HCP: 6	♣ A97	♣ KJ42	All Pass			
Contract: 2 ♠ South						

South hands

We_Overcall_NT_then_Jacoby

Board: 192	♠ 762	LHO opens the bidding 1♦.
Dealer: West	♥ KQ764	Partner bids next.
Vul: E-W	♦ T82	West (LHO) bids 2♠ if possible.
HCP: 5+1	♣ 93	

Board: 193	♠ 4	Partner bids first.
Dealer: North	♥ AT7543	East (RHO) bids 1NT if possible.
Vul: N-S	♦ 53	West (LHO) bids 2♥ if possible.
HCP: 5+2	♣ J986	

Board: 194	♠ J6	RHO opens the bidding 1♣.
Dealer: East	♥ KT62	You bid next.
Vul: Both	♦ AQ42	
HCP: 15	♣ AJ3	

Board: 195	♠ T43	LHO opens the bidding 1♣.
Dealer: West	♥ K9432	Partner bids next.
Vul: N-S	♦ K2	
HCP: 7+1	♣ J96	

Board: 196	♠ T632	Partner bids first.
Dealer: North	♥ Q43	East (RHO) bids 1NT if possible.
Vul: Both	♦ 43	West (LHO) bids 2♦ if possible.
HCP: 6	♣ KJ42	East (RHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 192

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 5+1

Contract: 3♥ South

North:

♠ A83

♥ AJ3

♦ K764

♣ A86

South:

♠ 762

♥ KQ764

♦ T82

♣ 93

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

1♦	1NT	Pass	2♦
----	-----	------	----

2♠	X	Pass	3♥
----	---	------	----

All Pass

Board: 193

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 5+2

Contract: 3♦ North

North:

♠ KQ6

♥ Q92

♦ KJT984

♣ K

South:

♠ 4

♥ AT7543

♦ 53

♣ J986

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

	1♦	1NT	Pass
--	----	-----	------

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

Board: 194

Dealer: East

Vul: Both

North HCP: 4+1

South HCP: 15

Contract: 2♠ South

North:

♠ AT842

♥ 975

♦ 873

♣ 76

South:

♠ J6

♥ KT62

♦ AQ42

♣ AJ3

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

		1♣	1NT
--	--	----	-----

Pass	2♥	Pass	2♠
------	----	------	----

All Pass

Board: 195

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 7+1

Contract: 2♥ North

North:

♠ A752

♥ A5

♦ QT96

♣ KQT

South:

♠ T43

♥ K9432

♦ K2

♣ J96

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

1♣	1NT	Pass	2♦
----	-----	------	----

Pass	2♥	All Pass	
------	----	----------	--

Board: 196

Dealer: North

Vul: Both

North HCP: 13

South HCP: 6

Contract: 2♠ South

North:

♠ AJ87

♥ 95

♦ A752

♣ A97

South:

♠ T632

♥ Q43

♦ 43

♣ KJ42

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

	1♦	1NT	Pass
--	----	-----	------

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

Pass	X	Pass	2♠
------	---	------	----

All Pass

North hands

We_Overcall_NT_then_Jacoby

Board: 197	♠ KJ7	RHO opens the bidding 1 ♣.
Dealer: West	♥ 84	You bid next.
Vul: None	♦ AKJT7	
HCP: 16+1	♣ AT2	
Board: 198	♠ 52	LHO opens the bidding 1 ♣.
Dealer: East	♥ KJ9753	Partner bids next.
Vul: N-S	♦ J7	
HCP: 5+2	♣ 643	
Board: 199	♠ A86	RHO opens the bidding 1 ♣.
Dealer: West	♥ K87	You bid next.
Vul: E-W	♦ J642	
HCP: 15	♣ AQJ	
Board: 200	♠ Q4	Partner bids first.
Dealer: South	♥ T652	West (RHO) bids 1NT if possible.
Vul: None	♦ KQT2	East (LHO) bids 2 ♥ if possible.
HCP: 7	♣ 754	West (RHO) Doubles 3 ♣ if possible.
		East (LHO) bids 3 ♠ if possible.
		West (RHO) Doubles 4 ♣ if possible.

Both hands (Answers Page)

Board: 197

	North:	South:	W	N	E	S
Dealer: West	♠ KJ7	♠ 986	1 ♣	1NT	Pass	2 ♦
Vul: None	♥ 84	♥ KJT72	Pass	2 ♥	All Pass	
North HCP: 16+1	♦ AKJT7	♦ Q96				
South HCP: 8+1	♣ AT2	♣ Q8				
Contract: 2 ♥ North						

Board: 198

	North:	South:	W	N	E	S
Dealer: East	♠ 52	♠ AQ87			1 ♣	1NT
Vul: N-S	♥ KJ9753	♥ AT	Pass	2 ♦	Pass	2 ♥
North HCP: 5+2	♦ J7	♦ AT82	Pass	3 ♥	Pass	4 ♥
South HCP: 17	♣ 643	♣ QJ8	All Pass			
Contract: 4 ♥ South						

Board: 199

	North:	South:	W	N	E	S
Dealer: West	♠ A86	♠ 93	1 ♣	1NT	Pass	2 ♦
Vul: E-W	♥ K87	♥ JT953	Pass	2 ♥	All Pass	
North HCP: 15	♦ J642	♦ A53				
South HCP: 5+1	♣ AQJ	♣ 853				
Contract: 2 ♥ North						

Board: 200

	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ JT				1 ♣
Vul: None	♥ T652	♥ AKQ9	1NT	Pass	2 ♥	3 ♣
North HCP: 7	♦ KQT2	♦ 5	X	Pass	3 ♠	Pass
South HCP: 16+2	♣ 754	♣ AQ9832	Pass	4 ♣	Pass	Pass
Contract: 4 ♣ X North			X	All Pass		

South hands

We_Overcall_NT_then_Jacoby

Board: 197	♠ 986	LHO opens the bidding 1 ♣.
Dealer: West	♥ KJT72	Partner bids next.
Vul: None	♦ Q96	
HCP: 8+1	♣ Q8	
Board: 198	♠ AQ87	RHO opens the bidding 1 ♣.
Dealer: East	♥ AT	You bid next.
Vul: N-S	♦ AT82	
HCP: 17	♣ QJ8	
Board: 199	♠ 93	LHO opens the bidding 1 ♣.
Dealer: West	♥ JT953	Partner bids next.
Vul: E-W	♦ A53	
HCP: 5+1	♣ 853	
Board: 200	♠ JT	You bid first.
Dealer: South	♥ AKQ9	West (LHO) bids 1NT if possible.
Vul: None	♦ 5	East (RHO) bids 2 ♥ if possible.
HCP: 16+2	♣ AQ9832	West (LHO) Doubles 3 ♣ if possible.
		East (RHO) bids 3 ♠ if possible.
		West (LHO) Doubles 4 ♣ if possible.

Both hands (Answers Page)

Board: 197

	North:	South:	W	N	E	S
Dealer: West	♠ KJ7	♠ 986	1 ♣	1NT	Pass	2 ♦
Vul: None	♥ 84	♥ KJT72	Pass	2 ♥	All Pass	
North HCP: 16+1	♦ AKJT7	♦ Q96				
South HCP: 8+1	♣ AT2	♣ Q8				
Contract: 2 ♥ North						

Board: 198

	North:	South:	W	N	E	S
Dealer: East	♠ 52	♠ AQ87			1 ♣	1NT
Vul: N-S	♥ KJ9753	♥ AT	Pass	2 ♦	Pass	2 ♥
North HCP: 5+2	♦ J7	♦ AT82	Pass	3 ♥	Pass	4 ♥
South HCP: 17	♣ 643	♣ QJ8	All Pass			
Contract: 4 ♥ South						

Board: 199

	North:	South:	W	N	E	S
Dealer: West	♠ A86	♠ 93	1 ♣	1NT	Pass	2 ♦
Vul: E-W	♥ K87	♥ JT953	Pass	2 ♥	All Pass	
North HCP: 15	♦ J642	♦ A53				
South HCP: 5+1	♣ AQJ	♣ 853				
Contract: 2 ♥ North						

Board: 200

	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ JT				1 ♣
Vul: None	♥ T652	♥ AKQ9	1NT	Pass	2 ♥	3 ♣
North HCP: 7	♦ KQT2	♦ 5	X	Pass	3 ♠	Pass
South HCP: 16+2	♣ 754	♣ AQ9832	Pass	4 ♣	Pass	Pass
Contract: 4 ♣ X North			X	All Pass		

North hands

We_Overcall_NT_then_Jacoby

Board: 201	♠ 74	RHO opens the bidding 1♦.
Dealer: West	♥ KJ9	You bid next.
Vul: N-S	♦ K754	West (RHO) Doubles 2♠ if possible.
HCP: 16	♣ AKQ8	

Board: 202	♠ Q98653	LHO opens the bidding 1♥.
Dealer: East	♥ 8	Partner bids next.
Vul: Both	♦ J93	East (LHO) bids 3♦ if possible.
HCP: 4+2	♣ J73	West (RHO) bids 3♥ if possible.

Board: 203	♠ AQ2	RHO opens the bidding 1♦.
Dealer: West	♥ AJ4	You bid next.
Vul: None	♦ A95	
HCP: 17	♣ QT32	

Board: 204	♠ AT3	LHO opens the bidding 1♣.
Dealer: East	♥ J98752	Partner bids next.
Vul: E-W	♦ J6	
HCP: 6+2	♣ 87	

Board: 205	♠ Q95	LHO opens the bidding 1♣.
Dealer: East	♥ T8764	Partner bids next.
Vul: Both	♦ K87	East (LHO) bids 2♠ if possible.
HCP: 6+1	♣ J4	

Both hands (Answers Page)

Board: 201

	North:	South:	W	N	E	S
Dealer: West	♠ 74	♠ 96532	1 ♦	1NT	Pass	2 ♥
Vul: N-S	♥ KJ9	♥ 53	Pass	2 ♠	Pass	Pass
North HCP: 16	♦ K754	♦ J86	X	All Pass		
South HCP: 2+1	♣ AKQ8	♣ J92				
Contract: 2 ♠ X North						

Board: 202

	North:	South:	W	N	E	S
Dealer: East	♠ Q98653	♠ JT			1 ♥	1NT
Vul: Both	♥ 8	♥ AK53	Pass	2 ♥	Pass	2 ♠
North HCP: 4+2	♦ J93	♦ KQ8	Pass	Pass	3 ♦	Pass
South HCP: 18	♣ J73	♣ KQ62	3 ♥	3 ♠	All Pass	
Contract: 3 ♠ North						

Board: 203

	North:	South:	W	N	E	S
Dealer: West	♠ AQ2	♠ 98543	1 ♦	1NT	Pass	2 ♥
Vul: None	♥ AJ4	♥ K32	Pass	2 ♠	Pass	2NT
North HCP: 17	♦ A95	♦ KJ	Pass	4 ♠	All Pass	
South HCP: 8+1	♣ QT32	♣ J64				
Contract: 4 ♠ North						

Board: 204

	North:	South:	W	N	E	S
Dealer: East	♠ AT3	♠ KJ9			1 ♣	1NT
Vul: E-W	♥ J98752	♥ Q3	Pass	2 ♦	Pass	2 ♥
North HCP: 6+2	♦ J6	♦ Q985	Pass	3 ♥	All Pass	
South HCP: 15	♣ 87	♣ AKT6				
Contract: 3 ♥ North						

Board: 205

	North:	South:	W	N	E	S
Dealer: East	♠ Q95	♠ T6			1 ♣	1NT
Vul: Both	♥ T8764	♥ A53	Pass	2 ♦	2 ♠	X
North HCP: 6+1	♦ K87	♦ AJT6	Pass	3 ♥	All Pass	
South HCP: 16	♣ J4	♣ AK62				
Contract: 3 ♥ North						

South hands

We_Overcall_NT_then_Jacoby

Board: 201	♠ 96532	LHO opens the bidding 1 ♦.
Dealer: West	♥ 53	Partner bids next.
Vul: N-S	♦ J86	West (LHO) Doubles 2 ♠ if possible.
HCP: 2+1	♣ J92	

Board: 202	♠ JT	RHO opens the bidding 1 ♥.
Dealer: East	♥ AK53	You bid next.
Vul: Both	♦ KQ8	East (RHO) bids 3 ♦ if possible.
HCP: 18	♣ KQ62	West (LHO) bids 3 ♥ if possible.

Board: 203	♠ 98543	LHO opens the bidding 1 ♦.
Dealer: West	♥ K32	Partner bids next.
Vul: None	♦ KJ	
HCP: 8+1	♣ J64	

Board: 204	♠ KJ9	RHO opens the bidding 1 ♣.
Dealer: East	♥ Q3	You bid next.
Vul: E-W	♦ Q985	
HCP: 15	♣ AKT6	

Board: 205	♠ T6	RHO opens the bidding 1 ♣.
Dealer: East	♥ A53	You bid next.
Vul: Both	♦ AJT6	East (RHO) bids 2 ♠ if possible.
HCP: 16	♣ AK62	

Both hands (Answers Page)

Board: 201

	North:	South:	W	N	E	S
Dealer: West	♠ 74	♠ 96532	1 ♦	1NT	Pass	2 ♥
Vul: N-S	♥ KJ9	♥ 53	Pass	2 ♠	Pass	Pass
North HCP: 16	♦ K754	♦ J86	X	All Pass		
South HCP: 2+1	♣ AKQ8	♣ J92				
Contract: 2 ♠ X North						

Board: 202

	North:	South:	W	N	E	S
Dealer: East	♠ Q98653	♠ JT			1 ♥	1NT
Vul: Both	♥ 8	♥ AK53	Pass	2 ♥	Pass	2 ♠
North HCP: 4+2	♦ J93	♦ KQ8	Pass	Pass	3 ♦	Pass
South HCP: 18	♣ J73	♣ KQ62	3 ♥	3 ♠	All Pass	
Contract: 3 ♠ North						

Board: 203

	North:	South:	W	N	E	S
Dealer: West	♠ AQ2	♠ 98543	1 ♦	1NT	Pass	2 ♥
Vul: None	♥ AJ4	♥ K32	Pass	2 ♠	Pass	2NT
North HCP: 17	♦ A95	♦ KJ	Pass	4 ♠	All Pass	
South HCP: 8+1	♣ QT32	♣ J64				
Contract: 4 ♠ North						

Board: 204

	North:	South:	W	N	E	S
Dealer: East	♠ AT3	♠ KJ9			1 ♣	1NT
Vul: E-W	♥ J98752	♥ Q3	Pass	2 ♦	Pass	2 ♥
North HCP: 6+2	♦ J6	♦ Q985	Pass	3 ♥	All Pass	
South HCP: 15	♣ 87	♣ AKT6				
Contract: 3 ♥ North						

Board: 205

	North:	South:	W	N	E	S
Dealer: East	♠ Q95	♠ T6			1 ♣	1NT
Vul: Both	♥ T8764	♥ A53	Pass	2 ♦	2 ♠	X
North HCP: 6+1	♦ K87	♦ AJT6	Pass	3 ♥	All Pass	
South HCP: 16	♣ J4	♣ AK62				
Contract: 3 ♥ North						

North hands

We_Overcall_NT_then_Jacoby

Board: 206	♠ T8762	LHO opens the bidding 1♥.
Dealer: East	♥ AQ5	Partner bids next.
Vul: None	♦ T43	
HCP: 7+1	♣ J8	
Board: 207	♠ Q5	RHO opens the bidding 1♣.
Dealer: West	♥ K65	You bid next.
Vul: N-S	♦ AJ872	
HCP: 15+1	♣ AJT	
Board: 208	♠ AT753	LHO opens the bidding 1♥.
Dealer: East	♥ 5	Partner bids next.
Vul: Both	♦ QJ752	
HCP: 7+2	♣ 93	
Board: 209	♠ JT9	RHO opens the bidding 1♦.
Dealer: West	♥ A93	You bid next.
Vul: None	♦ A94	
HCP: 15	♣ KQJ4	
Board: 210	♠ 9875	Partner bids first.
Dealer: South	♥ 73	West (RHO) bids 1NT if possible.
Vul: N-S	♦ AT985	East (LHO) bids 2♦ if possible.
HCP: 4+1	♣ T9	West (RHO) bids 2♥ if possible.
		East (LHO) Doubles 3♣ if possible.

Both hands (Answers Page)

Board: 206

Dealer: East

Vul: None

North HCP: 7+1

South HCP: 17

Contract: 4 ♠ South

North:

♠ T8762

♥ AQ5

♦ T43

♣ J8

South:

♠ A43

♥ K762

♦ A85

♣ AQ7

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

Board: 207

Dealer: West

Vul: N-S

North HCP: 15+1

South HCP: 7+2

Contract: 2 ♥ North

North:

♠ Q5

♥ K65

♦ AJ872

♣ AJT

South:

♠ A

♥ JT972

♦ 64

♣ Q7632

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

Board: 208

Dealer: East

Vul: Both

North HCP: 7+2

South HCP: 15+1

Contract: 2NT North

North:

♠ AT753

♥ 5

♦ QJ752

♣ 93

South:

♠ KQ

♥ AT2

♦ KT8

♣ KT852

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

Board: 209

Dealer: West

Vul: None

North HCP: 15

South HCP: 7+1

Contract: 2 ♠ North

North:

♠ JT9

♥ A93

♦ A94

♣ KQJ4

South:

♠ AQ642

♥ 652

♦ JT8

♣ 82

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

Board: 210

Dealer: South

Vul: N-S

North HCP: 4+1

South HCP: 14+2

Contract: 3 ♣ X South

North:

♠ 9875

♥ 73

♦ AT985

♣ T9

South:

♠ QT

♥ AK5

♦ 76

♣ AJ7643

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

South hands

We_Overcall_NT_then_Jacoby

Board: 206	♠ A43	RHO opens the bidding 1♥.
Dealer: East	♥ K762	You bid next.
Vul: None	♦ A85	
HCP: 17	♣ AQ7	
<hr/>		
Board: 207	♠ A	LHO opens the bidding 1♣.
Dealer: West	♥ JT972	Partner bids next.
Vul: N-S	♦ 64	
HCP: 7+2	♣ Q7632	
<hr/>		
Board: 208	♠ KQ	RHO opens the bidding 1♥.
Dealer: East	♥ AT2	You bid next.
Vul: Both	♦ KT8	
HCP: 15+1	♣ KT852	
<hr/>		
Board: 209	♠ AQ642	LHO opens the bidding 1♦.
Dealer: West	♥ 652	Partner bids next.
Vul: None	♦ JT8	
HCP: 7+1	♣ 82	
<hr/>		
Board: 210	♠ QT	You bid first.
Dealer: South	♥ AK5	West (LHO) bids 1NT if possible.
Vul: N-S	♦ 76	East (RHO) bids 2♦ if possible.
HCP: 14+2	♣ AJ7643	West (LHO) bids 2♥ if possible.
		East (RHO) Doubles 3♣ if possible.

Both hands (Answers Page)

Board: 206

Dealer: East

Vul: None

North HCP: 7+1

South HCP: 17

Contract: 4 ♠ South

North:

♠ T8762

♥ AQ5

♦ T43

♣ J8

South:

♠ A43

♥ K762

♦ A85

♣ AQ7

W

N

E

S

1 ♥ 1NT

Pass 2 ♥ Pass 2 ♠

Pass 2NT Pass 4 ♠

All Pass

Board: 207

Dealer: West

Vul: N-S

North HCP: 15+1

South HCP: 7+2

Contract: 2 ♥ North

North:

♠ Q5

♥ K65

♦ AJ872

♣ AJT

South:

♠ A

♥ JT972

♦ 64

♣ Q7632

W

N

E

S

1 ♣ 1NT Pass 2 ♦

Pass 2 ♥ All Pass

Board: 208

Dealer: East

Vul: Both

North HCP: 7+2

South HCP: 15+1

Contract: 2NT North

North:

♠ AT753

♥ 5

♦ QJ752

♣ 93

South:

♠ KQ

♥ AT2

♦ KT8

♣ KT852

W

N

E

S

1 ♥ 1NT

Pass 2 ♥ Pass 2 ♠

Pass 2NT All Pass

Board: 209

Dealer: West

Vul: None

North HCP: 15

South HCP: 7+1

Contract: 2 ♠ North

North:

♠ JT9

♥ A93

♦ A94

♣ KQJ4

South:

♠ AQ642

♥ 652

♦ JT8

♣ 82

W

N

E

S

1 ♦ 1NT Pass 2 ♥

Pass 2 ♠ All Pass

Board: 210

Dealer: South

Vul: N-S

North HCP: 4+1

South HCP: 14+2

Contract: 3 ♣ X South

North:

♠ 9875

♥ 73

♦ AT985

♣ T9

South:

♠ QT

♥ AK5

♦ 76

♣ AJ7643

W

N

E

S

1 ♣

1NT Pass 2 ♦ Pass

2 ♥ Pass Pass 3 ♣

Pass Pass X All Pass

North hands

We_Overcall_NT_then_Jacoby

Board: 211 ♠ AT9762 LHO opens the bidding 1 ♦.

Dealer: East ♥ 54 Partner bids next.

Vul: None ♦ J93 East (LHO) bids 3 ♥ if possible.

HCP: 5+2 ♣ T3

Board: 212 ♠ KQT864 LHO opens the bidding 1 ♦.

Dealer: East ♥ Q62 Partner bids next.

Vul: N-S ♦ K3

HCP: 10+2 ♣ 87

Board: 213 ♠ AT5 RHO opens the bidding 1 ♣.

Dealer: West ♥ AQ4 You bid next.

Vul: E-W ♦ K92

HCP: 16 ♣ QJ76

Board: 214 ♠ 87653 LHO opens the bidding 1 ♦.

Dealer: East ♥ A87 Partner bids next.

Vul: N-S ♦ 63

HCP: 5+1 ♣ J85

Board: 215 ♠ 875 RHO opens the bidding 1 ♦.

Dealer: West ♥ AQT7 You bid next.

Vul: E-W ♦ A87

HCP: 17 ♣ AQJ

Both hands (Answers Page)

Board: 211

Dealer: East

Vul: None

North HCP: 5+2

South HCP: 15

Contract: 3 ♠ North

North:

♠ AT9762

♥ 54

♦ J93

♣ T3

South:

♠ K84

♥ AQT9

♦ A765

♣ Q8

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

Board: 212

Dealer: East

Vul: N-S

North HCP: 10+2

South HCP: 15

Contract: 4 ♠ North

North:

♠ KQT864

♥ Q62

♦ K3

♣ 87

South:

♠ J95

♥ AK7

♦ AJ82

♣ Q95

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

Board: 213

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 7+2

Contract: 3 ♥ South

North:

♠ AT5

♥ AQ4

♦ K92

♣ QJ76

South:

♠ 97

♥ KJ8653

♦ QJ6

♣ 53

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

Board: 214

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 15

Contract: 2 ♠ South

North:

♠ 87653

♥ A87

♦ 63

♣ J85

South:

♠ K92

♥ K42

♦ KJ84

♣ KQ9

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

Board: 215

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 7+2

Contract: 2 ♠ North

North:

♠ 875

♥ AQT7

♦ A87

♣ AQJ

South:

♠ KJT43

♥ 2

♦ QJ

♣ T7653

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

South hands

We_Overcall_NT_then_Jacoby

Board: 211 ♠ K84 RHO opens the bidding 1♦.

Dealer: East ♥ AQT9 You bid next.

Vul: None ♦ A765 East (RHO) bids 3♥ if possible.

HCP: 15 ♣ Q8

Board: 212 ♠ J95 RHO opens the bidding 1♦.

Dealer: East ♥ AK7 You bid next.

Vul: N-S ♦ AJ82

HCP: 15 ♣ Q95

Board: 213 ♠ 97 LHO opens the bidding 1♣.

Dealer: West ♥ KJ8653 Partner bids next.

Vul: E-W ♦ QJ6

HCP: 7+2 ♣ 53

Board: 214 ♠ K92 RHO opens the bidding 1♦.

Dealer: East ♥ K42 You bid next.

Vul: N-S ♦ KJ84

HCP: 15 ♣ KQ9

Board: 215 ♠ KJT43 LHO opens the bidding 1♦.

Dealer: West ♥ 2 Partner bids next.

Vul: E-W ♦ QJ

HCP: 7+2 ♣ T7653

Both hands (Answers Page)

Board: 211

Dealer: East

Vul: None

North HCP: 5+2

South HCP: 15

Contract: 3 ♠ North

North:

♠ AT9762

♥ 54

♦ J93

♣ T3

South:

♠ K84

♥ AQT9

♦ A765

♣ Q8

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

Board: 212

Dealer: East

Vul: N-S

North HCP: 10+2

South HCP: 15

Contract: 4 ♠ North

North:

♠ KQT864

♥ Q62

♦ K3

♣ 87

South:

♠ J95

♥ AK7

♦ AJ82

♣ Q95

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

Board: 213

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 7+2

Contract: 3 ♥ South

North:

♠ AT5

♥ AQ4

♦ K92

♣ QJ76

South:

♠ 97

♥ KJ8653

♦ QJ6

♣ 53

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

Board: 214

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 15

Contract: 2 ♠ South

North:

♠ 87653

♥ A87

♦ 63

♣ J85

South:

♠ K92

♥ K42

♦ KJ84

♣ KQ9

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

Board: 215

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 7+2

Contract: 2 ♠ North

North:

♠ 875

♥ AQT7

♦ A87

♣ AQJ

South:

♠ KJT43

♥ 2

♦ QJ

♣ T7653

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

North hands

We_Overcall_NT_then_Jacoby

Board: 216	♠ 832	LHO opens the bidding 1 ♣.
Dealer: East	♥ AKT875	Partner bids next.
Vul: None	♦ 75	
HCP: 8+2	♣ J9	
Board: 217	♠ KQ7	RHO opens the bidding 1 ♦.
Dealer: West	♥ QJ6	You bid next.
Vul: E-W	♦ KQT8	
HCP: 17	♣ A75	
Board: 218	♠ KT86	RHO opens the bidding 1 ♦.
Dealer: West	♥ A74	You bid next.
Vul: Both	♦ A65	West (RHO) bids 1 ♠ if possible.
HCP: 18	♣ AQJ	
Board: 219	♠ Q	You bid first.
Dealer: North	♥ KJT984	East (LHO) bids 1NT if possible.
Vul: None	♦ AK42	West (RHO) bids 2 ♥ if possible.
HCP: 13+2	♣ 53	
Board: 220	♠ KT9632	LHO opens the bidding 1 ♦.
Dealer: East	♥ 63	Partner bids next.
Vul: E-W	♦ 93	
HCP: 6+2	♣ K98	

Both hands (Answers Page)

Board: 216

	North:	South:	W	N	E	S
Dealer: East	♠ 832	♠ AJ4			1 ♣	1 NT
Vul: None	♥ AKT875	♥ J62	Pass	2 ♦	Pass	2 ♥
North HCP: 8+2	♦ 75	♦ A83	Pass	3 ♥	All Pass	
South HCP: 15	♣ J9	♣ KQT7				
Contract: 3 ♥ North						

Board: 217

	North:	South:	W	N	E	S
Dealer: West	♠ KQ7	♠ AJT82	1 ♦	1 NT	Pass	2 ♥
Vul: E-W	♥ QJ6	♥ K9852	Pass	2 ♠	Pass	4 ♥
North HCP: 17	♦ KQT8	♦ 5	Pass	4 ♠	All Pass	
South HCP: 8+2	♣ A75	♣ 86				
Contract: 4 ♠ North						

Board: 218

	North:	South:	W	N	E	S
Dealer: West	♠ KT86	♠ 73	1 ♦	X	Pass	1 ♥
Vul: Both	♥ A74	♥ Q9532	1 ♠	1 NT	Pass	2 ♥
North HCP: 18	♦ A65	♦ QJ4	All Pass			
South HCP: 5+1	♣ AQJ	♣ T73				
Contract: 2 ♥ South						

Board: 219

	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ JT983		1 ♥	1 NT	Pass
Vul: None	♥ KJT984	♥ 75	2 ♥	3 ♥	All Pass	
North HCP: 13+2	♦ AK42	♦ 76				
South HCP: 6+1	♣ 53	♣ AJT6				
Contract: 3 ♥ North						

Board: 220

	North:	South:	W	N	E	S
Dealer: East	♠ KT9632	♠ AQ4			1 ♦	1 NT
Vul: E-W	♥ 63	♥ K98	Pass	2 ♥	Pass	2 ♠
North HCP: 6+2	♦ 93	♦ KJT	Pass	3 ♠	All Pass	
South HCP: 16	♣ K98	♣ QJT5				
Contract: 3 ♠ North						

South hands

We_Overcall_NT_then_Jacoby

Board: 216 ♠ AJ4 RHO opens the bidding 1 ♣.
 Dealer: East ♥ J62 You bid next.
 Vul: None ♦ A83
 HCP: 15 ♣ KQT7

Board: 217 ♠ AJT82 LHO opens the bidding 1 ♦.
 Dealer: West ♥ K9852 Partner bids next.
 Vul: E-W ♦ 5
 HCP: 8+2 ♣ 86

Board: 218 ♠ 73 LHO opens the bidding 1 ♦.
 Dealer: West ♥ Q9532 Partner bids next.
 Vul: Both ♦ QJ4 West (LHO) bids 1 ♠ if possible.
 HCP: 5+1 ♣ T73

Board: 219 ♠ JT983 Partner bids first.
 Dealer: North ♥ 75 East (RHO) bids 1NT if possible.
 Vul: None ♦ 76 West (LHO) bids 2 ♥ if possible.
 HCP: 6+1 ♣ AJT6

Board: 220 ♠ AQ4 RHO opens the bidding 1 ♦.
 Dealer: East ♥ K98 You bid next.
 Vul: E-W ♦ KJT
 HCP: 16 ♣ QJT5

Both hands (Answers Page)

Board: 216

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 3♥ North

North:

♠ 832

♥ AKT875

♦ 75

♣ J9

South:

♠ AJ4

♥ J62

♦ A83

♣ KQT7

W

N

E

S

1♣ 1NT

Pass 2♦ Pass 2♥

Pass 3♥ All Pass

Board: 217

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 8+2

Contract: 4♠ North

North:

♠ KQ7

♥ QJ6

♦ KQT8

♣ A75

South:

♠ AJT82

♥ K9852

♦ 5

♣ 86

W

N

E

S

1♦ 1NT Pass 2♥

Pass 2♠ Pass 4♥

Pass 4♠ All Pass

Board: 218

Dealer: West

Vul: Both

North HCP: 18

South HCP: 5+1

Contract: 2♥ South

North:

♠ KT86

♥ A74

♦ A65

♣ AQJ

South:

♠ 73

♥ Q9532

♦ QJ4

♣ T73

W

N

E

S

1♦ X Pass 1♥

1♠ 1NT Pass 2♥

All Pass

Board: 219

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 6+1

Contract: 3♥ North

North:

♠ Q

♥ KJT984

♦ AK42

♣ 53

South:

♠ JT983

♥ 75

♦ 76

♣ AJT6

W

N

E

S

1♥ 1NT Pass

2♥ 3♥ All Pass

Board: 220

Dealer: East

Vul: E-W

North HCP: 6+2

South HCP: 16

Contract: 3♠ North

North:

♠ KT9632

♥ 63

♦ 93

♣ K98

South:

♠ AQ4

♥ K98

♦ KJT

♣ QJT5

W

N

E

S

1♦ 1NT

Pass 2♥ Pass 2♠

Pass 3♠ All Pass

North hands

We_Overcall_NT_then_Jacoby

Board: 221	♠ K9	RHO opens the bidding 1 ♣.
Dealer: West	♥ Q987	You bid next.
Vul: Both	♦ AJ65	
HCP: 16	♣ AQT	
Board: 222	♠ AT862	LHO opens the bidding 1 ♥.
Dealer: East	♥ 75	Partner bids next.
Vul: N-S	♦ T75	
HCP: 7+1	♣ K76	
Board: 223	♠ Q32	You bid first.
Dealer: North	♥ AT	East (LHO) bids 1NT if possible.
Vul: N-S	♦ AJ54	West (RHO) bids 2 ♦ if possible.
HCP: 14	♣ KT98	East (LHO) bids 2 ♥ if possible.
Board: 224	♠ QT542	Partner bids first.
Dealer: South	♥ T3	West (RHO) bids 1NT if possible.
Vul: Both	♦ T732	East (LHO) bids 2 ♥ if possible.
HCP: 2+1	♣ 54	East (LHO) Doubles 4 ♥ if possible.
		West (RHO) Doubles 5 ♣ if possible.
Board: 225	♠ AK3	RHO opens the bidding 1 ♥.
Dealer: West	♥ K732	You bid next.
Vul: E-W	♦ AJ65	
HCP: 15	♣ 72	

Both hands (Answers Page)

Board: 221

Dealer: West

Vul: Both

North HCP: 16

South HCP: 6+2

Contract: 3 ♠ South

North:

♠ K9

♥ Q987

♦ AJ65

♣ AQT

South:

♠ AJT765

♥ J52

♦ 82

♣ 75

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

Board: 222

Dealer: East

Vul: N-S

North HCP: 7+1

South HCP: 15

Contract: 3 ♠ South

North:

♠ AT862

♥ 75

♦ T75

♣ K76

South:

♠ K95

♥ AQ83

♦ K93

♣ QJ5

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

Board: 223

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 7

Contract: 3 ♣ North

North:

♠ Q32

♥ AT

♦ AJ54

♣ KT98

South:

♠ J94

♥ 9763

♦ 82

♣ AQ43

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

Board: 224

Dealer: South

Vul: Both

North HCP: 2+1

South HCP: 14+4

Contract: 5 ♣X North

North:

♠ QT542

♥ T3

♦ T732

♣ 54

South:

♠ -

♥ AQ652

♦ J

♣ AKT9763

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

Board: 225

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ AK3

♥ K732

♦ AJ65

♣ 72

South:

♠ QT542

♥ QT6

♦ KQ7

♣ T9

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

South hands

We_Overcall_NT_then_Jacoby

Board: 221	♠ AJT765	LHO opens the bidding 1 ♣.
Dealer: West	♥ J52	Partner bids next.
Vul: Both	♦ 82	
HCP: 6+2	♣ 75	

Board: 222	♠ K95	RHO opens the bidding 1♥.
Dealer: East	♥ AQ83	You bid next.
Vul: N-S	♦ K93	
HCP: 15	♣ QJ5	

Board: 223	♠ J94	Partner bids first.
Dealer: North	♥ 9763	East (RHO) bids 1NT if possible.
Vul: N-S	♦ 82	West (LHO) bids 2♦ if possible.
HCP: 7	♣ AQ43	East (RHO) bids 2♥ if possible.

Board: 224	♠ -	You bid first.
Dealer: South	♥ AQ652	West (LHO) bids 1NT if possible.
Vul: Both	♦ J	East (RHO) bids 2♥ if possible.
HCP: 14+4	♣ AKT9763	East (RHO) Doubles 4♥ if possible. West (LHO) Doubles 5♣ if possible.

Board: 225	♠ QT542	LHO opens the bidding 1♥.
Dealer: West	♥ QT6	Partner bids next.
Vul: E-W	♦ KQ7	
HCP: 9+1	♣ T9	

Both hands (Answers Page)

Board: 221

Dealer: West

Vul: Both

North HCP: 16

South HCP: 6+2

Contract: 3 ♠ South

North:

♠ K9

♥ Q987

♦ AJ65

♣ AQT

South:

♠ AJT765

♥ J52

♦ 82

♣ 75

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

Board: 222

Dealer: East

Vul: N-S

North HCP: 7+1

South HCP: 15

Contract: 3 ♠ South

North:

♠ AT862

♥ 75

♦ T75

♣ K76

South:

♠ K95

♥ AQ83

♦ K93

♣ QJ5

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

Board: 223

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 7

Contract: 3 ♣ North

North:

♠ Q32

♥ AT

♦ AJ54

♣ KT98

South:

♠ J94

♥ 9763

♦ 82

♣ AQ43

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

Board: 224

Dealer: South

Vul: Both

North HCP: 2+1

South HCP: 14+4

Contract: 5 ♣ X North

North:

♠ QT542

♥ T3

♦ T732

♣ 54

South:

♠ -

♥ AQ652

♦ J

♣ AKT9763

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

Board: 225

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ AK3

♥ K732

♦ AJ65

♣ 72

South:

♠ QT542

♥ QT6

♦ KQ7

♣ T9

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

North hands

We_Overcall_NT_then_Jacoby

Board: 226	♠ QT43	Partner bids first.
Dealer: South	♥ Q72	West (RHO) bids 1NT if possible.
Vul: E-W	♦ 984	East (LHO) bids 2♦ if possible.
HCP: 7	♣ K63	West (RHO) Doubles 3♦ if possible.
		East (LHO) bids 3♥ if possible.

Board: 227	♠ K972	RHO opens the bidding 1♣.
Dealer: West	♥ A2	You bid next.
Vul: None	♦ Q865	
HCP: 15	♣ AQ2	

Board: 228	♠ A86	LHO opens the bidding 1♣.
Dealer: East	♥ K8753	Partner bids next.
Vul: N-S	♦ A82	
HCP: 11+1	♣ T7	

Board: 229	♠ A98	RHO opens the bidding 1♠.
Dealer: West	♥ A32	You bid next.
Vul: E-W	♦ KJ632	
HCP: 15+1	♣ KT	

Board: 230	♠ KJT4	Partner bids first.
Dealer: South	♥ J43	West (RHO) bids 1NT if possible.
Vul: E-W	♦ T743	East (LHO) bids 2♦ if possible.
HCP: 5	♣ 83	West (RHO) Doubles 3♣ if possible.

Both hands (Answers Page)

Board: 226

	North:	South:	W	N	E	S
Dealer: South	♠ QT43	♠ KJ76				1 ♦
Vul: E-W	♥ Q72	♥ K	1NT	Pass	2 ♦	3 ♦
North HCP: 7	♦ 984	♦ KQJT62	X	Pass	3 ♥	Pass
South HCP: 13+2	♣ K63	♣ 87	Pass	4 ♦	All Pass	
Contract: 4 ♦ North						

Board: 227

	North:	South:	W	N	E	S
Dealer: West	♠ K972	♠ 864	1 ♣	1NT	Pass	2 ♦
Vul: None	♥ A2	♥ QJT843	Pass	2 ♥	Pass	3 ♥
North HCP: 15	♦ Q865	♦ 2	All Pass			
South HCP: 4+2	♣ AQ2	♣ JT4				
Contract: 3 ♥ South						

Board: 228

	North:	South:	W	N	E	S
Dealer: East	♠ A86	♠ Q7			1 ♣	1NT
Vul: N-S	♥ K8753	♥ AJ92	Pass	2 ♦	Pass	2 ♥
North HCP: 11+1	♦ A82	♦ QT3	Pass	3NT	Pass	4 ♥
South HCP: 15	♣ T7	♣ AQ42	All Pass			
Contract: 4 ♥ South						

Board: 229

	North:	South:	W	N	E	S
Dealer: West	♠ A98	♠ QJ6	1 ♠	1NT	Pass	2 ♦
Vul: E-W	♥ A32	♥ T9875	Pass	2 ♥	All Pass	
North HCP: 15+1	♦ KJ632	♦ A94				
South HCP: 7+1	♣ KT	♣ 96				
Contract: 2 ♥ North						

Board: 230

	North:	South:	W	N	E	S
Dealer: South	♠ KJT4	♠ AQ6				1 ♣
Vul: E-W	♥ J43	♥ Q	1NT	Pass	2 ♦	3 ♣
North HCP: 5	♦ T743	♦ 852	X	All Pass		
South HCP: 14+2	♣ 83	♣ KQJT74				
Contract: 3 ♣ X South						

South hands

We_Overcall_NT_then_Jacoby

Board: 226	♠ KJ76	You bid first.
Dealer: South	♥ K	West (LHO) bids 1NT if possible.
Vul: E-W	♦ KQJT62	East (RHO) bids 2♦ if possible.
HCP: 13+2	♣ 87	West (LHO) Doubles 3♦ if possible.
		East (RHO) bids 3♥ if possible.

Board: 227	♠ 864	LHO opens the bidding 1♣.
Dealer: West	♥ QJT843	Partner bids next.
Vul: None	♦ 2	
HCP: 4+2	♣ JT4	

Board: 228	♠ Q7	RHO opens the bidding 1♣.
Dealer: East	♥ AJ92	You bid next.
Vul: N-S	♦ QT3	
HCP: 15	♣ AQ42	

Board: 229	♠ QJ6	LHO opens the bidding 1♠.
Dealer: West	♥ T9875	Partner bids next.
Vul: E-W	♦ A94	
HCP: 7+1	♣ 96	

Board: 230	♠ AQ6	You bid first.
Dealer: South	♥ Q	West (LHO) bids 1NT if possible.
Vul: E-W	♦ 852	East (RHO) bids 2♦ if possible.
HCP: 14+2	♣ KQJT74	West (LHO) Doubles 3♣ if possible.

Both hands (Answers Page)

Board: 226

	North:	South:	W	N	E	S
Dealer: South	♠ QT43	♠ KJ76				1 ♦
Vul: E-W	♥ Q72	♥ K	1NT	Pass	2 ♦	3 ♦
North HCP: 7	♦ 984	♦ KQJT62	X	Pass	3 ♥	Pass
South HCP: 13+2	♣ K63	♣ 87	Pass	4 ♦	All Pass	
Contract: 4 ♦ North						

Board: 227

	North:	South:	W	N	E	S
Dealer: West	♠ K972	♠ 864	1 ♣	1NT	Pass	2 ♦
Vul: None	♥ A2	♥ QJT843	Pass	2 ♥	Pass	3 ♥
North HCP: 15	♦ Q865	♦ 2	All Pass			
South HCP: 4+2	♣ AQ2	♣ JT4				
Contract: 3 ♥ South						

Board: 228

	North:	South:	W	N	E	S
Dealer: East	♠ A86	♠ Q7			1 ♣	1NT
Vul: N-S	♥ K8753	♥ AJ92	Pass	2 ♦	Pass	2 ♥
North HCP: 11+1	♦ A82	♦ QT3	Pass	3NT	Pass	4 ♥
South HCP: 15	♣ T7	♣ AQ42	All Pass			
Contract: 4 ♥ South						

Board: 229

	North:	South:	W	N	E	S
Dealer: West	♠ A98	♠ QJ6	1 ♠	1NT	Pass	2 ♦
Vul: E-W	♥ A32	♥ T9875	Pass	2 ♥	All Pass	
North HCP: 15+1	♦ KJ632	♦ A94				
South HCP: 7+1	♣ KT	♣ 96				
Contract: 2 ♥ North						

Board: 230

	North:	South:	W	N	E	S
Dealer: South	♠ KJT4	♠ AQ6				1 ♣
Vul: E-W	♥ J43	♥ Q	1NT	Pass	2 ♦	3 ♣
North HCP: 5	♦ T743	♦ 852	X	All Pass		
South HCP: 14+2	♣ 83	♣ KQJT74				
Contract: 3 ♣ X South						

North hands

We_Overcall_NT_then_Jacoby

Board: 231	♠ AQ76	Partner bids first.
Dealer: South	♥ Q94	West (RHO) bids 1NT if possible.
Vul: N-S	♦ 843	East (LHO) bids 2♦ if possible.
HCP: 8	♣ T42	West (RHO) bids 2♥ if possible.

Board: 232	♠ AJ765	LHO opens the bidding 1♥.
Dealer: East	♥ A	Partner bids next.
Vul: Both	♦ J7642	
HCP: 10+2	♣ 73	

Board: 233	♠ A9876	You bid first.
Dealer: North	♥ 86	East (LHO) bids 1NT if possible.
Vul: N-S	♦ A3	West (RHO) bids 2♦ if possible.
HCP: 14+1	♣ AQ63	East (LHO) bids 2♥ if possible.

Board: 234	♠ T98653	LHO opens the bidding 1♦.
Dealer: East	♥ T7	Partner bids next.
Vul: E-W	♦ A7	
HCP: 6+2	♣ QT5	

Board: 235	♠ T8	RHO opens the bidding 1♥.
Dealer: West	♥ AQ7	You bid next.
Vul: Both	♦ A852	
HCP: 15	♣ KQ62	

Both hands (Answers Page)

Board: 231

	North:	South:	W	N	E	S
Dealer: South	♠ AQ76	♠ KT54				1 ♦
Vul: N-S	♥ Q94	♥ 87	1NT	Pass	2 ♥	Pass
North HCP: 8	♦ 843	♦ AKT5	2 ♥	Pass	Pass	X
South HCP: 13	♣ T42	♣ K73	Pass	2 ♠	All Pass	
Contract: 2 ♠ North						

Board: 232

	North:	South:	W	N	E	S
Dealer: East	♠ AJ765	♠ KQ82			1 ♥	1NT
Vul: Both	♥ A	♥ K84	Pass	2 ♥	Pass	3 ♠ ¹
North HCP: 10+2	♦ J7642	♦ AK	Pass	3NT	Pass	4 ♦
South HCP: 16	♣ 73	♣ JT82	Pass	4 ♠	All Pass	

1. Super acceptance after NT

Board: 233

	North:	South:	W	N	E	S
Dealer: North	♠ A9876	♠ J2		1 ♠	1NT	Pass
Vul: N-S	♥ 86	♥ KT97	2 ♦	Pass	2 ♥	Pass
North HCP: 14+1	♦ A3	♦ 9864	Pass	3 ♣	All Pass	
South HCP: 5	♣ AQ63	♣ J84				
Contract: 3 ♣ North						

Board: 234

	North:	South:	W	N	E	S
Dealer: East	♠ T98653	♠ K2			1 ♦	1NT
Vul: E-W	♥ T7	♥ AQ5	Pass	2 ♥	Pass	2 ♠
North HCP: 6+2	♦ A7	♦ QJ92	All Pass			
South HCP: 16	♣ QT5	♣ KJ72				
Contract: 2 ♠ South						

Board: 235

	North:	South:	W	N	E	S
Dealer: West	♠ T8	♠ KJ943	1 ♥	1NT	Pass	2 ♥
Vul: Both	♥ AQ7	♥ JT	Pass	2 ♠	All Pass	
North HCP: 15	♦ A852	♦ T64				
South HCP: 6+1	♣ KQ62	♣ J74				
Contract: 2 ♠ North						

South hands

We_Overcall_NT_then_Jacoby

Board: 231	♠ KT54	You bid first.
Dealer: South	♥ 87	West (LHO) bids 1NT if possible.
Vul: N-S	♦ AKT5	East (RHO) bids 2♦ if possible.
HCP: 13	♣ K73	West (LHO) bids 2♥ if possible.

Board: 232	♠ KQ82	RHO opens the bidding 1♥.
Dealer: East	♥ K84	You bid next.
Vul: Both	♦ AK	
HCP: 16	♣ JT82	

Board: 233	♠ J2	Partner bids first.
Dealer: North	♥ KT97	East (RHO) bids 1NT if possible.
Vul: N-S	♦ 9864	West (LHO) bids 2♦ if possible.
HCP: 5	♣ J84	East (RHO) bids 2♥ if possible.

Board: 234	♠ K2	RHO opens the bidding 1♦.
Dealer: East	♥ AQ5	You bid next.
Vul: E-W	♦ QJ92	
HCP: 16	♣ KJ72	

Board: 235	♠ KJ943	LHO opens the bidding 1♥.
Dealer: West	♥ JT	Partner bids next.
Vul: Both	♦ T64	
HCP: 6+1	♣ J74	

Both hands (Answers Page)

Board: 231

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 13

Contract: 2 ♠ North

North:

♠ AQ76

♥ Q94

♦ 843

♣ T42

South:

♠ KT54

♥ 87

♦ AKT5

♣ K73

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

Board: 232

Dealer: East

Vul: Both

North HCP: 10+2

South HCP: 16

Contract: 4 ♠ North

North:

♠ AJ765

♥ A

♦ J7642

♣ 73

South:

♠ KQ82

♥ K84

♦ AK

♣ JT82

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

1. Super acceptance after NT

Board: 233

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 5

Contract: 3 ♣ North

North:

♠ A9876

♥ 86

♦ A3

♣ AQ63

South:

♠ J2

♥ KT97

♦ 9864

♣ J84

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

Board: 234

Dealer: East

Vul: E-W

North HCP: 6+2

South HCP: 16

Contract: 2 ♠ South

North:

♠ T98653

♥ T7

♦ A7

♣ QT5

South:

♠ K2

♥ AQ5

♦ QJ92

♣ KJ72

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

Board: 235

Dealer: West

Vul: Both

North HCP: 15

South HCP: 6+1

Contract: 2 ♠ North

North:

♠ T8

♥ AQ7

♦ A852

♣ KQ62

South:

♠ KJ943

♥ JT

♦ T64

♣ J74

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

North hands

We_Overcall_NT_then_Jacoby

Board: 236	♠ A83	RHO opens the bidding 1 ♦ .
Dealer: West	♥ AK53	You bid next.
Vul: None	♦ KJ3	
HCP: 15	♣ 973	

Board: 237	♠ AJ53	RHO opens the bidding 1 ♦ .
Dealer: West	♥ K9	You bid next.
Vul: None	♦ A96	
HCP: 15	♣ K752	

Board: 238	♠ KT963	LHO opens the bidding 1 ♥ .
Dealer: East	♥ K6	Partner bids next.
Vul: N-S	♦ K7652	
HCP: 9+2	♣ 7	

Board: 239	♠ A6	RHO opens the bidding 1 ♦ .
Dealer: West	♥ Q84	You bid next.
Vul: Both	♦ AT3	
HCP: 15+1	♣ KQ874	

Board: 240	♠ 97642	LHO opens the bidding 1 ♦ .
Dealer: East	♥ 942	Partner bids next.
Vul: N-S	♦ AJ8	
HCP: 5+1	♣ T6	

Both hands (Answers Page)

Board: 236

Dealer: West

Vul: None

North HCP: 15

South HCP: 7+2

Contract: 4♥ South

North:

♠ A83

♥ AK53

♦ KJ3

♣ 973

South:

♠ KJ975

♥ QT876

♦ 2

♣ J2

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

1♦	1NT	Pass	2♥
----	-----	------	----

Pass	2♠	Pass	4♥
------	----	------	----

All Pass

Board: 237

Dealer: West

Vul: None

North HCP: 15

South HCP: 6+1

Contract: 2♥ North

North:

♠ AJ53

♥ K9

♦ A96

♣ K752

South:

♠ KQT

♥ J8632

♦ 72

♣ 864

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

1♦	1NT	Pass	2♦
----	-----	------	----

Pass	2♥	All Pass	
------	----	----------	--

Board: 238

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 4♠ South

North:

♠ KT963

♥ K6

♦ K7652

♣ 7

South:

♠ AJ84

♥ AQ4

♦ QT9

♣ Q52

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

		1♥	1NT
--	--	----	-----

Pass	2♥	Pass	2♠
------	----	------	----

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

All Pass

Board: 239

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 6+1

Contract: 2♠ North

North:

♠ A6

♥ Q84

♦ AT3

♣ KQ874

South:

♠ QT742

♥ K97

♦ J76

♣ 65

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

1♦	1NT	Pass	2♥
----	-----	------	----

Pass	2♠	All Pass	
------	----	----------	--

Board: 240

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 17+1

Contract: 2♠ South

North:

♠ 97642

♥ 942

♦ AJ8

♣ T6

South:

♠ KT

♥ A86

♦ KQ3

♣ AJ752

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

		1♦	1NT
--	--	----	-----

Pass	2♥	Pass	2♠
------	----	------	----

All Pass

South hands

We_Overcall_NT_then_Jacoby

Board: 236	♠ KJ975	LHO opens the bidding 1 ♦.
Dealer: West	♥ QT876	Partner bids next.
Vul: None	♦ 2	
HCP: 7+2	♣ J2	

Board: 237	♠ KQT	LHO opens the bidding 1 ♦.
Dealer: West	♥ J8632	Partner bids next.
Vul: None	♦ 72	
HCP: 6+1	♣ 864	

Board: 238	♠ AJ84	RHO opens the bidding 1 ♥.
Dealer: East	♥ AQ4	You bid next.
Vul: N-S	♦ QT9	
HCP: 15	♣ Q52	

Board: 239	♠ QT742	LHO opens the bidding 1 ♦.
Dealer: West	♥ K97	Partner bids next.
Vul: Both	♦ J76	
HCP: 6+1	♣ 65	

Board: 240	♠ KT	RHO opens the bidding 1 ♦.
Dealer: East	♥ A86	You bid next.
Vul: N-S	♦ KQ3	
HCP: 17+1	♣ AJ752	

Both hands (Answers Page)

Board: 236

Board: 236	North:	South:	W	N	E	S
Dealer: West	♠ A83	♠ KJ975	1 ♦	1NT	Pass	2 ♥
Vul: None	♥ AK53	♥ QT876	Pass	2 ♠	Pass	4 ♥
North HCP: 15	♦ KJ3	♦ 2	All Pass			
South HCP: 7+2	♣ 973	♣ J2				
Contract: 4 ♥ South						

Board: 237

Board: 237	North:	South:	W	N	E	S
Dealer: West	♠ AJ53	♠ KQT	1 ♦	1NT	Pass	2 ♦
Vul: None	♥ K9	♥ J8632	Pass	2 ♥	All Pass	
North HCP: 15	♦ A96	♦ 72				
South HCP: 6+1	♣ K752	♣ 864				
Contract: 2 ♥ North						

Board: 238

Board: 238	North:	South:	W	N	E	S
Dealer: East	♠ KT963	♠ AJ84			1 ♥	1NT
Vul: N-S	♥ K6	♥ AQ4	Pass	2 ♥	Pass	2 ♠
North HCP: 9+2	♦ K7652	♦ QT9	Pass	3NT	Pass	4 ♠
South HCP: 15	♣ 7	♣ Q52	All Pass			
Contract: 4 ♠ South						

Board: 239

Board: 239	North:	South:	W	N	E	S
Dealer: West	♠ A6	♠ QT742	1 ♦	1NT	Pass	2 ♥
Vul: Both	♥ Q84	♥ K97	Pass	2 ♠	All Pass	
North HCP: 15+1	♦ AT3	♦ J76				
South HCP: 6+1	♣ KQ874	♣ 65				
Contract: 2 ♠ North						

Board: 240

Board: 240	North:	South:	W	N	E	S
Dealer: East	♠ 97642	♠ KT			1 ♦	1NT
Vul: N-S	♥ 942	♥ A86	Pass	2 ♥	Pass	2 ♠
North HCP: 5+1	♦ AJ8	♦ KQ3	All Pass			
South HCP: 17+1	♣ T6	♣ AJ752				
Contract: 2 ♠ South						

North hands

We_Overcall_NT_then_Jacoby

Board: 241	♠ AJ	RHO opens the bidding 1 ♣.
Dealer: West	♥ K86	You bid next.
Vul: E-W	♦ K9842	
HCP: 15+1	♣ A85	
Board: 242	♠ T83	Partner bids first.
Dealer: South	♥ T7	West (RHO) bids 1NT if possible.
Vul: Both	♦ 8743	East (LHO) bids 2♥ if possible.
HCP: 5	♣ KQT5	West (RHO) bids 2♠ if possible.
		East (LHO) Doubles 3♦ if possible.
Board: 243	♠ KQT4	RHO opens the bidding 1♦.
Dealer: West	♥ KQ	You bid next.
Vul: N-S	♦ KJ72	
HCP: 16	♣ QT7	
Board: 244	♠ KQ853	LHO opens the bidding 1♥.
Dealer: East	♥ J86	Partner bids next.
Vul: Both	♦ T84	
HCP: 6+1	♣ T5	
Board: 245	♠ K9	RHO opens the bidding 1♣.
Dealer: West	♥ QJ2	You bid next.
Vul: None	♦ KQ972	
HCP: 15+1	♣ KJ6	

Both hands (Answers Page)

Board: 241

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 6+1

Contract: 2 ♠ North

North:

♠ AJ

♥ K86

♦ K9842

♣ A85

South:

♠ K6432

♥ T73

♦ 76

♣ K32

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

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

Pass	2 ♠	All Pass	
------	-----	----------	--

Board: 242

Dealer: South

Vul: Both

North HCP: 5

South HCP: 13+2

Contract: 3 ♦ X South

North:

♠ T83

♥ T7

♦ 8743

♣ KQT5

South:

♠ A2

♥ KQ932

♦ KJT95

♣ 2

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

			1 ♥
--	--	--	-----

1NT	Pass	2 ♥	Pass
-----	------	-----	------

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

Pass	Pass	X	All Pass
------	------	---	----------

Board: 243

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 5+2

Contract: 3 ♥ South

North:

♠ KQT4

♥ KQ

♦ KJ72

♣ QT7

South:

♠ A6

♥ J96532

♦ 543

♣ 62

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

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

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

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

Board: 244

Dealer: East

Vul: Both

North HCP: 6+1

South HCP: 17

Contract: 3 ♠ South

North:

♠ KQ853

♥ J86

♦ T84

♣ T5

South:

♠ AJ72

♥ K74

♦ 75

♣ AKQ2

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

		1 ♥	1NT
--	--	-----	-----

Pass	2 ♥	Pass	3 ♠ ¹
------	-----	------	------------------

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

1. Super acceptance after NT

Board: 245

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 4+2

Contract: 2 ♠ North

North:

♠ K9

♥ QJ2

♦ KQ972

♣ KJ6

South:

♠ 87432

♥ K5

♦ JT643

♣ 3

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

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

Pass	2 ♠	All Pass	
------	-----	----------	--

South hands

We_Overcall_NT_then_Jacoby

Board: 241	♠ K6432	LHO opens the bidding 1 ♣.
Dealer: West	♥ T73	Partner bids next.
Vul: E-W	♦ 76	
HCP: 6+1	♣ K32	
Board: 242	♠ A2	You bid first.
Dealer: South	♥ KQ932	West (LHO) bids 1NT if possible.
Vul: Both	♦ KJT95	East (RHO) bids 2 ♥ if possible.
HCP: 13+2	♣ 2	West (LHO) bids 2 ♠ if possible.
		East (RHO) Doubles 3 ♦ if possible.
Board: 243	♠ A6	LHO opens the bidding 1 ♦.
Dealer: West	♥ J96532	Partner bids next.
Vul: N-S	♦ 543	
HCP: 5+2	♣ 62	
Board: 244	♠ AJ72	RHO opens the bidding 1 ♥.
Dealer: East	♥ K74	You bid next.
Vul: Both	♦ 75	
HCP: 17	♣ AKQ2	
Board: 245	♠ 87432	LHO opens the bidding 1 ♣.
Dealer: West	♥ K5	Partner bids next.
Vul: None	♦ JT643	
HCP: 4+2	♣ 3	

Both hands (Answers Page)

Board: 241

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 6+1

Contract: 2 ♠ North

North:

♠ AJ

♥ K86

♦ K9842

♣ A85

South:

♠ K6432

♥ T73

♦ 76

♣ K32

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

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

Pass	2 ♠	All Pass	
------	-----	----------	--

Board: 242

Dealer: South

Vul: Both

North HCP: 5

South HCP: 13+2

Contract: 3 ♦ X South

North:

♠ T83

♥ T7

♦ 8743

♣ KQT5

South:

♠ A2

♥ KQ932

♦ KJT95

♣ 2

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

			1 ♥
--	--	--	-----

1NT	Pass	2 ♥	Pass
-----	------	-----	------

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

Pass	Pass	X	All Pass
------	------	---	----------

Board: 243

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 5+2

Contract: 3 ♥ South

North:

♠ KQT4

♥ KQ

♦ KJ72

♣ QT7

South:

♠ A6

♥ J96532

♦ 543

♣ 62

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

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

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

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

Board: 244

Dealer: East

Vul: Both

North HCP: 6+1

South HCP: 17

Contract: 3 ♠ South

North:

♠ KQ853

♥ J86

♦ T84

♣ T5

South:

♠ AJ72

♥ K74

♦ 75

♣ AKQ2

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

		1 ♥	1NT
--	--	-----	-----

Pass	2 ♥	Pass	3 ♠ ¹
------	-----	------	------------------

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

1. Super acceptance after NT

Board: 245

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 4+2

Contract: 2 ♠ North

North:

♠ K9

♥ QJ2

♦ KQ972

♣ KJ6

South:

♠ 87432

♥ K5

♦ JT643

♣ 3

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

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

Pass	2 ♠	All Pass	
------	-----	----------	--

North hands

We_Overcall_NT_then_Jacoby

Board: 246	♠ J8654	LHO opens the bidding 1 ♣.
Dealer: East	♥ 872	Partner bids next.
Vul: N-S	♦ 86	
HCP: 5+1	♣ A72	

Board: 247	♠ JT7	RHO opens the bidding 1 ♦.
Dealer: West	♥ AQ8	You bid next.
Vul: E-W	♦ A875	
HCP: 16	♣ AJ8	

Board: 248	♠ AQJ875	LHO opens the bidding 1 ♦.
Dealer: East	♥ 864	Partner bids next.
Vul: None	♦ 9	
HCP: 7+2	♣ 987	

Board: 249	♠ AJ84	RHO opens the bidding 1 ♣.
Dealer: West	♥ K7	You bid next.
Vul: E-W	♦ 982	
HCP: 16	♣ AKJ4	

Both hands (Answers Page)

Board: 246

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 15+1

Contract: 2 ♠ South

North:

♠ J8654

♥ 872

♦ 86

♣ A72

South:

♠ 92

♥ A65

♦ AKJ53

♣ KT6

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

Board: 247

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 6+1

Contract: 2 ♠ North

North:

♠ JT7

♥ AQ8

♦ A875

♣ AJ8

South:

♠ KQ954

♥ J5

♦ 963

♣ 752

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

Board: 248

Dealer: East

Vul: None

North HCP: 7+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ AQJ875

♥ 864

♦ 9

♣ 987

South:

♠ K94

♥ AQ3

♦ AT53

♣ K42

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

Board: 249

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 7+1

Contract: 2 ♥ North

North:

♠ AJ84

♥ K7

♦ 982

♣ AKJ4

South:

♠ Q63

♥ J8542

♦ Q74

♣ Q5

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

South hands**We_Overcall_NT_then_Jacoby**

Board: 246	♠ 92	RHO opens the bidding 1 ♣.
Dealer: East	♥ A65	You bid next.
Vul: N-S	♦ AKJ53	
HCP: 15+1	♣ KT6	

Board: 247	♠ KQ954	LHO opens the bidding 1 ♦.
Dealer: West	♥ J5	Partner bids next.
Vul: E-W	♦ 963	
HCP: 6+1	♣ 752	

Board: 248	♠ K94	RHO opens the bidding 1 ♦.
Dealer: East	♥ AQ3	You bid next.
Vul: None	♦ AT53	
HCP: 16	♣ K42	

Board: 249	♠ Q63	LHO opens the bidding 1 ♣.
Dealer: West	♥ J8542	Partner bids next.
Vul: E-W	♦ Q74	
HCP: 7+1	♣ Q5	

Both hands (Answers Page)

Board: 246

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 15+1

Contract: 2 ♠ South

North:

♠ J8654

♥ 872

♦ 86

♣ A72

South:

♠ 92

♥ A65

♦ AKJ53

♣ KT6

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

Board: 247

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 6+1

Contract: 2 ♠ North

North:

♠ JT7

♥ AQ8

♦ A875

♣ AJ8

South:

♠ KQ954

♥ J5

♦ 963

♣ 752

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

Board: 248

Dealer: East

Vul: None

North HCP: 7+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ AQJ875

♥ 864

♦ 9

♣ 987

South:

♠ K94

♥ AQ3

♦ AT53

♣ K42

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

Board: 249

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 7+1

Contract: 2 ♥ North

North:

♠ AJ84

♥ K7

♦ 982

♣ AKJ4

South:

♠ Q63

♥ J8542

♦ Q74

♣ Q5

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

North hands

We_Overcall_NT_then_Jacoby

Board: 250 ♠ Q97652 Partner bids first.

Dealer: South ♥ 8 West (RHO) bids 1NT if possible.

Vul: E-W ♦ Q963 East (LHO) bids 2♦ if possible.

HCP: 4+2 ♣ 96 West (RHO) bids 2♥ if possible.

East (LHO) bids 4♥ if possible.

West (RHO) Doubles 5♦ if possible.

Board: 251 ♠ K3 RHO opens the bidding 1♥.

Dealer: West ♥ AK9 You bid next.

Vul: E-W ♦ QT864

HCP: 16+1 ♣ A42

Board: 252 ♠ K8632 LHO opens the bidding 1♣.

Dealer: East ♥ T84 Partner bids next.

Vul: Both ♦ J3

HCP: 7+1 ♣ KT3

Board: 253 ♠ 32 RHO opens the bidding 1♣.

Dealer: West ♥ KJ95 You bid next.

Vul: None ♦ KQ64

HCP: 16 ♣ AQJ

Both hands (Answers Page)

Board: 250

	North:	South:	W	N	E	S
Dealer: South	♠ Q97652	♠ K83				1 ♦
Vul: E-W	♥ 8	♥ AK52	1NT	Pass	2 ♦	X
North HCP: 4+2	♦ Q963	♦ AT542	2 ♥	3 ♦	4 ♥	Pass
South HCP: 14+1	♣ 96	♣ 3	Pass	5 ♦	Pass	Pass
Contract: 5 ♦ X North			X	All Pass		

Board: 251

	North:	South:	W	N	E	S
Dealer: West	♠ K3	♠ QT974	1 ♥	1NT	Pass	2 ♥
Vul: E-W	♥ AK9	♥ QJ2	Pass	2 ♠	All Pass	
North HCP: 16+1	♦ QT864	♦ 53				
South HCP: 5+1	♣ A42	♣ 765				
Contract: 2 ♠ North						

Board: 252

	North:	South:	W	N	E	S
Dealer: East	♠ K8632	♠ AT5			1 ♣	1NT
Vul: Both	♥ T84	♥ K92	Pass	2 ♥	Pass	2 ♠
North HCP: 7+1	♦ J3	♦ KQ84	Pass	2NT	Pass	4 ♠
South HCP: 16	♣ KT3	♣ A64	All Pass			
Contract: 4 ♠ South						

Board: 253

	North:	South:	W	N	E	S
Dealer: West	♠ 32	♠ KJ984	1 ♣	1NT	Pass	2 ♥
Vul: None	♥ KJ95	♥ T83	Pass	2 ♠	All Pass	
North HCP: 16	♦ KQ64	♦ 53				
South HCP: 4+1	♣ AQJ	♣ T83				
Contract: 2 ♠ North						

South hands

We_Overcall_NT_then_Jacoby

Board: 250	♠ K83	You bid first.
Dealer: South	♥ AK52	West (LHO) bids 1NT if possible.
Vul: E-W	♦ AT542	East (RHO) bids 2♦ if possible.
HCP: 14+1	♣ 3	West (LHO) bids 2♥ if possible.
		East (RHO) bids 4♥ if possible.
		West (LHO) Doubles 5♦ if possible.

Board: 251	♠ QT974	LHO opens the bidding 1♥.
Dealer: West	♥ QJ2	Partner bids next.
Vul: E-W	♦ 53	
HCP: 5+1	♣ 765	

Board: 252	♠ AT5	RHO opens the bidding 1♣.
Dealer: East	♥ K92	You bid next.
Vul: Both	♦ KQ84	
HCP: 16	♣ A64	

Board: 253	♠ KJ984	LHO opens the bidding 1♣.
Dealer: West	♥ T83	Partner bids next.
Vul: None	♦ 53	
HCP: 4+1	♣ T83	

Both hands (Answers Page)

Board: 250

	North:	South:	W	N	E	S
Dealer: South	♠ Q97652	♠ K83				1 ♦
Vul: E-W	♥ 8	♥ AK52	1NT	Pass	2 ♦	X
North HCP: 4+2	♦ Q963	♦ AT542	2 ♥	3 ♦	4 ♥	Pass
South HCP: 14+1	♣ 96	♣ 3	Pass	5 ♦	Pass	Pass
Contract: 5 ♦ X North			X	All Pass		

Board: 251

	North:	South:	W	N	E	S
Dealer: West	♠ K3	♠ QT974	1 ♥	1NT	Pass	2 ♥
Vul: E-W	♥ AK9	♥ QJ2	Pass	2 ♠	All Pass	
North HCP: 16+1	♦ QT864	♦ 53				
South HCP: 5+1	♣ A42	♣ 765				
Contract: 2 ♠ North						

Board: 252

	North:	South:	W	N	E	S
Dealer: East	♠ K8632	♠ AT5			1 ♣	1NT
Vul: Both	♥ T84	♥ K92	Pass	2 ♥	Pass	2 ♠
North HCP: 7+1	♦ J3	♦ KQ84	Pass	2NT	Pass	4 ♠
South HCP: 16	♣ KT3	♣ A64	All Pass			
Contract: 4 ♠ South						

Board: 253

	North:	South:	W	N	E	S
Dealer: West	♠ 32	♠ KJ984	1 ♣	1NT	Pass	2 ♥
Vul: None	♥ KJ95	♥ T83	Pass	2 ♠	All Pass	
North HCP: 16	♦ KQ64	♦ 53				
South HCP: 4+1	♣ AQJ	♣ T83				
Contract: 2 ♠ North						

North hands

We_Overcall_NT_then_Jacoby

Board: 254	♠ JT542	LHO opens the bidding 1 ♣.
Dealer: East	♥ A	Partner bids next.
Vul: Both	♦ T7	
HCP: 10+2	♣ AJT97	
<hr/>		
Board: 255	♠ AK6	RHO opens the bidding 1 ♣.
Dealer: West	♥ 963	You bid next.
Vul: E-W	♦ K842	West (RHO) Doubles 2 ♠ if possible.
HCP: 17	♣ AQJ	East (LHO) bids 3 ♥ if possible.
<hr/>		
Board: 256	♠ KQ5	LHO opens the bidding 1 ♣.
Dealer: East	♥ JT753	Partner bids next.
Vul: Both	♦ K96	
HCP: 9+1	♣ 73	

Both hands (Answers Page)

Board: 254

Dealer: East

Vul: Both

North HCP: 10+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ JT542

♥ A

♦ T7

♣ AJT97

South:

♠ KQ63

♥ QJ4

♦ A64

♣ K43

W

N

E

S

1 ♣ 1NT

Pass 2 ♥ Pass 2 ♠

Pass 3NT Pass 4 ♠

All Pass

Board: 255

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 6+1

Contract: 3 ♠ North

North:

♠ AK6

♥ 963

♦ K842

♣ AQJ

South:

♠ J9853

♥ J42

♦ AT9

♣ 93

W

N

E

S

1 ♣ 1NT Pass 2 ♥

Pass 2 ♠ Pass Pass

X Pass 3 ♥ X

Pass 3 ♠ All Pass

Board: 256

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ KQ5

♥ JT753

♦ K96

♣ 73

South:

♠ J86

♥ AK8

♦ Q83

♣ KQT2

W

N

E

S

1 ♣ 1NT

Pass 2 ♦ Pass 2 ♥

Pass 3NT Pass 4 ♥

All Pass

South hands**We_Overcall_NT_then_Jacoby**

Board: 254	♠ KQ63	RHO opens the bidding 1 ♣.
Dealer: East	♥ QJ4	You bid next.
Vul: Both	♦ A64	
HCP: 15	♣ K43	
<hr/>		
Board: 255	♠ J9853	LHO opens the bidding 1 ♣.
Dealer: West	♥ J42	Partner bids next.
Vul: E-W	♦ AT9	West (LHO) Doubles 2 ♠ if possible.
HCP: 6+1	♣ 93	East (RHO) bids 3 ♥ if possible.
<hr/>		
Board: 256	♠ J86	RHO opens the bidding 1 ♣.
Dealer: East	♥ AK8	You bid next.
Vul: Both	♦ Q83	
HCP: 15	♣ KQT2	

Both hands (Answers Page)

Board: 254

Dealer: East

Vul: Both

North HCP: 10+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ JT542

♥ A

♦ T7

♣ AJT97

South:

♠ KQ63

♥ QJ4

♦ A64

♣ K43

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

Board: 255

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 6+1

Contract: 3 ♠ North

North:

♠ AK6

♥ 963

♦ K842

♣ AQJ

South:

♠ J9853

♥ J42

♦ AT9

♣ 93

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

Board: 256

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ KQ5

♥ JT753

♦ K96

♣ 73

South:

♠ J86

♥ AK8

♦ Q83

♣ KQT2

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