

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 1
Dealer: E
Vul: NS
HCP: 4

♠ 52
♥ J9543
♦ Q1085
♣ J3

East Opens 1♦.

Partner bids first.

Board: 2
Dealer: W
Vul: EW
HCP: 15

♠ KJ5
♥ AQJ
♦ K854
♣ J95

West Opens 1♦.

West Doubles 2♦ if possible.

You bid first.

Board: 3
Dealer: E
Vul: None
HCP: 5

♠ KQ1075
♥ 1095
♦ 109
♣ 652

East Opens 1♣.

Partner bids first.

Board: 4
Dealer: W
Vul: Both
HCP: 16

♠ K8
♥ AJ3
♦ AK643
♣ J94

West Opens 1♦.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

You bid first.

Board: 5
Dealer: E
Vul: NS
HCP: 8

♠ AQ7
♥ J9642
♦ J43
♣ 104

East Opens 1♣.

Partner bids first.

Board: 6
Dealer: W
Vul: Both
HCP: 15

♠ AK3
♥ QJ9
♦ KQ10
♣ 10873

West Opens 1♦.

You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ 52	♠ A73			1♦	1NT
Vul: NS	♥ J9543	♥ KQ8	Pass	2♦	Pass	2♥
North HCP: 4	♦ Q1085	♦ A64	AP			
South HCP: 17	♣ J3	♣ A1086				
Contract: 2♥ S						

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ KJ5	♠ Q8	1♦	1NT	Pass	2♦
Vul: EW	♥ AQJ	♥ 98743	X	2♥	AP	
North HCP: 15	♦ K854	♦ J9				
South HCP: 3	♣ J95	♣ 7632				
Contract: 2♥ N						

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ KQ1075	♠ A9			1♣	1NT
Vul: None	♥ 1095	♥ K432	Pass	2♥	Pass	2♠
North HCP: 5	♦ 109	♦ Q86	AP			
South HCP: 15	♣ 652	♣ AQ87				
Contract: 2♠ S						

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ K8	♠ 974	1♦	1NT	Pass	2♦
Vul: Both	♥ AJ3	♥ 98742	2♠	Pass	3♠	AP
North HCP: 16	♦ AK643	♦ 9				
South HCP: 4	♣ J94	♣ A1032				
Contract: 3♠ W						

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ AQ7	♠ K104			1♣	1NT
Vul: NS	♥ J9642	♥ K5	Pass	2♦	Pass	2♥
North HCP: 8	♦ J43	♦ K976	Pass	2NT	AP	
South HCP: 16	♣ 104	♣ AK98				
Contract: 2N S						

Board: 6

Dealer: W

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3♥ N

North:

♠ AK3

♥ QJ9

♦ KQ10

♣ 10873

South:

♠ 109

♥ A10532

♦ J872

♣ K4

West	North	East	South
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1♦	1NT	Pass	2♦
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Pass	2♥	Pass	2NT
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Pass	3♥	AP	
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South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 1
Dealer: E
Vul: NS
HCP: 17

♠ A73
♥ KQ8
♦ A64
♣ A1086

East Opens 1♦.

You bid first.

Board: 2
Dealer: W
Vul: EW
HCP: 3

♠ Q8
♥ 98743
♦ J9
♣ 7632

West Opens 1♦.

West Doubles 2♦ if possible.

Partner bids first.

Board: 3
Dealer: E
Vul: None
HCP: 15

♠ A9
♥ K432
♦ Q86
♣ AQ87

East Opens 1♣.

You bid first.

Board: 4
Dealer: W
Vul: Both
HCP: 4

♠ 974
♥ 98742
♦ 9
♣ A1032

West Opens 1♦.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

Partner bids first.

Board: 5
Dealer: E
Vul: NS
HCP: 16

♠ K104
♥ K5
♦ K976
♣ AK98

East Opens 1♣.

You bid first.

Board: 6
Dealer: W
Vul: Both
HCP: 8

♠ 109
♥ A10532
♦ J872
♣ K4

West Opens 1♦.

Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ 52	♠ A73			1♦	1NT
Vul: NS	♥ J9543	♥ KQ8	Pass	2♦	Pass	2♥
North HCP: 4	♦ Q1085	♦ A64	AP			
South HCP: 17	♣ J3	♣ A1086				
Contract: 2♥ S						

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ KJ5	♠ Q8	1♦	1NT	Pass	2♦
Vul: EW	♥ AQJ	♥ 98743	X	2♥	AP	
North HCP: 15	♦ K854	♦ J9				
South HCP: 3	♣ J95	♣ 7632				
Contract: 2♥ N						

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ KQ1075	♠ A9			1♣	1NT
Vul: None	♥ 1095	♥ K432	Pass	2♥	Pass	2♠
North HCP: 5	♦ 109	♦ Q86	AP			
South HCP: 15	♣ 652	♣ AQ87				
Contract: 2♠ S						

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ K8	♠ 974	1♦	1NT	Pass	2♦
Vul: Both	♥ AJ3	♥ 98742	2♠	Pass	3♠	AP
North HCP: 16	♦ AK643	♦ 9				
South HCP: 4	♣ J94	♣ A1032				
Contract: 3♠ W						

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ AQ7	♠ K104			1♣	1NT
Vul: NS	♥ J9642	♥ K5	Pass	2♦	Pass	2♥
North HCP: 8	♦ J43	♦ K976	Pass	2NT	AP	
South HCP: 16	♣ 104	♣ AK98				
Contract: 2N S						

Board: 6

Dealer: W

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3♥ N

North:

♠ AK3

♥ QJ9

♦ KQ10

♣ 10873

South:

♠ 109

♥ A10532

♦ J872

♣ K4

West	North	East	South
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1♦	1NT	Pass	2♦
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Pass	2♥	Pass	2NT
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Pass	3♥	AP	
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North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 7	♠ J863	East Opens 1♣.
Dealer: E	♥ KJ1074	
Vul: NS	♦ Q8	Partner bids first.
HCP: 7	♣ 64	
Board: 8	♠ J93	West Opens 1♣.
Dealer: W	♥ KJ8	
Vul: EW	♦ AJ65	You bid first.
HCP: 15	♣ AJ6	
Board: 9	♠ K632	East Opens 1♣.
Dealer: E	♥ AQ1072	East Bids 2♠ if possible.
Vul: NS	♦ 9432	West Bids 3♣ if possible.
HCP: 9	♣ —	Partner bids first.
Board: 10	♠ K94	West Opens 1♦.
Dealer: W	♥ A1053	
Vul: EW	♦ K854	You bid first.
HCP: 15	♣ AJ	
Board: 11	♠ AJ1063	East Opens 1♦.
Dealer: E	♥ J5	
Vul: Both	♦ QJ	Partner bids first.
HCP: 11	♣ Q543	
Board: 12	♠ AJ7	West Opens 1♣.
Dealer: W	♥ 74	
Vul: Both	♦ KQJ102	You bid first.
HCP: 15	♣ A105	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ J863	♠ A4			1♣	1NT
Vul: NS	♥ KJ1074	♥ Q83	Pass	2♦	Pass	2♥
North HCP: 7	♦ Q8	♦ AJ65	AP			
South HCP: 16	♣ 64	♣ KQ107				
Contract: 2♥ S						

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ J93	♠ Q65	1♣	1NT	Pass	2♦
Vul: EW	♥ KJ8	♥ AQ754	Pass	2♥	Pass	2NT
North HCP: 15	♦ AJ65	♦ 7	Pass	3♥	AP	
South HCP: 8	♣ AJ6	♣ 10874				
Contract: 3♥ N						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ K632	♠ Q54			1♣	1NT
Vul: NS	♥ AQ1072	♥ K9	Pass	2♦	2♠	Pass
North HCP: 9	♦ 9432	♦ AK86	3♣	3♦	AP	
South HCP: 15	♣ —	♣ K1093				
Contract: 3♦ N						

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ K94	♠ AJ763	1♦	1NT	Pass	2♥
Vul: EW	♥ A1053	♥ KQ874	Pass	2♠	Pass	4♥
North HCP: 15	♦ K854	♦ 6	AP			
South HCP: 10	♣ AJ	♣ 74				
Contract: 4♥ S						

Board: 11	North:	South:	West	North	East	South
Dealer: E	♠ AJ1063	♠ Q82			1♦	1NT
Vul: Both	♥ J5	♥ A632	Pass	2♥	Pass	2♠
North HCP: 11	♦ QJ	♦ A107	Pass	3NT	Pass	4♦ ¹
South HCP: 17	♣ Q543	♣ AK7	Pass	4♠	AP	
Contract: 4♠ S						

1. limit raise or better in ♠

Board: 12

Dealer: W

Vul: Both

North HCP: 15

South HCP: 7

Contract: 2♠ N

North:

♠ AJ7

♥ 74

♦ KQJ102

♣ A105

South:

♠ KQ843

♥ 52

♦ 853

♣ Q93

West	North	East	South
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1♣	1NT	Pass	2♥
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Pass	2♠	AP	
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South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 7 ♠ A4
Dealer: E ♥ Q83
Vul: NS ♦ AJ65
HCP: 16 ♣ KQ107

East Opens 1♣.

You bid first.

Board: 8 ♠ Q65
Dealer: W ♥ AQ754
Vul: EW ♦ 7
HCP: 8 ♣ 10874

West Opens 1♣.

Partner bids first.

Board: 9 ♠ Q54
Dealer: E ♥ K9
Vul: NS ♦ AK86
HCP: 15 ♣ K1093

East Opens 1♣.

East Bids 2♠ if possible.

West Bids 3♣ if possible.

You bid first.

Board: 10 ♠ AJ763
Dealer: W ♥ KQ874
Vul: EW ♦ 6
HCP: 10 ♣ 74

West Opens 1♦.

Partner bids first.

Board: 11 ♠ Q82
Dealer: E ♥ A632
Vul: Both ♦ A107
HCP: 17 ♣ AK7

East Opens 1♦.

You bid first.

Board: 12 ♠ KQ843
Dealer: W ♥ 52
Vul: Both ♦ 853
HCP: 7 ♣ Q93

West Opens 1♣.

Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ J863	♠ A4			1♣	1NT
Vul: NS	♥ KJ1074	♥ Q83	Pass	2♦	Pass	2♥
North HCP: 7	♦ Q8	♦ AJ65	AP			
South HCP: 16	♣ 64	♣ KQ107				
Contract: 2♥ S						

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ J93	♠ Q65	1♣	1NT	Pass	2♦
Vul: EW	♥ KJ8	♥ AQ754	Pass	2♥	Pass	2NT
North HCP: 15	♦ AJ65	♦ 7	Pass	3♥	AP	
South HCP: 8	♣ AJ6	♣ 10874				
Contract: 3♥ N						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ K632	♠ Q54			1♣	1NT
Vul: NS	♥ AQ1072	♥ K9	Pass	2♦	2♠	Pass
North HCP: 9	♦ 9432	♦ AK86	3♣	3♦	AP	
South HCP: 15	♣ —	♣ K1093				
Contract: 3♦ N						

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ K94	♠ AJ763	1♦	1NT	Pass	2♥
Vul: EW	♥ A1053	♥ KQ874	Pass	2♠	Pass	4♥
North HCP: 15	♦ K854	♦ 6	AP			
South HCP: 10	♣ AJ	♣ 74				
Contract: 4♥ S						

Board: 11	North:	South:	West	North	East	South
Dealer: E	♠ AJ1063	♠ Q82			1♦	1NT
Vul: Both	♥ J5	♥ A632	Pass	2♥	Pass	2♠
North HCP: 11	♦ QJ	♦ A107	Pass	3NT	Pass	4♦ ¹
South HCP: 17	♣ Q543	♣ AK7	Pass	4♠	AP	
Contract: 4♠ S						

1. limit raise or better in ♠

Board: 12

Dealer: W

Vul: Both

North HCP: 15

South HCP: 7

Contract: 2♠ N

North:

♠ AJ7

♥ 74

♦ KQJ102

♣ A105

South:

♠ KQ843

♥ 52

♦ 853

♣ Q93

West	North	East	South
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1♣	1NT	Pass	2♥
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Pass	2♠	AP	
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North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 13	♠ 97	East Opens 1♣.
Dealer: E	♥ K10742	
Vul: None	♦ 8654	Partner bids first.
HCP: 3	♣ 62	

Board: 14	♠ K1093	West Opens 1♦.
Dealer: W	♥ A72	
Vul: None	♦ KQ103	You bid first.
HCP: 15	♣ K8	

Board: 15	♠ J1098	East Opens 1♠.
Dealer: E	♥ AQ1032	
Vul: Both	♦ 654	Partner bids first.
HCP: 7	♣ 6	

Board: 16	♠ K652	West Opens 1♠.
Dealer: W	♥ AJ3	
Vul: None	♦ K974	You bid first.
HCP: 15	♣ A2	

Board: 17	♠ 9	East Opens 1♠.
Dealer: E	♥ J10642	
Vul: EW	♦ Q753	Partner bids first.
HCP: 6	♣ K75	

Board: 18	♠ QJ8	West Opens 1♣.
Dealer: W	♥ AQ	
Vul: EW	♦ K9543	You bid first.
HCP: 16	♣ A73	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ 97	♠ K104			1♣	1NT
Vul: None	♥ K10742	♥ A863	Pass	2♦	Pass	2♥
North HCP: 3	♦ 8654	♦ KJ9	AP			
South HCP: 17	♣ 62	♣ AQ3				
Contract: 2♥ S						

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ K1093	♠ QJ5				
Vul: None	♥ A72	♥ J10843	1♦	1NT	Pass	2♦
North HCP: 15	♦ KQ103	♦ 4	Pass	2♥	AP	
South HCP: 4	♣ K8	♣ 6432				
Contract: 2♥ N						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ J1098	♠ K32			1♠	1NT
Vul: Both	♥ AQ1032	♥ K54	Pass	2♦	Pass	2♥
North HCP: 7	♦ 654	♦ AK7	AP			
South HCP: 16	♣ 6	♣ K1073				
Contract: 2♥ S						

Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ K652	♠ A9	1♠	1NT	Pass	2♦
Vul: None	♥ AJ3	♥ 1098742	Pass	2♥	Pass	3♥
North HCP: 15	♦ K974	♦ Q53	AP			
South HCP: 8	♣ A2	♣ Q9				
Contract: 3♥ N						

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ 9	♠ K52			1♠	1NT
Vul: EW	♥ J10642	♥ K975	Pass	2♦	Pass	2♥
North HCP: 6	♦ Q753	♦ A64	AP			
South HCP: 16	♣ K75	♣ AQ6				
Contract: 2♥ S						

Board: 18

Dealer: W

Vul: EW

North HCP: 16

South HCP: 5

Contract: 2♥ N

North:

♠ QJ8

♥ AQ

♦ K9543

♣ A73

South:

♠ A1032

♥ 76543

♦ J6

♣ 62

West	North	East	South
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1♣	1NT	Pass	2♦
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Pass	2♥	AP	
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South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 13 ♠ K104
Dealer: E ♥ A863
Vul: None ♦ KJ9
HCP: 17 ♣ AQ3

East Opens 1♣.

You bid first.

Board: 14 ♠ QJ5
Dealer: W ♥ J10843
Vul: None ♦ 4
HCP: 4 ♣ 6432

West Opens 1♦.

Partner bids first.

Board: 15 ♠ K32
Dealer: E ♥ K54
Vul: Both ♦ AK7
HCP: 16 ♣ K1073

East Opens 1♠.

You bid first.

Board: 16 ♠ A9
Dealer: W ♥ 1098742
Vul: None ♦ Q53
HCP: 8 ♣ Q9

West Opens 1♠.

Partner bids first.

Board: 17 ♠ K52
Dealer: E ♥ K975
Vul: EW ♦ A64
HCP: 16 ♣ AQ6

East Opens 1♠.

You bid first.

Board: 18 ♠ A1032
Dealer: W ♥ 76543
Vul: EW ♦ J6
HCP: 5 ♣ 62

West Opens 1♣.

Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ 97	♠ K104			1♣	1NT
Vul: None	♥ K10742	♥ A863	Pass	2♦	Pass	2♥
North HCP: 3	♦ 8654	♦ KJ9	AP			
South HCP: 17	♣ 62	♣ AQ3				
Contract: 2♥ S						

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ K1093	♠ QJ5				
Vul: None	♥ A72	♥ J10843	1♦	1NT	Pass	2♦
North HCP: 15	♦ KQ103	♦ 4	Pass	2♥	AP	
South HCP: 4	♣ K8	♣ 6432				
Contract: 2♥ N						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ J1098	♠ K32			1♠	1NT
Vul: Both	♥ AQ1032	♥ K54	Pass	2♦	Pass	2♥
North HCP: 7	♦ 654	♦ AK7	AP			
South HCP: 16	♣ 6	♣ K1073				
Contract: 2♥ S						

Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ K652	♠ A9	1♠	1NT	Pass	2♦
Vul: None	♥ AJ3	♥ 1098742	Pass	2♥	Pass	3♥
North HCP: 15	♦ K974	♦ Q53	AP			
South HCP: 8	♣ A2	♣ Q9				
Contract: 3♥ N						

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ 9	♠ K52			1♠	1NT
Vul: EW	♥ J10642	♥ K975	Pass	2♦	Pass	2♥
North HCP: 6	♦ Q753	♦ A64	AP			
South HCP: 16	♣ K75	♣ AQ6				
Contract: 2♥ S						

Board: 18

Dealer: W

Vul: EW

North HCP: 16

South HCP: 5

Contract: 2♥ N

North:

♠ QJ8

♥ AQ

♦ K9543

♣ A73

South:

♠ A1032

♥ 76543

♦ J6

♣ 62

West	North	East	South
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1♣	1NT	Pass	2♦
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Pass	2♥	AP	
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North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 19 ♠ AQ842
Dealer: E ♥ 72
Vul: NS ♦ J10976
HCP: 8 ♣ J

East Opens 1♥.

Partner bids first.

Board: 20 ♠ KQ4
Dealer: W ♥ A1093
Vul: None ♦ Q5
HCP: 16 ♣ KQ95

West Opens 1♣.

You bid first.

Board: 21 ♠ Q10832
Dealer: E ♥ A9
Vul: NS ♦ 743
HCP: 6 ♣ 1095

East Opens 1♣.

Partner bids first.

Board: 22 ♠ A107
Dealer: W ♥ AJ5
Vul: EW ♦ J8
HCP: 16 ♣ AQ754

West Opens 1♥.

West Doubles 2♥ if possible.

You bid first.

Board: 23 ♠ QJ7642
Dealer: E ♥ 64
Vul: NS ♦ Q4
HCP: 5 ♣ 1052

East Opens 1♣.

Partner bids first.

Board: 24 ♠ KJ10
Dealer: W ♥ Q1086
Vul: NS ♦ KJ7
HCP: 17 ♣ AK7

West Opens 1♣.

You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: E	♠ AQ842	♠ 753			1♥	1NT
Vul: NS	♥ 72	♥ KQ4	Pass	2♥	Pass	2♠
North HCP: 8	♦ J10976	♦ AK4	Pass	2NT	Pass	3♠
South HCP: 15	♣ J	♣ K762	AP			
Contract: 3♠ S						

Board: 20	North:	South:	West	North	East	South
Dealer: W	♠ KQ4	♠ J10765				
Vul: None	♥ A1093	♥ J42	1♣	1NT	Pass	2♥
North HCP: 16	♦ Q5	♦ A963	Pass	2♠	AP	
South HCP: 7	♣ KQ95	♣ J				
Contract: 2♠ N						

Board: 21	North:	South:	West	North	East	South
Dealer: E	♠ Q10832	♠ AK9			1♣	1NT
Vul: NS	♥ A9	♥ K742	Pass	2♥	Pass	2♠
North HCP: 6	♦ 743	♦ Q8	AP			
South HCP: 17	♣ 1095	♣ AJ73				
Contract: 2♠ S						

Board: 22	North:	South:	West	North	East	South
Dealer: W	♠ A107	♠ K9863	1♥	1NT	Pass	2♥
Vul: EW	♥ AJ5	♥ 98	X	2♠	Pass	3♠
North HCP: 16	♦ J8	♦ A754	Pass	4♠	AP	
South HCP: 8	♣ AQ754	♣ J9				
Contract: 4♠ N						

Board: 23	North:	South:	West	North	East	South
Dealer: E	♠ QJ7642	♠ AK108			1♣	1NT
Vul: NS	♥ 64	♥ Q73	Pass	2♥	Pass	2♠
North HCP: 5	♦ Q4	♦ K72	Pass	3♠	AP	
South HCP: 16	♣ 1052	♣ A73				
Contract: 3♠ S						

Board: 24

Dealer: W

Vul: NS

North HCP: 17

South HCP: 7

Contract: 2♠ N

North:

♠ KJ10

♥ Q1086

♦ KJ7

♣ AK7

South:

♠ A8642

♥ K93

♦ 104

♣ 953

West	North	East	South
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1♣	1NT	Pass	2♥
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Pass	2♠	AP	
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South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 19	♠ 753	East Opens 1♥.
Dealer: E	♥ KQ4	
Vul: NS	♦ AK4	You bid first.
HCP: 15	♣ K762	
Board: 20	♠ J10765	West Opens 1♣.
Dealer: W	♥ J42	
Vul: None	♦ A963	Partner bids first.
HCP: 7	♣ J	
Board: 21	♠ AK9	East Opens 1♣.
Dealer: E	♥ K742	
Vul: NS	♦ Q8	You bid first.
HCP: 17	♣ AJ73	
Board: 22	♠ K9863	West Opens 1♥.
Dealer: W	♥ 98	West Doubles 2♥ if possible.
Vul: EW	♦ A754	
HCP: 8	♣ J9	Partner bids first.
Board: 23	♠ AK108	East Opens 1♣.
Dealer: E	♥ Q73	
Vul: NS	♦ K72	You bid first.
HCP: 16	♣ A73	
Board: 24	♠ A8642	West Opens 1♣.
Dealer: W	♥ K93	
Vul: NS	♦ 104	Partner bids first.
HCP: 7	♣ 953	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: E	♠ AQ842	♠ 753			1♥	1NT
Vul: NS	♥ 72	♥ KQ4	Pass	2♥	Pass	2♠
North HCP: 8	♦ J10976	♦ AK4	Pass	2NT	Pass	3♠
South HCP: 15	♣ J	♣ K762	AP			
Contract: 3♠ S						

Board: 20	North:	South:	West	North	East	South
Dealer: W	♠ KQ4	♠ J10765				
Vul: None	♥ A1093	♥ J42	1♣	1NT	Pass	2♥
North HCP: 16	♦ Q5	♦ A963	Pass	2♠	AP	
South HCP: 7	♣ KQ95	♣ J				
Contract: 2♠ N						

Board: 21	North:	South:	West	North	East	South
Dealer: E	♠ Q10832	♠ AK9			1♣	1NT
Vul: NS	♥ A9	♥ K742	Pass	2♥	Pass	2♠
North HCP: 6	♦ 743	♦ Q8	AP			
South HCP: 17	♣ 1095	♣ AJ73				
Contract: 2♠ S						

Board: 22	North:	South:	West	North	East	South
Dealer: W	♠ A107	♠ K9863	1♥	1NT	Pass	2♥
Vul: EW	♥ AJ5	♥ 98	X	2♠	Pass	3♠
North HCP: 16	♦ J8	♦ A754	Pass	4♠	AP	
South HCP: 8	♣ AQ754	♣ J9				
Contract: 4♠ N						

Board: 23	North:	South:	West	North	East	South
Dealer: E	♠ QJ7642	♠ AK108			1♣	1NT
Vul: NS	♥ 64	♥ Q73	Pass	2♥	Pass	2♠
North HCP: 5	♦ Q4	♦ K72	Pass	3♠	AP	
South HCP: 16	♣ 1052	♣ A73				
Contract: 3♠ S						

Board: 24

Dealer: W

Vul: NS

North HCP: 17

South HCP: 7

Contract: 2♠ N

North:

♠ KJ10

♥ Q1086

♦ KJ7

♣ AK7

South:

♠ A8642

♥ K93

♦ 104

♣ 953

West	North	East	South
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1♣	1NT	Pass	2♥
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Pass	2♠	AP	
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North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 25	♠ KJ53	East Opens 1♣.
Dealer: E	♥ J9642	
Vul: EW	♦ 983	Partner bids first.
HCP: 5	♣ 5	

Board: 26	♠ KJ9	West Opens 1♦.
Dealer: W	♥ AQ3	
Vul: Both	♦ K932	You bid first.
HCP: 16	♣ QJ6	

Board: 27	♠ 108542	East Opens 1♣.
Dealer: E	♥ 32	
Vul: EW	♦ K9	Partner bids first.
HCP: 5	♣ Q962	

Board: 28	♠ 52	West Opens 1♣.
Dealer: W	♥ KJ3	
Vul: Both	♦ AK4	You bid first.
HCP: 15	♣ A9532	

Board: 29	♠ Q10874	East Opens 1♣.
Dealer: E	♥ K7	
Vul: None	♦ Q753	Partner bids first.
HCP: 7	♣ 62	

Board: 30	♠ QJ52	West Opens 1♦.
Dealer: W	♥ AQ	
Vul: NS	♦ A752	You bid first.
HCP: 15	♣ Q106	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: E	♠ KJ53	♠ Q1082			1♣	1NT
Vul: EW	♥ J9642	♥ AK8	Pass	2♦	Pass	2♥
North HCP: 5	♦ 983	♦ J6	AP			
South HCP: 17	♣ 5	♣ AK94				
Contract: 2♥ S						

Board: 26	North:	South:	West	North	East	South
Dealer: W	♠ KJ9	♠ 1083	1♦	1NT	Pass	2♦
Vul: Both	♥ AQ3	♥ J9765	Pass	2♥	AP	
North HCP: 16	♦ K932	♦ Q8				
South HCP: 6	♣ QJ6	♣ K92				
Contract: 2♥ N						

Board: 27	North:	South:	West	North	East	South
Dealer: E	♠ 108542	♠ K3			1♣	1NT
Vul: EW	♥ 32	♥ AKQ10	Pass	2♥	Pass	2♠
North HCP: 5	♦ K9	♦ 8753	AP			
South HCP: 16	♣ Q962	♣ A74				
Contract: 2♠ S						

Board: 28	North:	South:	West	North	East	South
Dealer: W	♠ 52	♠ K1083	1♣	1NT	Pass	2♦
Vul: Both	♥ KJ3	♥ 109872	Pass	2♥	AP	
North HCP: 15	♦ AK4	♦ J873				
South HCP: 4	♣ A9532	♣ —				
Contract: 2♥ N						

Board: 29	North:	South:	West	North	East	South
Dealer: E	♠ Q10874	♠ A3			1♣	1NT
Vul: None	♥ K7	♥ J108	Pass	2♥	Pass	2♠
North HCP: 7	♦ Q753	♦ A982	AP			
South HCP: 15	♣ 62	♣ AQ43				
Contract: 2♠ S						

Board: 30

Dealer: W

Vul: NS

North HCP: 15

South HCP: 4

Contract: 3♠ N

North:

♠ QJ52

♥ AQ

♦ A752

♣ Q106

South:

♠ K9643

♥ J96

♦ 1096

♣ 52

West	North	East	South
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1♦	1NT	Pass	2♥
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Pass	3♠ ¹	AP	
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1. Super acceptance after NT

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 25	♠ Q1082	East Opens 1♣.
Dealer: E	♥ AK8	
Vul: EW	♦ J6	You bid first.
HCP: 17	♣ AK94	

Board: 26	♠ 1083	West Opens 1♦.
Dealer: W	♥ J9765	
Vul: Both	♦ Q8	Partner bids first.
HCP: 6	♣ K92	

Board: 27	♠ K3	East Opens 1♣.
Dealer: E	♥ AKQ10	
Vul: EW	♦ 8753	You bid first.
HCP: 16	♣ A74	

Board: 28	♠ K1083	West Opens 1♣.
Dealer: W	♥ 109872	
Vul: Both	♦ J873	Partner bids first.
HCP: 4	♣ —	

Board: 29	♠ A3	East Opens 1♣.
Dealer: E	♥ J108	
Vul: None	♦ A982	You bid first.
HCP: 15	♣ AQ43	

Board: 30	♠ K9643	West Opens 1♦.
Dealer: W	♥ J96	
Vul: NS	♦ 1096	Partner bids first.
HCP: 4	♣ 52	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: E	♠ KJ53	♠ Q1082			1♣	1NT
Vul: EW	♥ J9642	♥ AK8	Pass	2♦	Pass	2♥
North HCP: 5	♦ 983	♦ J6	AP			
South HCP: 17	♣ 5	♣ AK94				
Contract: 2♥ S						

Board: 26	North:	South:	West	North	East	South
Dealer: W	♠ KJ9	♠ 1083	1♦	1NT	Pass	2♦
Vul: Both	♥ AQ3	♥ J9765	Pass	2♥	AP	
North HCP: 16	♦ K932	♦ Q8				
South HCP: 6	♣ QJ6	♣ K92				
Contract: 2♥ N						

Board: 27	North:	South:	West	North	East	South
Dealer: E	♠ 108542	♠ K3			1♣	1NT
Vul: EW	♥ 32	♥ AKQ10	Pass	2♥	Pass	2♠
North HCP: 5	♦ K9	♦ 8753	AP			
South HCP: 16	♣ Q962	♣ A74				
Contract: 2♠ S						

Board: 28	North:	South:	West	North	East	South
Dealer: W	♠ 52	♠ K1083	1♣	1NT	Pass	2♦
Vul: Both	♥ KJ3	♥ 109872	Pass	2♥	AP	
North HCP: 15	♦ AK4	♦ J873				
South HCP: 4	♣ A9532	♣ —				
Contract: 2♥ N						

Board: 29	North:	South:	West	North	East	South
Dealer: E	♠ Q10874	♠ A3			1♣	1NT
Vul: None	♥ K7	♥ J108	Pass	2♥	Pass	2♠
North HCP: 7	♦ Q753	♦ A982	AP			
South HCP: 15	♣ 62	♣ AQ43				
Contract: 2♠ S						

Board: 30

Dealer: W

Vul: NS

North HCP: 15

South HCP: 4

Contract: 3♠ N

North:

♠ QJ52

♥ AQ

♦ A752

♣ Q106

South:

♠ K9643

♥ J96

♦ 1096

♣ 52

West	North	East	South
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1♦	1NT	Pass	2♥
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Pass	3♠ ¹	AP	
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1. Super acceptance after NT

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 31 ♠ K1084
Dealer: E ♥ K9754
Vul: EW ♦ Q82
HCP: 8 ♣ 5

East Opens 1♣.

Partner bids first.

Board: 32 ♠ AQ7
Dealer: W ♥ KQ3
Vul: None ♦ K942
HCP: 15 ♣ J106

West Opens 1♦.

West Doubles 2♦ if possible.

You bid first.

Board: 33 ♠ 109864
Dealer: E ♥ K53
Vul: NS ♦ Q32
HCP: 5 ♣ 95

East Opens 1♣.

Partner bids first.

Board: 34 ♠ AJ6
Dealer: W ♥ 843
Vul: EW ♦ QJ86
HCP: 15 ♣ AQJ

West Opens 1♦.

West Doubles 2♦ if possible.

You bid first.

Board: 35 ♠ 97
Dealer: E ♥ K10764
Vul: Both ♦ J64
HCP: 4 ♣ 1083

East Opens 1♠.

Partner bids first.

Board: 36 ♠ KJ76
Dealer: W ♥ Q86
Vul: NS ♦ K1095
HCP: 16 ♣ AK

West Opens 1♦.

You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: E	♠ K1084	♠ J6			1♣	1NT
Vul: EW	♥ K9754	♥ AQ82	Pass	2♦	Pass	3♥ ¹
North HCP: 8	♦ Q82	♦ A753	Pass	4♥	AP	
South HCP: 17	♣ 5	♣ AQ2	1. Super acceptance after NT			
Contract: 4♥ S						

Board: 32	North:	South:	West	North	East	South
Dealer: W	♠ AQ7	♠ J863	1♦	1NT	Pass	2♦
Vul: None	♥ KQ3	♥ A10652	X	2♥	Pass	3♥
North HCP: 15	♦ K942	♦ J5	AP			
South HCP: 8	♣ J106	♣ Q3				
Contract: 3♥ N						

Board: 33	North:	South:	West	North	East	South
Dealer: E	♠ 109864	♠ 72			1♣	1NT
Vul: NS	♥ K53	♥ AQ82	Pass	2♥	Pass	2♠
North HCP: 5	♦ Q32	♦ KJ9	AP			
South HCP: 16	♣ 95	♣ AQ106				
Contract: 2♠ S						

Board: 34	North:	South:	West	North	East	South
Dealer: W	♠ AJ6	♠ 92				
Vul: EW	♥ 843	♥ A10952	1♦	1NT	Pass	2♦
North HCP: 15	♦ QJ86	♦ 754	X	2♥	AP	
South HCP: 4	♣ AQJ	♣ 842				
Contract: 2♥ N						

Board: 35	North:	South:	West	North	East	South
Dealer: E	♠ 97	♠ AQ104			1♠	1NT
Vul: Both	♥ K10764	♥ QJ	Pass	2♦	Pass	2♥
North HCP: 4	♦ J64	♦ A75	AP			
South HCP: 16	♣ 1083	♣ QJ72				
Contract: 2♥ S						

Board: 36
Dealer: W
Vul: NS
North HCP: 16
South HCP: 7
Contract: 4♠ N

North:
♠ KJ76
♥ Q86
♦ K1095
♣ AK

South:
♠ Q8532
♥ KJ
♦ 3
♣ J9643

West	North	East	South
1♦	1NT	Pass	2♥
Pass	3♠ ¹	Pass	4♠
AP			
1. Super acceptance after NT			

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 31	♠ J6	East Opens 1♣.
Dealer: E	♥ AQ82	
Vul: EW	♦ A753	You bid first.
HCP: 17	♣ AQ2	
Board: 32	♠ J863	West Opens 1♦.
Dealer: W	♥ A10652	West Doubles 2♦ if possible.
Vul: None	♦ J5	
HCP: 8	♣ Q3	Partner bids first.
Board: 33	♠ 72	East Opens 1♣.
Dealer: E	♥ AQ82	
Vul: NS	♦ KJ9	You bid first.
HCP: 16	♣ AQ106	
Board: 34	♠ 92	West Opens 1♦.
Dealer: W	♥ A10952	West Doubles 2♦ if possible.
Vul: EW	♦ 754	
HCP: 4	♣ 842	Partner bids first.
Board: 35	♠ AQ104	East Opens 1♠.
Dealer: E	♥ QJ	
Vul: Both	♦ A75	You bid first.
HCP: 16	♣ QJ72	
Board: 36	♠ Q8532	West Opens 1♦.
Dealer: W	♥ KJ	
Vul: NS	♦ 3	Partner bids first.
HCP: 7	♣ J9643	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: E	♠ K1084	♠ J6			1♣	1NT
Vul: EW	♥ K9754	♥ AQ82	Pass	2♦	Pass	3♥ ¹
North HCP: 8	♦ Q82	♦ A753	Pass	4♥	AP	
South HCP: 17	♣ 5	♣ AQ2	1. Super acceptance after NT			
Contract: 4♥ S						

Board: 32	North:	South:	West	North	East	South
Dealer: W	♠ AQ7	♠ J863	1♦	1NT	Pass	2♦
Vul: None	♥ KQ3	♥ A10652	X	2♥	Pass	3♥
North HCP: 15	♦ K942	♦ J5	AP			
South HCP: 8	♣ J106	♣ Q3				
Contract: 3♥ N						

Board: 33	North:	South:	West	North	East	South
Dealer: E	♠ 109864	♠ 72			1♣	1NT
Vul: NS	♥ K53	♥ AQ82	Pass	2♥	Pass	2♠
North HCP: 5	♦ Q32	♦ KJ9	AP			
South HCP: 16	♣ 95	♣ AQ106				
Contract: 2♠ S						

Board: 34	North:	South:	West	North	East	South
Dealer: W	♠ AJ6	♠ 92				
Vul: EW	♥ 843	♥ A10952	1♦	1NT	Pass	2♦
North HCP: 15	♦ QJ86	♦ 754	X	2♥	AP	
South HCP: 4	♣ AQJ	♣ 842				
Contract: 2♥ N						

Board: 35	North:	South:	West	North	East	South
Dealer: E	♠ 97	♠ AQ104			1♠	1NT
Vul: Both	♥ K10764	♥ QJ	Pass	2♦	Pass	2♥
North HCP: 4	♦ J64	♦ A75	AP			
South HCP: 16	♣ 1083	♣ QJ72				
Contract: 2♥ S						

Board: 36
Dealer: W
Vul: NS
North HCP: 16
South HCP: 7
Contract: 4♠ N

North:
♠ KJ76
♥ Q86
♦ K1095
♣ AK

South:
♠ Q8532
♥ KJ
♦ 3
♣ J9643

West	North	East	South
1♦	1NT	Pass	2♥
Pass	3♠ ¹	Pass	4♠
AP			
1. Super acceptance after NT			

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 37	♠ J10954	East Opens 1♦.
Dealer: E	♥ A4	
Vul: EW	♦ 92	Partner bids first.
HCP: 5	♣ 7652	

Board: 38	♠ A64	West Opens 1♣.
Dealer: W	♥ Q97	
Vul: Both	♦ AK8	You bid first.
HCP: 16	♣ QJ32	

Board: 39	♠ 7432	East Opens 1♦.
Dealer: E	♥ AQ753	
Vul: NS	♦ J	Partner bids first.
HCP: 7	♣ 543	

Board: 40	♠ 105	West Opens 1♦.
Dealer: W	♥ A97	
Vul: Both	♦ AK8	You bid first.
HCP: 15	♣ A8643	

Board: 41	♠ A108754	East Opens 1♥.
Dealer: E	♥ 10	East Bids 4♥ if possible.
Vul: None	♦ 852	West Bids 5♥ if possible.
HCP: 4	♣ 1042	Partner bids first.

Board: 42	♠ A63	West Opens 1♣.
Dealer: W	♥ AK4	
Vul: None	♦ Q93	You bid first.
HCP: 16	♣ K1075	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: E	♠ J10954	♠ 863			1♦	1NT
Vul: EW	♥ A4	♥ K53	Pass	2♥	Pass	2♠
North HCP: 5	♦ 92	♦ AQ753	AP			
South HCP: 16	♣ 7652	♣ AK				
Contract: 2♠ S						

Board: 38	North:	South:	West	North	East	South
Dealer: W	♠ A64	♠ KQ10952	1♣	1NT	Pass	2♥
Vul: Both	♥ Q97	♥ 852	Pass	2♠	Pass	3♠
North HCP: 16	♦ AK8	♦ J104	AP			
South HCP: 6	♣ QJ32	♣ 5				
Contract: 3♠ N						

Board: 39	North:	South:	West	North	East	South
Dealer: E	♠ 7432	♠ QJ96			1♦	1NT
Vul: NS	♥ AQ753	♥ KJ	Pass	2♦	Pass	2♥
North HCP: 7	♦ J	♦ AK4	AP			
South HCP: 17	♣ 543	♣ K986				
Contract: 2♥ S						

Board: 40	North:	South:	West	North	East	South
Dealer: W	♠ 105	♠ KQ987	1♦	1NT	Pass	2♥
Vul: Both	♥ A97	♥ K10652	Pass	2♠	Pass	4♥
North HCP: 15	♦ AK8	♦ 75	AP			
South HCP: 11	♣ A8643	♣ K				
Contract: 4♥ S						

Board: 41	North:	South:	West	North	East	South
Dealer: E	♠ A108754	♠ Q32			1♥	1NT
Vul: None	♥ 10	♥ K52	Pass	2♥	4♥	Pass
North HCP: 4	♦ 852	♦ AQJ76	Pass	4♠	Pass	Pass
South HCP: 16	♣ 1042	♣ A5	5♥	AP		
Contract: 5♥ E						

Board: 42

Dealer: W

Vul: None

North HCP: 16

South HCP: 4

Contract: 2♠ N

North:

♠ A63

♥ AK4

♦ Q93

♣ K1075

South:

♠ 109742

♥ 952

♦ K54

♣ J2

West	North	East	South
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1♣	1NT	Pass	2♥
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Pass	2♠	AP	
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South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 37	♠ 863	East Opens 1♦.
Dealer: E	♥ K53	
Vul: EW	♦ AQ753	You bid first.
HCP: 16	♣ AK	
Board: 38	♠ KQ10952	West Opens 1♣.
Dealer: W	♥ 852	
Vul: Both	♦ J104	Partner bids first.
HCP: 6	♣ 5	
Board: 39	♠ QJ96	East Opens 1♦.
Dealer: E	♥ KJ	
Vul: NS	♦ AK4	You bid first.
HCP: 17	♣ K986	
Board: 40	♠ KQ987	West Opens 1♦.
Dealer: W	♥ K10652	
Vul: Both	♦ 75	Partner bids first.
HCP: 11	♣ K	
Board: 41	♠ Q32	East Opens 1♥.
Dealer: E	♥ K52	East Bids 4♥ if possible.
Vul: None	♦ AQJ76	West Bids 5♥ if possible.
HCP: 16	♣ A5	You bid first.
Board: 42	♠ 109742	West Opens 1♣.
Dealer: W	♥ 952	
Vul: None	♦ K54	Partner bids first.
HCP: 4	♣ J2	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: E	♠ J10954	♠ 863			1♦	1NT
Vul: EW	♥ A4	♥ K53	Pass	2♥	Pass	2♠
North HCP: 5	♦ 92	♦ AQ753	AP			
South HCP: 16	♣ 7652	♣ AK				
Contract: 2♠ S						

Board: 38	North:	South:	West	North	East	South
Dealer: W	♠ A64	♠ KQ10952	1♣	1NT	Pass	2♥
Vul: Both	♥ Q97	♥ 852	Pass	2♠	Pass	3♠
North HCP: 16	♦ AK8	♦ J104	AP			
South HCP: 6	♣ QJ32	♣ 5				
Contract: 3♠ N						

Board: 39	North:	South:	West	North	East	South
Dealer: E	♠ 7432	♠ QJ96			1♦	1NT
Vul: NS	♥ AQ753	♥ KJ	Pass	2♦	Pass	2♥
North HCP: 7	♦ J	♦ AK4	AP			
South HCP: 17	♣ 543	♣ K986				
Contract: 2♥ S						

Board: 40	North:	South:	West	North	East	South
Dealer: W	♠ 105	♠ KQ987	1♦	1NT	Pass	2♥
Vul: Both	♥ A97	♥ K10652	Pass	2♠	Pass	4♥
North HCP: 15	♦ AK8	♦ 75	AP			
South HCP: 11	♣ A8643	♣ K				
Contract: 4♥ S						

Board: 41	North:	South:	West	North	East	South
Dealer: E	♠ A108754	♠ Q32			1♥	1NT
Vul: None	♥ 10	♥ K52	Pass	2♥	4♥	Pass
North HCP: 4	♦ 852	♦ AQJ76	Pass	4♠	Pass	Pass
South HCP: 16	♣ 1042	♣ A5	5♥	AP		
Contract: 5♥ E						

Board: 42

Dealer: W

Vul: None

North HCP: 16

South HCP: 4

Contract: 2♠ N

North:

♠ A63

♥ AK4

♦ Q93

♣ K1075

South:

♠ 109742

♥ 952

♦ K54

♣ J2

West	North	East	South
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1♣	1NT	Pass	2♥
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Pass	2♠	AP	
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North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 43	♠ J84	East Opens 1♣.
Dealer: E	♥ A10532	
Vul: Both	♦ 63	Partner bids first.
HCP: 5	♣ 975	

Board: 44	♠ AQ	West Opens 1♦.
Dealer: W	♥ J74	West Bids 4♦ if possible.
Vul: EW	♦ AQ652	
HCP: 15	♣ Q63	You bid first.

Board: 45	♠ 72	East Opens 1♣.
Dealer: E	♥ 109653	
Vul: Both	♦ AQ1054	Partner bids first.
HCP: 7	♣ J	

Board: 46	♠ K2	West Opens 1♦.
Dealer: W	♥ A85	
Vul: None	♦ AJ76	You bid first.
HCP: 16	♣ A1043	

Board: 47	♠ A7	East Opens 1♠.
Dealer: E	♥ 109854	
Vul: EW	♦ 53	Partner bids first.
HCP: 5	♣ J874	

Board: 48	♠ K54	West Opens 1♦.
Dealer: W	♥ A108	
Vul: NS	♦ A9764	You bid first.
HCP: 16	♣ AJ	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: E	♠ J84	♠ AKQ5			1♣	1NT
Vul: Both	♥ A10532	♥ K8			Pass	2♥
North HCP: 5	♦ 63	♦ J954	Pass	2♦		
South HCP: 17	♣ 975	♣ A62	AP			
Contract: 2♥ S						

Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ AQ	♠ 1095432				
Vul: EW	♥ J74	♥ Q109	1♦	1NT	Pass	2♥
North HCP: 15	♦ AQ652	♦ 3	4♦	AP		
South HCP: 2	♣ Q63	♣ 942				
Contract: 4♦ W						

Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ 72	♠ KQJ9			1♣	1NT
Vul: Both	♥ 109653	♥ Q82			Pass	2♥
North HCP: 7	♦ AQ1054	♦ KJ7	Pass	2♦		
South HCP: 17	♣ J	♣ KQ4	AP			
Contract: 2♥ S						

Board: 46	North:	South:	West	North	East	South
Dealer: W	♠ K2	♠ A9653	1♦	1NT	Pass	2♥
Vul: None	♥ A85	♥ 943	Pass	2♠	Pass	2NT
North HCP: 16	♦ AJ76	♦ 10				
South HCP: 8	♣ A1043	♣ KJ76	AP			
Contract: 2N N						

Board: 47	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ QJ108			1♠	1NT
Vul: EW	♥ 109854	♥ A3			Pass	2♥
North HCP: 5	♦ 53	♦ AKQ2	Pass	2♦		
South HCP: 16	♣ J874	♣ 1065	AP			
Contract: 2♥ S						

Board: 48

Dealer: W

Vul: NS

North HCP: 16

South HCP: 6

Contract: 2♠ N

North:

♠ K54

♥ A108

♦ A9764

♣ AJ

South:

♠ 108732

♥ K7

♦ K

♣ 107653

West	North	East	South
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1♦	1NT	Pass	2♥
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Pass	2♠	AP	
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South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 43 ♠ AKQ5
Dealer: E ♥ K8
Vul: Both ♦ J954
HCP: 17 ♣ A62

East Opens 1♣.

You bid first.

Board: 44 ♠ 1095432
Dealer: W ♥ Q109
Vul: EW ♦ 3
HCP: 2 ♣ 942

West Opens 1♦.

West Bids 4♦ if possible.

Partner bids first.

Board: 45 ♠ KQJ9
Dealer: E ♥ Q82
Vul: Both ♦ KJ7
HCP: 17 ♣ KQ4

East Opens 1♣.

You bid first.

Board: 46 ♠ A9653
Dealer: W ♥ 943
Vul: None ♦ 10
HCP: 8 ♣ KJ76

West Opens 1♦.

Partner bids first.

Board: 47 ♠ QJ108
Dealer: E ♥ A3
Vul: EW ♦ AKQ2
HCP: 16 ♣ 1065

East Opens 1♠.

You bid first.

Board: 48 ♠ 108732
Dealer: W ♥ K7
Vul: NS ♦ K
HCP: 6 ♣ 107653

West Opens 1♦.

Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: E	♠ J84	♠ AKQ5			1♣	1NT
Vul: Both	♥ A10532	♥ K8			Pass	2♥
North HCP: 5	♦ 63	♦ J954	Pass	2♦		
South HCP: 17	♣ 975	♣ A62	AP			
Contract: 2♥ S						

Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ AQ	♠ 1095432				
Vul: EW	♥ J74	♥ Q109	1♦	1NT	Pass	2♥
North HCP: 15	♦ AQ652	♦ 3	4♦	AP		
South HCP: 2	♣ Q63	♣ 942				
Contract: 4♦ W						

Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ 72	♠ KQJ9			1♣	1NT
Vul: Both	♥ 109653	♥ Q82			Pass	2♥
North HCP: 7	♦ AQ1054	♦ KJ7	Pass	2♦		
South HCP: 17	♣ J	♣ KQ4	AP			
Contract: 2♥ S						

Board: 46	North:	South:	West	North	East	South
Dealer: W	♠ K2	♠ A9653	1♦	1NT	Pass	2♥
Vul: None	♥ A85	♥ 943	Pass	2♠	Pass	2NT
North HCP: 16	♦ AJ76	♦ 10				
South HCP: 8	♣ A1043	♣ KJ76	AP			
Contract: 2N N						

Board: 47	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ QJ108			1♠	1NT
Vul: EW	♥ 109854	♥ A3			Pass	2♥
North HCP: 5	♦ 53	♦ AKQ2	Pass	2♦		
South HCP: 16	♣ J874	♣ 1065	AP			
Contract: 2♥ S						

Board: 48

Dealer: W

Vul: NS

North HCP: 16

South HCP: 6

Contract: 2♠ N

North:

♠ K54

♥ A108

♦ A9764

♣ AJ

South:

♠ 108732

♥ K7

♦ K

♣ 107653

West	North	East	South
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1♦	1NT	Pass	2♥
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Pass	2♠	AP	
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North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 49	♠ 2	East Opens 1♠.
Dealer: E	♥ AQ765	
Vul: Both	♦ A10632	Partner bids first.
HCP: 10	♣ 42	
Board: 50	♠ AJ75	West Opens 1♦.
Dealer: W	♥ AK3	West Doubles 2♦ if possible.
Vul: None	♦ K93	
HCP: 16	♣ J63	You bid first.
Board: 51	♠ AK982	East Opens 1♦.
Dealer: E	♥ Q62	
Vul: EW	♦ J96	Partner bids first.
HCP: 10	♣ 104	
Board: 52	♠ Q5	West Opens 1♣.
Dealer: W	♥ AQ7	
Vul: NS	♦ J832	You bid first.
HCP: 16	♣ AK72	
Board: 53	♠ A852	East Opens 1♦.
Dealer: E	♥ J5432	
Vul: EW	♦ 109	Partner bids first.
HCP: 5	♣ 92	
Board: 54	♠ AK7	West Opens 1♦.
Dealer: W	♥ 94	West Doubles 2♦ if possible.
Vul: None	♦ A42	East Bids 3♦ if possible.
HCP: 16	♣ AJ964	You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: E	♠ 2	♠ AKJ			1♠	1NT
Vul: Both	♥ AQ765	♥ J1032	Pass	2♦	Pass	2♥
North HCP: 10	♦ A10632	♦ Q4	Pass	3NT	Pass	4♥
South HCP: 16	♣ 42	♣ KQ105	AP			
Contract: 4♥ S						

Board: 50	North:	South:	West	North	East	South
Dealer: W	♠ AJ75	♠ Q932				
Vul: None	♥ AK3	♥ 98764	1♦	1NT	Pass	2♦
North HCP: 16	♦ K93	♦ 8	X	2♥	AP	
South HCP: 5	♣ J63	♣ K85				
Contract: 2♥ N						

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ AK982	♠ Q5			1♦	1NT
Vul: EW	♥ Q62	♥ K1098	Pass	2♥	Pass	2♠
North HCP: 10	♦ J96	♦ KQ108	Pass	3NT	AP	
South HCP: 15	♣ 104	♣ AJ5				
Contract: 3N S						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ Q5	♠ K764	1♣	1NT	Pass	2♦
Vul: NS	♥ AQ7	♥ K10843	Pass	2♥	Pass	2♠
North HCP: 16	♦ J832	♦ Q7	Pass	3♣ ¹	Pass	4♥
South HCP: 8	♣ AK72	♣ 84	AP			
Contract: 4♥ N			1. limit raise or better in ♥			

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ A852	♠ 643			1♦	1NT
Vul: EW	♥ J5432	♥ AK8				
North HCP: 5	♦ 109	♦ QJ7	Pass	2♦	Pass	2♥
South HCP: 15	♣ 92	♣ AJ54	AP			
Contract: 2♥ S						

Board: 54
Dealer: W
Vul: None
North HCP: 16
South HCP: 4
Contract: 3♦X W

North:
♠ AK7
♥ 94
♦ A42
♣ AJ964

South:
♠ 9854
♥ A10632
♦ 5
♣ 1052

West	North	East	South
1♦	1NT	Pass	2♦
X	XX ¹	3♦	X
AP			
1. artificial			

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 49 ♠ AKJ East Opens 1♠.
Dealer: E ♥ J1032
Vul: Both ♦ Q4 You bid first.
HCP: 16 ♣ KQ105

Board: 50 ♠ Q932 West Opens 1♦.
Dealer: W ♥ 98764 West Doubles 2♦ if possible.
Vul: None ♦ 8
HCP: 5 ♣ K85 Partner bids first.

Board: 51 ♠ Q5 East Opens 1♦.
Dealer: E ♥ K1098
Vul: EW ♦ KQ108 You bid first.
HCP: 15 ♣ AJ5

Board: 52 ♠ K764 West Opens 1♣.
Dealer: W ♥ K10843
Vul: NS ♦ Q7 Partner bids first.
HCP: 8 ♣ 84

Board: 53 ♠ 643 East Opens 1♦.
Dealer: E ♥ AK8
Vul: EW ♦ QJ7 You bid first.
HCP: 15 ♣ AJ54

Board: 54 ♠ 9854 West Opens 1♦.
Dealer: W ♥ A10632 West Doubles 2♦ if possible.
Vul: None ♦ 5 East Bids 3♦ if possible.
HCP: 4 ♣ 1052 Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: E	♠ 2	♠ AKJ			1♠	1NT
Vul: Both	♥ AQ765	♥ J1032	Pass	2♦	Pass	2♥
North HCP: 10	♦ A10632	♦ Q4	Pass	3NT	Pass	4♥
South HCP: 16	♣ 42	♣ KQ105	AP			
Contract: 4♥ S						

Board: 50	North:	South:	West	North	East	South
Dealer: W	♠ AJ75	♠ Q932				
Vul: None	♥ AK3	♥ 98764	1♦	1NT	Pass	2♦
North HCP: 16	♦ K93	♦ 8	X	2♥	AP	
South HCP: 5	♣ J63	♣ K85				
Contract: 2♥ N						

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ AK982	♠ Q5			1♦	1NT
Vul: EW	♥ Q62	♥ K1098	Pass	2♥	Pass	2♠
North HCP: 10	♦ J96	♦ KQ108	Pass	3NT	AP	
South HCP: 15	♣ 104	♣ AJ5				
Contract: 3N S						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ Q5	♠ K764	1♣	1NT	Pass	2♦
Vul: NS	♥ AQ7	♥ K10843	Pass	2♥	Pass	2♠
North HCP: 16	♦ J832	♦ Q7	Pass	3♣ ¹	Pass	4♥
South HCP: 8	♣ AK72	♣ 84	AP			
Contract: 4♥ N			1. limit raise or better in ♥			

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ A852	♠ 643			1♦	1NT
Vul: EW	♥ J5432	♥ AK8				
North HCP: 5	♦ 109	♦ QJ7	Pass	2♦	Pass	2♥
South HCP: 15	♣ 92	♣ AJ54	AP			
Contract: 2♥ S						

Board: 54
Dealer: W
Vul: None
North HCP: 16
South HCP: 4
Contract: 3♦X W

North:
♠ AK7
♥ 94
♦ A42
♣ AJ964

South:
♠ 9854
♥ A10632
♦ 5
♣ 1052

West	North	East	South
1♦	1NT	Pass	2♦
X	XX ¹	3♦	X
AP			
1. artificial			

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 55	♠ 643	East Opens 1♦.
Dealer: E	♥ A9863	East Doubles 2♦ if possible.
Vul: EW	♦ 76	
HCP: 9	♣ AJ7	Partner bids first.

Board: 56	♠ Q2	West Opens 1♦.
Dealer: W	♥ A43	
Vul: Both	♦ AKJ10	You bid first.
HCP: 17	♣ QJ53	

Board: 57	♠ Q10	East Opens 1♠.
Dealer: E	♥ Q10872	
Vul: None	♦ QJ8	Partner bids first.
HCP: 10	♣ QJ7	

Board: 58	♠ 8742	West Opens 1♦.
Dealer: W	♥ KQJ4	
Vul: NS	♦ KQ3	You bid first.
HCP: 17	♣ AQ	

Board: 59	♠ QJ1052	East Opens 1♣.
Dealer: E	♥ Q6	
Vul: Both	♦ 5	Partner bids first.
HCP: 8	♣ QJ832	

Board: 60	♠ KJ7	West Opens 1♦.
Dealer: W	♥ AQ107	
Vul: None	♦ QJ42	You bid first.
HCP: 16	♣ K8	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: E	♠ 643	♠ AKQ2			1♦	1NT
Vul: EW	♥ A9863	♥ Q105	Pass	2♦	X	2♥
North HCP: 9	♦ 76	♦ AJ82	Pass	4♥	AP	
South HCP: 16	♣ AJ7	♣ 98				
Contract: 4♥ S						

Board: 56	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ A10974	1♦	1NT	Pass	2♥
Vul: Both	♥ A43	♥ 875	Pass	2♠	AP	
North HCP: 17	♦ AKJ10	♦ 3				
South HCP: 7	♣ QJ53	♣ K964				
Contract: 2♠ N						

Board: 57	North:	South:	West	North	East	South
Dealer: E	♠ Q10	♠ AK32			1♠	1NT
Vul: None	♥ Q10872	♥ J6	Pass	2♦	Pass	2♥
North HCP: 10	♦ QJ8	♦ K943	Pass	3NT	AP	
South HCP: 15	♣ QJ7	♣ A53				
Contract: 3N S						

Board: 58	North:	South:	West	North	East	South
Dealer: W	♠ 8742	♠ AJ953	1♦	1NT	Pass	2♥
Vul: NS	♥ KQJ4	♥ 762	Pass	3♠ ¹	Pass	4♠
North HCP: 17	♦ KQ3	♦ J106	AP			
South HCP: 7	♣ AQ	♣ J9				
Contract: 4♠ N						

1. Super acceptance after NT

Board: 59	North:	South:	West	North	East	South
Dealer: E	♠ QJ1052	♠ AK3			1♣	1NT
Vul: Both	♥ Q6	♥ 84	Pass	2♥	Pass	2♠
North HCP: 8	♦ 5	♦ Q9832	Pass	2NT	Pass	3♣ ¹
South HCP: 16	♣ QJ832	♣ AK6	Pass	4♠	AP	
Contract: 4♠ S						

1. limit raise or better in ♠

Board: 60

Dealer: W

Vul: None

North HCP: 16

South HCP: 4

Contract: 2♠ N

North:

♠ KJ7

♥ AQ107

♦ QJ42

♣ K8

South:

♠ 108643

♥ 96

♦ 8

♣ A9632

West	North	East	South
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1♦	1NT	Pass	2♥
----	-----	------	----

Pass	2♠	AP	
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South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 55	♠ AKQ2	East Opens 1♦.
Dealer: E	♥ Q105	East Doubles 2♦ if possible.
Vul: EW	♦ AJ82	
HCP: 16	♣ 98	You bid first.

Board: 56	♠ A10974	West Opens 1♦.
Dealer: W	♥ 875	
Vul: Both	♦ 3	Partner bids first.
HCP: 7	♣ K964	

Board: 57	♠ AK32	East Opens 1♠.
Dealer: E	♥ J6	
Vul: None	♦ K943	You bid first.
HCP: 15	♣ A53	

Board: 58	♠ AJ953	West Opens 1♦.
Dealer: W	♥ 762	
Vul: NS	♦ J106	Partner bids first.
HCP: 7	♣ J9	

Board: 59	♠ AK3	East Opens 1♣.
Dealer: E	♥ 84	
Vul: Both	♦ Q9832	You bid first.
HCP: 16	♣ AK6	

Board: 60	♠ 108643	West Opens 1♦.
Dealer: W	♥ 96	
Vul: None	♦ 8	Partner bids first.
HCP: 4	♣ A9632	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: E	♠ 643	♠ AKQ2			1♦	1NT
Vul: EW	♥ A9863	♥ Q105	Pass	2♦	X	2♥
North HCP: 9	♦ 76	♦ AJ82	Pass	4♥	AP	
South HCP: 16	♣ AJ7	♣ 98				
Contract: 4♥ S						

Board: 56	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ A10974	1♦	1NT	Pass	2♥
Vul: Both	♥ A43	♥ 875	Pass	2♠	AP	
North HCP: 17	♦ AKJ10	♦ 3				
South HCP: 7	♣ QJ53	♣ K964				
Contract: 2♠ N						

Board: 57	North:	South:	West	North	East	South
Dealer: E	♠ Q10	♠ AK32			1♠	1NT
Vul: None	♥ Q10872	♥ J6	Pass	2♦	Pass	2♥
North HCP: 10	♦ QJ8	♦ K943	Pass	3NT	AP	
South HCP: 15	♣ QJ7	♣ A53				
Contract: 3N S						

Board: 58	North:	South:	West	North	East	South
Dealer: W	♠ 8742	♠ AJ953	1♦	1NT	Pass	2♥
Vul: NS	♥ KQJ4	♥ 762	Pass	3♠ ¹	Pass	4♠
North HCP: 17	♦ KQ3	♦ J106	AP			
South HCP: 7	♣ AQ	♣ J9				
Contract: 4♠ N						

1. Super acceptance after NT

Board: 59	North:	South:	West	North	East	South
Dealer: E	♠ QJ1052	♠ AK3			1♣	1NT
Vul: Both	♥ Q6	♥ 84	Pass	2♥	Pass	2♠
North HCP: 8	♦ 5	♦ Q9832	Pass	2NT	Pass	3♣ ¹
South HCP: 16	♣ QJ832	♣ AK6	Pass	4♠	AP	
Contract: 4♠ S						

1. limit raise or better in ♠

Board: 60

Dealer: W

Vul: None

North HCP: 16

South HCP: 4

Contract: 2♠ N

North:

♠ KJ7

♥ AQ107

♦ QJ42

♣ K8

South:

♠ 108643

♥ 96

♦ 8

♣ A9632

West	North	East	South
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1♦	1NT	Pass	2♥
----	-----	------	----

Pass	2♠	AP	
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North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 61	♠ J5	East Opens 1♦.
Dealer: E	♥ 108432	East Doubles 2♦ if possible.
Vul: NS	♦ 1053	
HCP: 4	♣ QJ3	Partner bids first.

Board: 62	♠ A5	West Opens 1♦.
Dealer: W	♥ AK73	West Bids 3♦ if possible.
Vul: NS	♦ KJ104	
HCP: 15	♣ 1092	You bid first.

Board: 63	♠ J3	East Opens 1♦.
Dealer: E	♥ Q9875	
Vul: Both	♦ J1065	Partner bids first.
HCP: 6	♣ Q5	

Board: 64	♠ 10872	West Opens 1♦.
Dealer: W	♥ AK3	
Vul: Both	♦ AQ2	You bid first.
HCP: 16	♣ K73	

Board: 65	♠ AK952	East Opens 1♣.
Dealer: E	♥ 1072	
Vul: None	♦ 84	Partner bids first.
HCP: 7	♣ 1064	

Board: 66	♠ KQJ7	West Opens 1♥.
Dealer: W	♥ KQ95	
Vul: EW	♦ A54	You bid first.
HCP: 15	♣ 87	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ J5	♠ Q94			1♦	1NT
Vul: NS	♥ 108432	♥ A97	Pass	2♦	X	2♥
North HCP: 4	♦ 1053	♦ A86	AP			
South HCP: 17	♣ QJ3	♣ AK54				
Contract: 2♥ S						

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ A5	♠ Q102	1♦	1NT	Pass	2♦
Vul: NS	♥ AK73	♥ 98652	3♦	AP		
North HCP: 15	♦ KJ104	♦ 9				
South HCP: 3	♣ 1092	♣ J643				
Contract: 3♦ W						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ J3	♠ K1084			1♦	1NT
Vul: Both	♥ Q9875	♥ K10	Pass	2♦	Pass	2♥
North HCP: 6	♦ J1065	♦ AK74	AP			
South HCP: 16	♣ Q5	♣ K108				
Contract: 2♥ S						

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ 10872	♠ 65	1♦	1NT	Pass	2♦
Vul: Both	♥ AK3	♥ 108764	Pass	2♥	AP	
North HCP: 16	♦ AQ2	♦ 984				
South HCP: 1	♣ K73	♣ J62				
Contract: 2♥ N						

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ AK952	♠ J764			1♣	1NT
Vul: None	♥ 1072	♥ KQ63	Pass	2♥	Pass	3♠ ¹
North HCP: 7	♦ 84	♦ AQ	Pass	4♠	AP	
South HCP: 15	♣ 1064	♣ K83				
Contract: 4♠ S						

1. Super acceptance after NT

Board: 66
Dealer: W
Vul: EW
North HCP: 15
South HCP: 6
Contract: 4♠ N

North:
♠ KQJ7
♥ KQ95
♦ A54
♣ 87

South:
♠ A9864
♥ 63
♦ Q762
♣ 62

West	North	East	South
1♥	1NT	Pass	2♥
Pass	3♠ ¹	Pass	4♠
AP			
1. Super acceptance after NT			

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 61	♠ Q94	East Opens 1♦.
Dealer: E	♥ A97	East Doubles 2♦ if possible.
Vul: NS	♦ A86	
HCP: 17	♣ AK54	You bid first.

Board: 62	♠ Q102	West Opens 1♦.
Dealer: W	♥ 98652	West Bids 3♦ if possible.
Vul: NS	♦ 9	
HCP: 3	♣ J643	Partner bids first.

Board: 63	♠ K1084	East Opens 1♦.
Dealer: E	♥ K10	
Vul: Both	♦ AK74	You bid first.
HCP: 16	♣ K108	

Board: 64	♠ 65	West Opens 1♦.
Dealer: W	♥ 108764	
Vul: Both	♦ 984	Partner bids first.
HCP: 1	♣ J62	

Board: 65	♠ J764	East Opens 1♣.
Dealer: E	♥ KQ63	
Vul: None	♦ AQ	You bid first.
HCP: 15	♣ K83	

Board: 66	♠ A9864	West Opens 1♥.
Dealer: W	♥ 63	
Vul: EW	♦ Q762	Partner bids first.
HCP: 6	♣ 62	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ J5	♠ Q94			1♦	1NT
Vul: NS	♥ 108432	♥ A97	Pass	2♦	X	2♥
North HCP: 4	♦ 1053	♦ A86	AP			
South HCP: 17	♣ QJ3	♣ AK54				
Contract: 2♥ S						

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ A5	♠ Q102	1♦	1NT	Pass	2♦
Vul: NS	♥ AK73	♥ 98652	3♦	AP		
North HCP: 15	♦ KJ104	♦ 9				
South HCP: 3	♣ 1092	♣ J643				
Contract: 3♦ W						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ J3	♠ K1084			1♦	1NT
Vul: Both	♥ Q9875	♥ K10	Pass	2♦	Pass	2♥
North HCP: 6	♦ J1065	♦ AK74	AP			
South HCP: 16	♣ Q5	♣ K108				
Contract: 2♥ S						

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ 10872	♠ 65	1♦	1NT	Pass	2♦
Vul: Both	♥ AK3	♥ 108764	Pass	2♥	AP	
North HCP: 16	♦ AQ2	♦ 984				
South HCP: 1	♣ K73	♣ J62				
Contract: 2♥ N						

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ AK952	♠ J764			1♣	1NT
Vul: None	♥ 1072	♥ KQ63	Pass	2♥	Pass	3♠ ¹
North HCP: 7	♦ 84	♦ AQ	Pass	4♠	AP	
South HCP: 15	♣ 1064	♣ K83				
Contract: 4♠ S						

1. Super acceptance after NT

Board: 66
Dealer: W
Vul: EW
North HCP: 15
South HCP: 6
Contract: 4♠ N

North:
♠ KQJ7
♥ KQ95
♦ A54
♣ 87

South:
♠ A9864
♥ 63
♦ Q762
♣ 62

West	North	East	South
1♥	1NT	Pass	2♥
Pass	3♠ ¹	Pass	4♠
AP			
1. Super acceptance after NT			

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 67
Dealer: E
Vul: None
HCP: 3

♠ Q97
♥ J8753
♦ 102
♣ 1094

East Opens 1♦.
East Bids 3♣ if possible.
West Bids 3♦ if possible.

Partner bids first.

Board: 68
Dealer: W
Vul: Both
HCP: 15

♠ K4
♥ A106
♦ A842
♣ KJ94

West Opens 1♥.

You bid first.

Board: 69
Dealer: E
Vul: None
HCP: 8

♠ J98653
♥ A63
♦ K109
♣ 8

East Opens 1♥.
West Bids XA♠♠ if possible.

Partner bids first.

Board: 70
Dealer: W
Vul: NS
HCP: 17

♠ J87
♥ AKQ3
♦ K75
♣ A93

West Opens 1♣.

You bid first.

Board: 71
Dealer: E
Vul: None
HCP: 4

♠ 10642
♥ A9532
♦ 8
♣ 1096

East Opens 1♣.

Partner bids first.

Board: 72
Dealer: W
Vul: NS
HCP: 16

♠ KQ10
♥ A2
♦ QJ864
♣ A62

West Opens 1♣.

You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: E	♠ Q97	♠ KJ83			1♦	1NT
Vul: None	♥ J8753	♥ Q6			3♣	Pass
North HCP: 3	♦ 102	♦ A87	Pass	2♦		
South HCP: 15	♣ 1094	♣ KQ72	3♦	AP		
Contract: 3♦ E						

Board: 68	North:	South:	West	North	East	South
Dealer: W	♠ K4	♠ AJ1073	1♥	1NT	Pass	2♥
Vul: Both	♥ A106	♥ 42	Pass	2♠	Pass	3♦
North HCP: 15	♦ A842	♦ KJ1096	Pass	3NT	AP	
South HCP: 13	♣ KJ94	♣ A				
Contract: 3N N						

Board: 69	North:	South:	West	North	East	South
Dealer: E	♠ J98653	♠ AQ42			1♥	1NT
Vul: None	♥ A63	♥ K54	Pass	2♥	Pass	3♠ ¹
North HCP: 8	♦ K109	♦ QJ54	Pass	4♠	Pass	Pass
South HCP: 15	♣ 8	♣ K2	XA♣♣	AP		
Contract: 4♠X S						

1. Super acceptance after NT

Board: 70	North:	South:	West	North	East	South
Dealer: W	♠ J87	♠ AQ642	1♣	1NT	Pass	2♥
Vul: NS	♥ AKQ3	♥ J82	Pass	2♠	Pass	2NT
North HCP: 17	♦ K75	♦ 862	Pass	3♣ ¹	Pass	3♠
South HCP: 9	♣ A93	♣ Q7	Pass	4♠	AP	
Contract: 4♠ N						

1. limit raise or better in ♠

Board: 71	North:	South:	West	North	East	South
Dealer: E	♠ 10642	♠ A85			1♣	1NT
Vul: None	♥ A9532	♥ QJ7				
North HCP: 4	♦ 8	♦ K1073	Pass	2♦	Pass	2♥
South HCP: 15	♣ 1096	♣ KQ3	AP			
Contract: 2♥ S						

Board: 72

Dealer: W

Vul: NS

North HCP: 16

South HCP: 7

Contract: 2♥ N

North:

♠ KQ10

♥ A2

♦ QJ864

♣ A62

South:

♠ A54

♥ 98763

♦ K2

♣ 1087

West	North	East	South
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1♣	1NT	Pass	2♦
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Pass	2♥	AP	
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South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 67
Dealer: E
Vul: None
HCP: 15

♠ KJ83
♥ Q6
♦ A87
♣ KQ72

East Opens 1♦.
East Bids 3♣ if possible.
West Bids 3♦ if possible.

You bid first.

Board: 68
Dealer: W
Vul: Both
HCP: 13

♠ AJ1073
♥ 42
♦ KJ1096
♣ A

West Opens 1♥.

Partner bids first.

Board: 69
Dealer: E
Vul: None
HCP: 15

♠ AQ42
♥ K54
♦ QJ54
♣ K2

East Opens 1♥.
West Bids XA♠♠ if possible.

You bid first.

Board: 70
Dealer: W
Vul: NS
HCP: 9

♠ AQ642
♥ J82
♦ 862
♣ Q7

West Opens 1♣.

Partner bids first.

Board: 71
Dealer: E
Vul: None
HCP: 15

♠ A85
♥ QJ7
♦ K1073
♣ KQ3

East Opens 1♣.

You bid first.

Board: 72
Dealer: W
Vul: NS
HCP: 7

♠ A54
♥ 98763
♦ K2
♣ 1087

West Opens 1♣.

Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: E	♠ Q97	♠ KJ83			1♦	1NT
Vul: None	♥ J8753	♥ Q6			3♣	Pass
North HCP: 3	♦ 102	♦ A87	Pass	2♦		
South HCP: 15	♣ 1094	♣ KQ72	3♦	AP		
Contract: 3♦ E						

Board: 68	North:	South:	West	North	East	South
Dealer: W	♠ K4	♠ AJ1073	1♥	1NT	Pass	2♥
Vul: Both	♥ A106	♥ 42	Pass	2♠	Pass	3♦
North HCP: 15	♦ A842	♦ KJ1096	Pass	3NT	AP	
South HCP: 13	♣ KJ94	♣ A				
Contract: 3N N						

Board: 69	North:	South:	West	North	East	South
Dealer: E	♠ J98653	♠ AQ42			1♥	1NT
Vul: None	♥ A63	♥ K54	Pass	2♥	Pass	3♠ ¹
North HCP: 8	♦ K109	♦ QJ54	Pass	4♠	Pass	Pass
South HCP: 15	♣ 8	♣ K2	XA♣♣	AP		
Contract: 4♠X S						

1. Super acceptance after NT

Board: 70	North:	South:	West	North	East	South
Dealer: W	♠ J87	♠ AQ642	1♣	1NT	Pass	2♥
Vul: NS	♥ AKQ3	♥ J82	Pass	2♠	Pass	2NT
North HCP: 17	♦ K75	♦ 862	Pass	3♣ ¹	Pass	3♠
South HCP: 9	♣ A93	♣ Q7	Pass	4♠	AP	
Contract: 4♠ N						

1. limit raise or better in ♠

Board: 71	North:	South:	West	North	East	South
Dealer: E	♠ 10642	♠ A85			1♣	1NT
Vul: None	♥ A9532	♥ QJ7				
North HCP: 4	♦ 8	♦ K1073	Pass	2♦	Pass	2♥
South HCP: 15	♣ 1096	♣ KQ3	AP			
Contract: 2♥ S						

Board: 72

Dealer: W

Vul: NS

North HCP: 16

South HCP: 7

Contract: 2♥ N

North:

♠ KQ10

♥ A2

♦ QJ864

♣ A62

South:

♠ A54

♥ 98763

♦ K2

♣ 1087

West	North	East	South
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1♣	1NT	Pass	2♦
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Pass	2♥	AP	
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North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 73	♠ 42	East Opens 1♣.
Dealer: E	♥ QJ943	
Vul: Both	♦ K95	Partner bids first.
HCP: 6	♣ 862	

Board: 74	♠ KQ7	West Opens 1♣.
Dealer: W	♥ J2	
Vul: NS	♦ A954	You bid first.
HCP: 15	♣ AJ85	

Board: 75	♠ Q10943	East Opens 1♦.
Dealer: E	♥ Q109	
Vul: EW	♦ 843	Partner bids first.
HCP: 4	♣ 102	

Board: 76	♠ K103	West Opens 1♥.
Dealer: W	♥ K1083	
Vul: Both	♦ K4	You bid first.
HCP: 15	♣ AQ103	

Board: 77	♠ J7	East Opens 1♦.
Dealer: E	♥ AQ743	
Vul: Both	♦ 63	Partner bids first.
HCP: 7	♣ 10964	

Board: 78	♠ AJ73	West Opens 1♦.
Dealer: W	♥ AQ7	
Vul: NS	♦ K652	You bid first.
HCP: 15	♣ J3	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: E	♠ 42	♠ A86			1♣	1NT
Vul: Both	♥ QJ943	♥ AK8	Pass	2♦	Pass	2♥
North HCP: 6	♦ K95	♦ J863	AP			
South HCP: 16	♣ 862	♣ A107				
Contract: 2♥ S						

Board: 74	North:	South:	West	North	East	South
Dealer: W	♠ KQ7	♠ J862	1♣	1NT	Pass	2♦
Vul: NS	♥ J2	♥ A10986	Pass	2♥	AP	
North HCP: 15	♦ A954	♦ 108				
South HCP: 5	♣ AJ85	♣ 73				
Contract: 2♥ N						

Board: 75	North:	South:	West	North	East	South
Dealer: E	♠ Q10943	♠ AJ8			1♦	1NT
Vul: EW	♥ Q109	♥ K875	Pass	2♥	Pass	2♠
North HCP: 4	♦ 843	♦ AQ10	AP			
South HCP: 16	♣ 102	♣ Q87				
Contract: 2♠ S						

Board: 76	North:	South:	West	North	East	South
Dealer: W	♠ K103	♠ QJ762	1♥	1NT	Pass	2♥
Vul: Both	♥ K1083	♥ 5	Pass	2♠	AP	
North HCP: 15	♦ K4	♦ QJ103				
South HCP: 7	♣ AQ103	♣ J65				
Contract: 2♠ N						

Board: 77	North:	South:	West	North	East	South
Dealer: E	♠ J7	♠ K653			1♦	1NT
Vul: Both	♥ AQ743	♥ J9	Pass	2♦	Pass	2♥
North HCP: 7	♦ 63	♦ KQ94	AP			
South HCP: 15	♣ 10964	♣ AQ3				
Contract: 2♥ S						

Board: 78

Dealer: W

Vul: NS

North HCP: 15

South HCP: 8

Contract: 4♠ N

North:

♠ AJ73

♥ AQ7

♦ K652

♣ J3

South:

♠ KQ964

♥ J9852

♦ 109

♣ Q

West	North	East	South
1♦	1NT	Pass	2♥
Pass	2♠	Pass	4♥
Pass	4♠	AP	

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 73 ♠ A86 East Opens 1♣.
Dealer: E ♥ AK8
Vul: Both ♦ J863 You bid first.
HCP: 16 ♣ A107

Board: 74 ♠ J862 West Opens 1♣.
Dealer: W ♥ A10986
Vul: NS ♦ 108 Partner bids first.
HCP: 5 ♣ 73

Board: 75 ♠ AJ8 East Opens 1♦.
Dealer: E ♥ K875
Vul: EW ♦ AQ10 You bid first.
HCP: 16 ♣ Q87

Board: 76 ♠ QJ762 West Opens 1♥.
Dealer: W ♥ 5
Vul: Both ♦ QJ103 Partner bids first.
HCP: 7 ♣ J65

Board: 77 ♠ K653 East Opens 1♦.
Dealer: E ♥ J9
Vul: Both ♦ KQ94 You bid first.
HCP: 15 ♣ AQ3

Board: 78 ♠ KQ964 West Opens 1♦.
Dealer: W ♥ J9852
Vul: NS ♦ 109 Partner bids first.
HCP: 8 ♣ Q

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: E	♠ 42	♠ A86			1♣	1NT
Vul: Both	♥ QJ943	♥ AK8	Pass	2♦	Pass	2♥
North HCP: 6	♦ K95	♦ J863	AP			
South HCP: 16	♣ 862	♣ A107				
Contract: 2♥ S						

Board: 74	North:	South:	West	North	East	South
Dealer: W	♠ KQ7	♠ J862	1♣	1NT	Pass	2♦
Vul: NS	♥ J2	♥ A10986	Pass	2♥	AP	
North HCP: 15	♦ A954	♦ 108				
South HCP: 5	♣ AJ85	♣ 73				
Contract: 2♥ N						

Board: 75	North:	South:	West	North	East	South
Dealer: E	♠ Q10943	♠ AJ8			1♦	1NT
Vul: EW	♥ Q109	♥ K875	Pass	2♥	Pass	2♠
North HCP: 4	♦ 843	♦ AQ10	AP			
South HCP: 16	♣ 102	♣ Q87				
Contract: 2♠ S						

Board: 76	North:	South:	West	North	East	South
Dealer: W	♠ K103	♠ QJ762	1♥	1NT	Pass	2♥
Vul: Both	♥ K1083	♥ 5	Pass	2♠	AP	
North HCP: 15	♦ K4	♦ QJ103				
South HCP: 7	♣ AQ103	♣ J65				
Contract: 2♠ N						

Board: 77	North:	South:	West	North	East	South
Dealer: E	♠ J7	♠ K653			1♦	1NT
Vul: Both	♥ AQ743	♥ J9	Pass	2♦	Pass	2♥
North HCP: 7	♦ 63	♦ KQ94	AP			
South HCP: 15	♣ 10964	♣ AQ3				
Contract: 2♥ S						

Board: 78

Dealer: W

Vul: NS

North HCP: 15

South HCP: 8

Contract: 4♠ N

North:

♠ AJ73

♥ AQ7

♦ K652

♣ J3

South:

♠ KQ964

♥ J9852

♦ 109

♣ Q

West	North	East	South
1♦	1NT	Pass	2♥
Pass	2♠	Pass	4♥
Pass	4♠	AP	

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 79	♠ AK7654	East Opens 1♣.
Dealer: E	♥ 87	
Vul: Both	♦ 85	Partner bids first.
HCP: 10	♣ K109	

Board: 80	♠ AJ32	West Opens 1♦.
Dealer: W	♥ 98	
Vul: EW	♦ AK107	You bid first.
HCP: 17	♣ AJ10	

Board: 81	♠ KQJ93	East Opens 1♣.
Dealer: E	♥ 10	
Vul: None	♦ Q1093	Partner bids first.
HCP: 11	♣ K94	

Board: 82	♠ AQ6	West Opens 1♣.
Dealer: W	♥ A985	
Vul: EW	♦ Q98	You bid first.
HCP: 16	♣ A105	

Board: 83	♠ 9753	East Opens 1♣.
Dealer: E	♥ K10853	
Vul: NS	♦ 7	Partner bids first.
HCP: 6	♣ K82	

Board: 84	♠ A2	West Opens 1♥.
Dealer: W	♥ AK73	
Vul: EW	♦ K1054	You bid first.
HCP: 16	♣ Q106	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: E	♠ AK7654	♠ Q9			1♣	1NT
Vul: Both	♥ 87	♥ KQ3	Pass	2♥	Pass	2♠
North HCP: 10	♦ 85	♦ AJ103	Pass	4♠	AP	
South HCP: 16	♣ K109	♣ A863				
Contract: 4♠ S						

Board: 80	North:	South:	West	North	East	South
Dealer: W	♠ AJ32	♠ Q1085				
Vul: EW	♥ 98	♥ K10743	1♦	1NT	Pass	2♦
North HCP: 17	♦ AK107	♦ 5	Pass	2♥	AP	
South HCP: 5	♣ AJ10	♣ 763				
Contract: 2♥ N						

Board: 81	North:	South:	West	North	East	South
Dealer: E	♠ KQJ93	♠ 652			1♣	1NT
Vul: None	♥ 10	♥ AK5	Pass	2♥	Pass	2♠
North HCP: 11	♦ Q1093	♦ K54	Pass	3NT	Pass	4♠
South HCP: 15	♣ K94	♣ AJ103	AP			
Contract: 4♠ S						

Board: 82	North:	South:	West	North	East	South
Dealer: W	♠ AQ6	♠ 954				
Vul: EW	♥ A985	♥ QJ10743	1♣	1NT	Pass	2♦
North HCP: 16	♦ Q98	♦ 1042	Pass	2♥	AP	
South HCP: 3	♣ A105	♣ 4				
Contract: 2♥ N						

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ 9753	♠ KQ6			1♣	1NT
Vul: NS	♥ K10853	♥ Q2	Pass	2♦	Pass	2♥
North HCP: 6	♦ 7	♦ A854	AP			
South HCP: 15	♣ K82	♣ A753				
Contract: 2♥ S						

Board: 84

Dealer: W

Vul: EW

North HCP: 16

South HCP: 3

Contract: 2♠ N

North:

♠ A2

♥ AK73

♦ K1054

♣ Q106

South:

♠ J8765

♥ 84

♦ Q983

♣ 87

West	North	East	South
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1♥	1NT	Pass	2♥
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Pass	2♠	AP	
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South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 79	♠ Q9	East Opens 1♣.
Dealer: E	♥ KQ3	
Vul: Both	♦ AJ103	You bid first.
HCP: 16	♣ A863	
Board: 80	♠ Q1085	West Opens 1♦.
Dealer: W	♥ K10743	
Vul: EW	♦ 5	Partner bids first.
HCP: 5	♣ 763	
Board: 81	♠ 652	East Opens 1♣.
Dealer: E	♥ AK5	
Vul: None	♦ K54	You bid first.
HCP: 15	♣ AJ103	
Board: 82	♠ 954	West Opens 1♣.
Dealer: W	♥ QJ10743	
Vul: EW	♦ 1042	Partner bids first.
HCP: 3	♣ 4	
Board: 83	♠ KQ6	East Opens 1♣.
Dealer: E	♥ Q2	
Vul: NS	♦ A854	You bid first.
HCP: 15	♣ A753	
Board: 84	♠ J8765	West Opens 1♥.
Dealer: W	♥ 84	
Vul: EW	♦ Q983	Partner bids first.
HCP: 3	♣ 87	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: E	♠ AK7654	♠ Q9			1♣	1NT
Vul: Both	♥ 87	♥ KQ3	Pass	2♥	Pass	2♠
North HCP: 10	♦ 85	♦ AJ103	Pass	4♠	AP	
South HCP: 16	♣ K109	♣ A863				
Contract: 4♠ S						

Board: 80	North:	South:	West	North	East	South
Dealer: W	♠ AJ32	♠ Q1085				
Vul: EW	♥ 98	♥ K10743	1♦	1NT	Pass	2♦
North HCP: 17	♦ AK107	♦ 5	Pass	2♥	AP	
South HCP: 5	♣ AJ10	♣ 763				
Contract: 2♥ N						

Board: 81	North:	South:	West	North	East	South
Dealer: E	♠ KQJ93	♠ 652			1♣	1NT
Vul: None	♥ 10	♥ AK5	Pass	2♥	Pass	2♠
North HCP: 11	♦ Q1093	♦ K54	Pass	3NT	Pass	4♠
South HCP: 15	♣ K94	♣ AJ103	AP			
Contract: 4♠ S						

Board: 82	North:	South:	West	North	East	South
Dealer: W	♠ AQ6	♠ 954				
Vul: EW	♥ A985	♥ QJ10743	1♣	1NT	Pass	2♦
North HCP: 16	♦ Q98	♦ 1042	Pass	2♥	AP	
South HCP: 3	♣ A105	♣ 4				
Contract: 2♥ N						

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ 9753	♠ KQ6			1♣	1NT
Vul: NS	♥ K10853	♥ Q2	Pass	2♦	Pass	2♥
North HCP: 6	♦ 7	♦ A854	AP			
South HCP: 15	♣ K82	♣ A753				
Contract: 2♥ S						

Board: 84

Dealer: W

Vul: EW

North HCP: 16

South HCP: 3

Contract: 2♠ N

North:

♠ A2

♥ AK73

♦ K1054

♣ Q106

South:

♠ J8765

♥ 84

♦ Q983

♣ 87

West	North	East	South
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1♥	1NT	Pass	2♥
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Pass	2♠	AP	
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North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 85 ♠ KJ952
Dealer: E ♥ 103
Vul: Both ♦ Q94
HCP: 10 ♣ A76

East Opens 1♣.

Partner bids first.

Board: 86 ♠ KJ107
Dealer: W ♥ 75
Vul: None ♦ AK86
HCP: 15 ♣ A107

West Opens 1♣.

You bid first.

Board: 87 ♠ 87
Dealer: E ♥ A98632
Vul: Both ♦ 862
HCP: 4 ♣ 109

East Opens 1♦.

East Doubles 2♦ if possible.

Partner bids first.

Board: 88 ♠ A4
Dealer: W ♥ KJ54
Vul: EW ♦ A973
HCP: 15 ♣ K85

West Opens 1♥.

West Doubles 2♥ if possible.

You bid first.

Board: 89 ♠ 1085
Dealer: E ♥ 1097432
Vul: NS ♦ 73
HCP: 4 ♣ KJ

East Opens 1♦.

Partner bids first.

Board: 90 ♠ AKQ6
Dealer: W ♥ QJ2
Vul: EW ♦ 83
HCP: 15 ♣ K1074

West Opens 1♣.

You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ KJ952	♠ AQ10			1♣	1NT
Vul: Both	♥ 103	♥ KJ76	Pass	2♥	Pass	2♠
North HCP: 10	♦ Q94	♦ J102	Pass	3NT	Pass	4♠
South HCP: 16	♣ A76	♣ KQ8	AP			
Contract: 4♠ S						

Board: 86	North:	South:	West	North	East	South
Dealer: W	♠ KJ107	♠ 9865	1♣	1NT	Pass	2♦
Vul: None	♥ 75	♥ J10643	Pass	2♥	AP	
North HCP: 15	♦ AK86	♦ 542				
South HCP: 1	♣ A107	♣ 2				
Contract: 2♥ N						

Board: 87	North:	South:	West	North	East	South
Dealer: E	♠ 87	♠ AK3			1♦	1NT
Vul: Both	♥ A98632	♥ K105	Pass	2♦	X	2♥
North HCP: 4	♦ 862	♦ K105	AP			
South HCP: 16	♣ 109	♣ K654				
Contract: 2♥ S						

Board: 88	North:	South:	West	North	East	South
Dealer: W	♠ A4	♠ K8632	1♥	1NT	Pass	2♥
Vul: EW	♥ KJ54	♥ 96	X	XX ¹	Pass	3♦
North HCP: 15	♦ A973	♦ K1084				
South HCP: 6	♣ K85	♣ 42	AP			
Contract: 3♦ S			1. artificial			

Board: 89	North:	South:	West	North	East	South
Dealer: E	♠ 1085	♠ AJ9			1♦	1NT
Vul: NS	♥ 1097432	♥ AQ5	Pass	2♦	Pass	2♥
North HCP: 4	♦ 73	♦ K96	AP			
South HCP: 16	♣ KJ	♣ Q1075				
Contract: 2♥ S						

Board: 90
Dealer: W
Vul: EW
North HCP: 15
South HCP: 7
Contract: 3♥ N

North:
♠ AKQ6
♥ QJ2
♦ 83
♣ K1074

South:
♠ J53
♥ A107653
♦ Q95
♣ 5

West	North	East	South
1♣	1NT	Pass	2♦
Pass	2♥	Pass	3♥
AP			

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 85 ♠ AQ10
Dealer: E ♥ KJ76
Vul: Both ♦ J102
HCP: 16 ♣ KQ8

East Opens 1♣.

You bid first.

Board: 86 ♠ 9865
Dealer: W ♥ J10643
Vul: None ♦ 542
HCP: 1 ♣ 2

West Opens 1♣.

Partner bids first.

Board: 87 ♠ AK3
Dealer: E ♥ K105
Vul: Both ♦ K105
HCP: 16 ♣ K654

East Opens 1♦.

East Doubles 2♦ if possible.

You bid first.

Board: 88 ♠ K8632
Dealer: W ♥ 96
Vul: EW ♦ K1084
HCP: 6 ♣ 42

West Opens 1♥.

West Doubles 2♥ if possible.

Partner bids first.

Board: 89 ♠ AJ9
Dealer: E ♥ AQ5
Vul: NS ♦ K96
HCP: 16 ♣ Q1075

East Opens 1♦.

You bid first.

Board: 90 ♠ J53
Dealer: W ♥ A107653
Vul: EW ♦ Q95
HCP: 7 ♣ 5

West Opens 1♣.

Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ KJ952	♠ AQ10			1♣	1NT
Vul: Both	♥ 103	♥ KJ76	Pass	2♥	Pass	2♠
North HCP: 10	♦ Q94	♦ J102	Pass	3NT	Pass	4♠
South HCP: 16	♣ A76	♣ KQ8	AP			
Contract: 4♠ S						

Board: 86	North:	South:	West	North	East	South
Dealer: W	♠ KJ107	♠ 9865	1♣	1NT	Pass	2♦
Vul: None	♥ 75	♥ J10643	Pass	2♥	AP	
North HCP: 15	♦ AK86	♦ 542				
South HCP: 1	♣ A107	♣ 2				
Contract: 2♥ N						

Board: 87	North:	South:	West	North	East	South
Dealer: E	♠ 87	♠ AK3			1♦	1NT
Vul: Both	♥ A98632	♥ K105	Pass	2♦	X	2♥
North HCP: 4	♦ 862	♦ K105	AP			
South HCP: 16	♣ 109	♣ K654				
Contract: 2♥ S						

Board: 88	North:	South:	West	North	East	South
Dealer: W	♠ A4	♠ K8632	1♥	1NT	Pass	2♥
Vul: EW	♥ KJ54	♥ 96	X	XX ¹	Pass	3♦
North HCP: 15	♦ A973	♦ K1084				
South HCP: 6	♣ K85	♣ 42	AP			
Contract: 3♦ S			1. artificial			

Board: 89	North:	South:	West	North	East	South
Dealer: E	♠ 1085	♠ AJ9			1♦	1NT
Vul: NS	♥ 1097432	♥ AQ5	Pass	2♦	Pass	2♥
North HCP: 4	♦ 73	♦ K96	AP			
South HCP: 16	♣ KJ	♣ Q1075				
Contract: 2♥ S						

Board: 90
Dealer: W
Vul: EW
North HCP: 15
South HCP: 7
Contract: 3♥ N

North:
♠ AKQ6
♥ QJ2
♦ 83
♣ K1074

South:
♠ J53
♥ A107653
♦ Q95
♣ 5

West	North	East	South
1♣	1NT	Pass	2♦
Pass	2♥	Pass	3♥
AP			

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 91 ♠ A6 East Opens 1♦.
Dealer: E ♥ KQ1064
Vul: Both ♦ 854 Partner bids first.
HCP: 9 ♣ 1096

Board: 92 ♠ KQJ West Opens 1♣.
Dealer: W ♥ AJ8
Vul: NS ♦ 10972 You bid first.
HCP: 15 ♣ A73

Board: 93 ♠ Q10974 East Opens 1♣.
Dealer: E ♥ K9
Vul: Both ♦ Q96 Partner bids first.
HCP: 7 ♣ 864

Board: 94 ♠ Q97 West Opens 1♦.
Dealer: W ♥ KJ West Doubles 2♦ if possible.
Vul: None ♦ A83
HCP: 15 ♣ KQ864 You bid first.

Board: 95 ♠ AJ852 East Opens 1♦.
Dealer: E ♥ K53
Vul: EW ♦ 10732 Partner bids first.
HCP: 8 ♣ 7

Board: 96 ♠ AKJ West Opens 1♣.
Dealer: W ♥ K74 West Bids 3♣ if possible.
Vul: Both ♦ 9762
HCP: 15 ♣ A74 You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: E	♠ A6	♠ KJ			1♦	1NT
Vul: Both	♥ KQ1064	♥ 852	Pass	2♦	Pass	2♥
North HCP: 9	♦ 854	♦ KJ96	Pass	2NT	Pass	4♥
South HCP: 17	♣ 1096	♣ AKQ4	AP			
Contract: 4♥ S						

Board: 92	North:	South:	West	North	East	South
Dealer: W	♠ KQJ	♠ 975	1♣	1NT	Pass	2♦
Vul: NS	♥ AJ8	♥ KQ953	Pass	2♥	Pass	3NT
North HCP: 15	♦ 10972	♦ AQ5	Pass	4♥	AP	
South HCP: 11	♣ A73	♣ 86				
Contract: 4♥ N						

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ Q10974	♠ 83			1♣	1NT
Vul: Both	♥ K9	♥ AQ65	Pass	2♥	Pass	2♠
North HCP: 7	♦ Q96	♦ AK43	AP			
South HCP: 16	♣ 864	♣ QJ7				
Contract: 2♠ S						

Board: 94	North:	South:	West	North	East	South
Dealer: W	♠ Q97	♠ 54	1♦	1NT	Pass	2♦
Vul: None	♥ KJ	♥ A9632	X	XX ¹	Pass	2♥
North HCP: 15	♦ A83	♦ Q10962	AP			
South HCP: 6	♣ KQ864	♣ 2				
Contract: 2♥ S						

1. artificial

Board: 95	North:	South:	West	North	East	South
Dealer: E	♠ AJ852	♠ KQ74			1♦	1NT
Vul: EW	♥ K53	♥ Q98	Pass	2♥	Pass	2♠
North HCP: 8	♦ 10732	♦ A86	Pass	2NT	Pass	3♦ ¹
South HCP: 15	♣ 7	♣ A106	Pass	4♠	AP	
Contract: 4♠ S						

1. limit raise or better in ♠

Board: 96

Dealer: W

Vul: Both

North HCP: 15

South HCP: 5

Contract: 3♣ W

North:

♠ AKJ

♥ K74

♦ 9762

♣ A74

South:

♠ 9876

♥ AJ952

♦ 43

♣ 93

West	North	East	South
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1♣	1NT	Pass	2♦
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3♣	AP		
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South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 91	♠ KJ	East Opens 1♦.
Dealer: E	♥ 852	
Vul: Both	♦ KJ96	You bid first.
HCP: 17	♣ AKQ4	
Board: 92	♠ 975	West Opens 1♣.
Dealer: W	♥ KQ953	
Vul: NS	♦ AQ5	Partner bids first.
HCP: 11	♣ 86	
Board: 93	♠ 83	East Opens 1♣.
Dealer: E	♥ AQ65	
Vul: Both	♦ AK43	You bid first.
HCP: 16	♣ QJ7	
Board: 94	♠ 54	West Opens 1♦.
Dealer: W	♥ A9632	West Doubles 2♦ if possible.
Vul: None	♦ Q10962	
HCP: 6	♣ 2	Partner bids first.
Board: 95	♠ KQ74	East Opens 1♦.
Dealer: E	♥ Q98	
Vul: EW	♦ A86	You bid first.
HCP: 15	♣ A106	
Board: 96	♠ 9876	West Opens 1♣.
Dealer: W	♥ AJ952	West Bids 3♣ if possible.
Vul: Both	♦ 43	
HCP: 5	♣ 93	Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: E	♠ A6	♠ KJ			1♦	1NT
Vul: Both	♥ KQ1064	♥ 852	Pass	2♦	Pass	2♥
North HCP: 9	♦ 854	♦ KJ96	Pass	2NT	Pass	4♥
South HCP: 17	♣ 1096	♣ AKQ4	AP			
Contract: 4♥ S						

Board: 92	North:	South:	West	North	East	South
Dealer: W	♠ KQJ	♠ 975	1♣	1NT	Pass	2♦
Vul: NS	♥ AJ8	♥ KQ953	Pass	2♥	Pass	3NT
North HCP: 15	♦ 10972	♦ AQ5	Pass	4♥	AP	
South HCP: 11	♣ A73	♣ 86				
Contract: 4♥ N						

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ Q10974	♠ 83			1♣	1NT
Vul: Both	♥ K9	♥ AQ65	Pass	2♥	Pass	2♠
North HCP: 7	♦ Q96	♦ AK43	AP			
South HCP: 16	♣ 864	♣ QJ7				
Contract: 2♠ S						

Board: 94	North:	South:	West	North	East	South
Dealer: W	♠ Q97	♠ 54	1♦	1NT	Pass	2♦
Vul: None	♥ KJ	♥ A9632	X	XX ¹	Pass	2♥
North HCP: 15	♦ A83	♦ Q10962	AP			
South HCP: 6	♣ KQ864	♣ 2				
Contract: 2♥ S						

1. artificial

Board: 95	North:	South:	West	North	East	South
Dealer: E	♠ AJ852	♠ KQ74			1♦	1NT
Vul: EW	♥ K53	♥ Q98	Pass	2♥	Pass	2♠
North HCP: 8	♦ 10732	♦ A86	Pass	2NT	Pass	3♦ ¹
South HCP: 15	♣ 7	♣ A106	Pass	4♠	AP	
Contract: 4♠ S						

1. limit raise or better in ♠

Board: 96

Dealer: W

Vul: Both

North HCP: 15

South HCP: 5

Contract: 3♣ W

North:

♠ AKJ

♥ K74

♦ 9762

♣ A74

South:

♠ 9876

♥ AJ952

♦ 43

♣ 93

West	North	East	South
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1♣	1NT	Pass	2♦
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3♣	AP		
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North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 97	♠ J72	East Opens 1♣.
Dealer: E	♥ AK843	
Vul: None	♦ QJ6	Partner bids first.
HCP: 11	♣ 92	
Board: 98	♠ 85	West Opens 1♦.
Dealer: W	♥ AK108	
Vul: NS	♦ QJ9	You bid first.
HCP: 16	♣ AQ98	
Board: 99	♠ K73	East Opens 1♦.
Dealer: E	♥ 105432	
Vul: None	♦ 976	Partner bids first.
HCP: 6	♣ K10	
Board: 100	♠ QJ2	West Opens 1♦.
Dealer: W	♥ QJ7	West Doubles 2♦ if possible.
Vul: NS	♦ KJ95	
HCP: 17	♣ AK10	You bid first.
Board: 101	♠ Q86532	East Opens 1♣.
Dealer: E	♥ Q	
Vul: EW	♦ 943	Partner bids first.
HCP: 7	♣ K84	
Board: 102	♠ AK9	West Opens 1♣.
Dealer: W	♥ J952	West Doubles 2♥ if possible.
Vul: EW	♦ 42	
HCP: 15	♣ AK63	You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: E	♠ J72	♠ KQ43			1♣	1NT
Vul: None	♥ AK843	♥ J75	Pass	2♦	Pass	2♥
North HCP: 11	♦ QJ6	♦ A93	Pass	3NT	Pass	4♥
South HCP: 15	♣ 92	♣ AJ6	AP			
Contract: 4♥ S						

Board: 98	North:	South:	West	North	East	South
Dealer: W	♠ 85	♠ 10632	1♦	1NT	Pass	2♦
Vul: NS	♥ AK108	♥ 97652	Pass	3♥ ¹	AP	
North HCP: 16	♦ QJ9	♦ 103	1. Super acceptance after NT			
South HCP: 3	♣ AQ98	♣ K10				
Contract: 3♥ N						

Board: 99	North:	South:	West	North	East	South
Dealer: E	♠ K73	♠ Q62			1♦	1NT
Vul: None	♥ 105432	♥ AK	Pass	2♦	Pass	2♥
North HCP: 6	♦ 976	♦ KQJ82	AP			
South HCP: 16	♣ K10	♣ J75				
Contract: 2♥ S						

Board: 100	North:	South:	West	North	East	South
Dealer: W	♠ QJ2	♠ AK6	1♦	1NT	Pass	2♦
Vul: NS	♥ QJ7	♥ 96542	X	2♥	Pass	3♥
North HCP: 17	♦ KJ95	♦ 10	Pass	4♥	AP	
South HCP: 8	♣ AK10	♣ J875				
Contract: 4♥ N						

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ Q86532	♠ KJ			1♣	1NT
Vul: EW	♥ Q	♥ K1074	Pass	2♥	Pass	2♠
North HCP: 7	♦ 943	♦ A107	Pass	3♠	AP	
South HCP: 16	♣ K84	♣ AJ96				
Contract: 3♠ S						

Board: 102

Dealer: W

Vul: EW

North HCP: 15

South HCP: 8

Contract: 3♠ N

North:

♠ AK9

♥ J952

♦ 42

♣ AK63

South:

♠ QJ1074

♥ 743

♦ K763

♣ Q

West	North	East	South
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1♣	1NT	Pass	2♥
----	-----	------	----

X	2♠	Pass	3♠
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AP

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 97	♠ KQ43	East Opens 1♣.
Dealer: E	♥ J75	
Vul: None	♦ A93	You bid first.
HCP: 15	♣ AJ6	
Board: 98	♠ 10632	West Opens 1♦.
Dealer: W	♥ 97652	
Vul: NS	♦ 103	Partner bids first.
HCP: 3	♣ K10	
Board: 99	♠ Q62	East Opens 1♦.
Dealer: E	♥ AK	
Vul: None	♦ KQJ82	You bid first.
HCP: 16	♣ J75	
Board: 100	♠ AK6	West Opens 1♦.
Dealer: W	♥ 96542	West Doubles 2♦ if possible.
Vul: NS	♦ 10	
HCP: 8	♣ J875	Partner bids first.
Board: 101	♠ KJ	East Opens 1♣.
Dealer: E	♥ K1074	
Vul: EW	♦ A107	You bid first.
HCP: 16	♣ AJ96	
Board: 102	♠ QJ1074	West Opens 1♣.
Dealer: W	♥ 743	West Doubles 2♥ if possible.
Vul: EW	♦ K763	
HCP: 8	♣ Q	Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: E	♠ J72	♠ KQ43			1♣	1NT
Vul: None	♥ AK843	♥ J75	Pass	2♦	Pass	2♥
North HCP: 11	♦ QJ6	♦ A93	Pass	3NT	Pass	4♥
South HCP: 15	♣ 92	♣ AJ6	AP			
Contract: 4♥ S						

Board: 98	North:	South:	West	North	East	South
Dealer: W	♠ 85	♠ 10632	1♦	1NT	Pass	2♦
Vul: NS	♥ AK108	♥ 97652	Pass	3♥ ¹	AP	
North HCP: 16	♦ QJ9	♦ 103	1. Super acceptance after NT			
South HCP: 3	♣ AQ98	♣ K10				
Contract: 3♥ N						

Board: 99	North:	South:	West	North	East	South
Dealer: E	♠ K73	♠ Q62			1♦	1NT
Vul: None	♥ 105432	♥ AK	Pass	2♦	Pass	2♥
North HCP: 6	♦ 976	♦ KQJ82	AP			
South HCP: 16	♣ K10	♣ J75				
Contract: 2♥ S						

Board: 100	North:	South:	West	North	East	South
Dealer: W	♠ QJ2	♠ AK6	1♦	1NT	Pass	2♦
Vul: NS	♥ QJ7	♥ 96542	X	2♥	Pass	3♥
North HCP: 17	♦ KJ95	♦ 10	Pass	4♥	AP	
South HCP: 8	♣ AK10	♣ J875				
Contract: 4♥ N						

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ Q86532	♠ KJ			1♣	1NT
Vul: EW	♥ Q	♥ K1074	Pass	2♥	Pass	2♠
North HCP: 7	♦ 943	♦ A107	Pass	3♠	AP	
South HCP: 16	♣ K84	♣ AJ96				
Contract: 3♠ S						

Board: 102

Dealer: W

Vul: EW

North HCP: 15

South HCP: 8

Contract: 3♠ N

North:

♠ AK9

♥ J952

♦ 42

♣ AK63

South:

♠ QJ1074

♥ 743

♦ K763

♣ Q

West	North	East	South
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1♣	1NT	Pass	2♥
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X	2♠	Pass	3♠
---	----	------	----

AP

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 103 ♠ A10974
 Dealer: E ♥ 9
 Vul: Both ♦ 1073
 HCP: 6 ♣ Q976

East Opens 1♦.

Partner bids first.

Board: 104 ♠ KQ6
 Dealer: W ♥ KQ7
 Vul: NS ♦ KJ1098
 HCP: 17 ♣ K3

West Opens 1♦.

You bid first.

Board: 105 ♠ J52
 Dealer: E ♥ QJ1082
 Vul: Both ♦ Q83
 HCP: 6 ♣ 65

East Opens 1♣.

Partner bids first.

Board: 106 ♠ KQ9
 Dealer: W ♥ AJ106
 Vul: None ♦ J75
 HCP: 17 ♣ AQ2

West Opens 1♣.

You bid first.

Board: 107 ♠ QJ54
 Dealer: E ♥ Q9732
 Vul: EW ♦ 63
 HCP: 5 ♣ 96

East Opens 1♣.

Partner bids first.

Board: 108 ♠ AK8
 Dealer: W ♥ Q1093
 Vul: None ♦ AJ5
 HCP: 15 ♣ J97

West Opens 1♦.

West Doubles 2♥ if possible.

West Doubles Pass if possible.

East Bids 3♥ if possible.

East Bids XA♠♠ if possible.

You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ A10974	♠ KQ65			1♦	1NT
Vul: Both	♥ 9	♥ AQ3	Pass	2♥	Pass	3♠ ¹
North HCP: 6	♦ 1073	♦ KQ52	Pass	4♠	AP	
South HCP: 17	♣ Q976	♣ J3				
Contract: 4♠ S			1. Super acceptance after NT			

Board: 104	North:	South:	West	North	East	South
Dealer: W	♠ KQ6	♠ J8742	1♦	1NT	Pass	2♥
Vul: NS	♥ KQ7	♥ J54	Pass	2♠	AP	
North HCP: 17	♦ KJ1098	♦ Q				
South HCP: 4	♣ K3	♣ 8765				
Contract: 2♠ N						

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ J52	♠ A64			1♣	1NT
Vul: Both	♥ QJ1082	♥ A75	Pass	2♦	Pass	2♥
North HCP: 6	♦ Q83	♦ KJ62	AP			
South HCP: 17	♣ 65	♣ KQ3				
Contract: 2♥ S						

Board: 106	North:	South:	West	North	East	South
Dealer: W	♠ KQ9	♠ J10763	1♣	1NT	Pass	2♥
Vul: None	♥ AJ106	♥ 43	Pass	2♠	AP	
North HCP: 17	♦ J75	♦ Q32				
South HCP: 3	♣ AQ2	♣ 876				
Contract: 2♠ N						

Board: 107	North:	South:	West	North	East	South
Dealer: E	♠ QJ54	♠ 1062			1♣	1NT
Vul: EW	♥ Q9732	♥ K8	Pass	2♦	Pass	2♥
North HCP: 5	♦ 63	♦ KJ109	AP			
South HCP: 16	♣ 96	♣ AKQ2				
Contract: 2♥ S						

Board: 108

Dealer: W

Vul: None

North HCP: 15

South HCP: 2

Contract: 3♠X N

North:

♠ AK8

♥ Q1093

♦ AJ5

♣ J97

South:

♠ Q107543

♥ 2

♦ 1076

♣ 1054

West

1♦

X

X

Pass

North

1NT

2♠

Pass

Pass

East

Pass

Pass

3♥

XA♣♣

South

2♥

Pass

3♠

AP

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 103 ♠ KQ65
Dealer: E ♥ AQ3
Vul: Both ♦ KQ52
HCP: 17 ♣ J3

East Opens 1♦.

You bid first.

Board: 104 ♠ J8742
Dealer: W ♥ J54
Vul: NS ♦ Q
HCP: 4 ♣ 8765

West Opens 1♦.

Partner bids first.

Board: 105 ♠ A64
Dealer: E ♥ A75
Vul: Both ♦ KJ62
HCP: 17 ♣ KQ3

East Opens 1♣.

You bid first.

Board: 106 ♠ J10763
Dealer: W ♥ 43
Vul: None ♦ Q32
HCP: 3 ♣ 876

West Opens 1♣.

Partner bids first.

Board: 107 ♠ 1062
Dealer: E ♥ K8
Vul: EW ♦ KJ109
HCP: 16 ♣ AKQ2

East Opens 1♣.

You bid first.

Board: 108 ♠ Q107543
Dealer: W ♥ 2
Vul: None ♦ 1076
HCP: 2 ♣ 1054

West Opens 1♦.

West Doubles 2♥ if possible.

West Doubles Pass if possible.

East Bids 3♥ if possible.

East Bids XA♠♠ if possible.

Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ A10974	♠ KQ65			1♦	1NT
Vul: Both	♥ 9	♥ AQ3	Pass	2♥	Pass	3♠ ¹
North HCP: 6	♦ 1073	♦ KQ52	Pass	4♠	AP	
South HCP: 17	♣ Q976	♣ J3				
Contract: 4♠ S			1. Super acceptance after NT			

Board: 104	North:	South:	West	North	East	South
Dealer: W	♠ KQ6	♠ J8742	1♦	1NT	Pass	2♥
Vul: NS	♥ KQ7	♥ J54	Pass	2♠	AP	
North HCP: 17	♦ KJ1098	♦ Q				
South HCP: 4	♣ K3	♣ 8765				
Contract: 2♠ N						

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ J52	♠ A64			1♣	1NT
Vul: Both	♥ QJ1082	♥ A75	Pass	2♦	Pass	2♥
North HCP: 6	♦ Q83	♦ KJ62	AP			
South HCP: 17	♣ 65	♣ KQ3				
Contract: 2♥ S						

Board: 106	North:	South:	West	North	East	South
Dealer: W	♠ KQ9	♠ J10763	1♣	1NT	Pass	2♥
Vul: None	♥ AJ106	♥ 43	Pass	2♠	AP	
North HCP: 17	♦ J75	♦ Q32				
South HCP: 3	♣ AQ2	♣ 876				
Contract: 2♠ N						

Board: 107	North:	South:	West	North	East	South
Dealer: E	♠ QJ54	♠ 1062			1♣	1NT
Vul: EW	♥ Q9732	♥ K8	Pass	2♦	Pass	2♥
North HCP: 5	♦ 63	♦ KJ109	AP			
South HCP: 16	♣ 96	♣ AKQ2				
Contract: 2♥ S						

Board: 108

Dealer: W

Vul: None

North HCP: 15

South HCP: 2

Contract: 3♠X N

North:

♠ AK8

♥ Q1093

♦ AJ5

♣ J97

South:

♠ Q107543

♥ 2

♦ 1076

♣ 1054

West

1♦

X

X

Pass

North

1NT

2♠

Pass

Pass

East

Pass

Pass

3♥

XA♣♣

South

2♥

Pass

3♠

AP

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 109	♠ 972	East Opens 1♦.
Dealer: E	♥ 109732	
Vul: NS	♦ A83	Partner bids first.
HCP: 4	♣ 97	

Board: 110	♠ K32	West Opens 1♦.
Dealer: W	♥ AJ3	
Vul: EW	♦ AKQ10	You bid first.
HCP: 17	♣ 1032	

Board: 111	♠ 7654	East Opens 1♦.
Dealer: E	♥ 109842	
Vul: NS	♦ 85	Partner bids first.
HCP: 3	♣ K8	

Board: 112	♠ K85	West Opens 1♦.
Dealer: W	♥ AJ43	
Vul: Both	♦ A54	You bid first.
HCP: 17	♣ AJ5	

Board: 113	♠ Q4	East Opens 1♠.
Dealer: E	♥ AQJ96	
Vul: NS	♦ 7532	Partner bids first.
HCP: 9	♣ 43	

Board: 114	♠ AKQ9	West Opens 1♣.
Dealer: W	♥ K9	
Vul: EW	♦ 10943	You bid first.
HCP: 15	♣ QJ6	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: E	♠ 972	♠ J65			1♦	1NT
Vul: NS	♥ 109732	♥ AKJ4	Pass	2♦	Pass	2♥
North HCP: 4	♦ A83	♦ K52	AP			
South HCP: 16	♣ 97	♣ KJ2				
Contract: 2♥ S						

Board: 110	North:	South:	West	North	East	South
Dealer: W	♠ K32	♠ 5	1♦	1NT	Pass	2♦
Vul: EW	♥ AJ3	♥ K10876	Pass	2♥	AP	
North HCP: 17	♦ AKQ10	♦ 83				
South HCP: 6	♣ 1032	♣ K9654				
Contract: 2♥ N						

Board: 111	North:	South:	West	North	East	South
Dealer: E	♠ 7654	♠ A32			1♦	1NT
Vul: NS	♥ 109842	♥ K5	Pass	2♦	Pass	2♥
North HCP: 3	♦ 85	♦ AQ42	AP			
South HCP: 16	♣ K8	♣ QJ53				
Contract: 2♥ S						

Board: 112	North:	South:	West	North	East	South
Dealer: W	♠ K85	♠ A10973	1♦	1NT	Pass	2♥
Vul: Both	♥ AJ43	♥ 6	Pass	2♠	AP	
North HCP: 17	♦ A54	♦ 863				
South HCP: 6	♣ AJ5	♣ Q876				
Contract: 2♠ N						

Board: 113	North:	South:	West	North	East	South
Dealer: E	♠ Q4	♠ KJ3			1♠	1NT
Vul: NS	♥ AQJ96	♥ K1043	Pass	2♦	Pass	2♥
North HCP: 9	♦ 7532	♦ K104	Pass	2NT	Pass	3♠ ¹
South HCP: 16	♣ 43	♣ AQ2	Pass	4♥	AP	
Contract: 4♥ S						

1. limit raise or better in ♥

Board: 114

Dealer: W

Vul: EW

North HCP: 15

South HCP: 6

Contract: 3♥ N

North:

♠ AKQ9

♥ K9

♦ 10943

♣ QJ6

South:

♠ 862

♥ 876542

♦ Q65

♣ A

West	North	East	South
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1♣	1NT	Pass	2♦
----	-----	------	----

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

AP

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 109	♠ J65	East Opens 1♦.
Dealer: E	♥ AKJ4	
Vul: NS	♦ K52	You bid first.
HCP: 16	♣ KJ2	
Board: 110	♠ 5	West Opens 1♦.
Dealer: W	♥ K10876	
Vul: EW	♦ 83	Partner bids first.
HCP: 6	♣ K9654	
Board: 111	♠ A32	East Opens 1♦.
Dealer: E	♥ K5	
Vul: NS	♦ AQ42	You bid first.
HCP: 16	♣ QJ53	
Board: 112	♠ A10973	West Opens 1♦.
Dealer: W	♥ 6	
Vul: Both	♦ 863	Partner bids first.
HCP: 6	♣ Q876	
Board: 113	♠ KJ3	East Opens 1♠.
Dealer: E	♥ K1043	
Vul: NS	♦ K104	You bid first.
HCP: 16	♣ AQ2	
Board: 114	♠ 862	West Opens 1♣.
Dealer: W	♥ 876542	
Vul: EW	♦ Q65	Partner bids first.
HCP: 6	♣ A	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: E	♠ 972	♠ J65			1♦	1NT
Vul: NS	♥ 109732	♥ AKJ4	Pass	2♦	Pass	2♥
North HCP: 4	♦ A83	♦ K52	AP			
South HCP: 16	♣ 97	♣ KJ2				
Contract: 2♥ S						

Board: 110	North:	South:	West	North	East	South
Dealer: W	♠ K32	♠ 5	1♦	1NT	Pass	2♦
Vul: EW	♥ AJ3	♥ K10876	Pass	2♥	AP	
North HCP: 17	♦ AKQ10	♦ 83				
South HCP: 6	♣ 1032	♣ K9654				
Contract: 2♥ N						

Board: 111	North:	South:	West	North	East	South
Dealer: E	♠ 7654	♠ A32			1♦	1NT
Vul: NS	♥ 109842	♥ K5	Pass	2♦	Pass	2♥
North HCP: 3	♦ 85	♦ AQ42	AP			
South HCP: 16	♣ K8	♣ QJ53				
Contract: 2♥ S						

Board: 112	North:	South:	West	North	East	South
Dealer: W	♠ K85	♠ A10973	1♦	1NT	Pass	2♥
Vul: Both	♥ AJ43	♥ 6	Pass	2♠	AP	
North HCP: 17	♦ A54	♦ 863				
South HCP: 6	♣ AJ5	♣ Q876				
Contract: 2♠ N						

Board: 113	North:	South:	West	North	East	South
Dealer: E	♠ Q4	♠ KJ3			1♠	1NT
Vul: NS	♥ AQJ96	♥ K1043	Pass	2♦	Pass	2♥
North HCP: 9	♦ 7532	♦ K104	Pass	2NT	Pass	3♠ ¹
South HCP: 16	♣ 43	♣ AQ2	Pass	4♥	AP	
Contract: 4♥ S						

1. limit raise or better in ♥

Board: 114

Dealer: W

Vul: EW

North HCP: 15

South HCP: 6

Contract: 3♥ N

North:

♠ AKQ9

♥ K9

♦ 10943

♣ QJ6

South:

♠ 862

♥ 876542

♦ Q65

♣ A

West	North	East	South
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1♣	1NT	Pass	2♦
----	-----	------	----

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

AP

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 115	♠ J8632	East Opens 1♣.
Dealer: E	♥ K6	
Vul: Both	♦ 109872	Partner bids first.
HCP: 4	♣ 5	

Board: 116	♠ AQ8	West Opens 1♣.
Dealer: W	♥ KJ84	
Vul: None	♦ KJ4	You bid first.
HCP: 17	♣ K102	

Board: 117	♠ A87542	East Opens 1♥.
Dealer: E	♥ 102	
Vul: Both	♦ Q9	Partner bids first.
HCP: 10	♣ A102	

Board: 118	♠ A4	West Opens 1♥.
Dealer: W	♥ AQ5	
Vul: None	♦ AK1094	You bid first.
HCP: 17	♣ 752	

Board: 119	♠ 95	East Opens 1♦.
Dealer: E	♥ QJ942	
Vul: NS	♦ J943	Partner bids first.
HCP: 7	♣ K7	

Board: 120	♠ 86	West Opens 1♦.
Dealer: W	♥ AK7	
Vul: NS	♦ A765	You bid first.
HCP: 16	♣ AJ86	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ J8632	♠ KQ109			1♣	1NT
Vul: Both	♥ K6	♥ 852			Pass	2♠
North HCP: 4	♦ 109872	♦ AQ5	Pass	2♥	Pass	
South HCP: 15	♣ 5	♣ A104	AP			
Contract: 2♠ S						

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ AQ8	♠ J107432	1♣	1NT	Pass	2♥
Vul: None	♥ KJ84	♥ A107	Pass	2♠	Pass	3♠
North HCP: 17	♦ KJ4	♦ 532	Pass	4♠	AP	
South HCP: 5	♣ K102	♣ 6				
Contract: 4♠ N						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ A87542	♠ K963			1♥	1NT
Vul: Both	♥ 102	♥ KQ83	Pass	2♥	Pass	3♠ ¹
North HCP: 10	♦ Q9	♦ KJ10	Pass	4♣ ²	Pass	4♦ ³
South HCP: 15	♣ A102	♣ K4	Pass	4♠	AP	
Contract: 4♠ S						

1. Super acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ A4	♠ K9863	1♥	1NT	Pass	2♥
Vul: None	♥ AQ5	♥ 63	Pass	2♠	AP	
North HCP: 17	♦ AK1094	♦ J82				
South HCP: 6	♣ 752	♣ Q64				
Contract: 2♠ N						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ 95	♠ AJ72			1♦	1NT
Vul: NS	♥ QJ942	♥ K6			Pass	2♥
North HCP: 7	♦ J943	♦ AK10	Pass	2♦	Pass	
South HCP: 15	♣ K7	♣ 10642	AP			
Contract: 2♥ S						

Board: 120

Dealer: W

Vul: NS

North HCP: 16

South HCP: 8

Contract: 2N N

North:

♠ 86

♥ AK7

♦ A765

♣ AJ86

South:

♠ QJ942

♥ Q53

♦ 3

♣ K1053

West	North	East	South
1♦	1NT	Pass	2♥
Pass	2♠	Pass	2NT
AP			

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 115	♠ KQ109	East Opens 1♣.
Dealer: E	♥ 852	
Vul: Both	♦ AQ5	You bid first.
HCP: 15	♣ A104	
Board: 116	♠ J107432	West Opens 1♣.
Dealer: W	♥ A107	
Vul: None	♦ 532	Partner bids first.
HCP: 5	♣ 6	
Board: 117	♠ K963	East Opens 1♥.
Dealer: E	♥ KQ83	
Vul: Both	♦ KJ10	You bid first.
HCP: 15	♣ K4	
Board: 118	♠ K9863	West Opens 1♥.
Dealer: W	♥ 63	
Vul: None	♦ J82	Partner bids first.
HCP: 6	♣ Q64	
Board: 119	♠ AJ72	East Opens 1♦.
Dealer: E	♥ K6	
Vul: NS	♦ AK10	You bid first.
HCP: 15	♣ 10642	
Board: 120	♠ QJ942	West Opens 1♦.
Dealer: W	♥ Q53	
Vul: NS	♦ 3	Partner bids first.
HCP: 8	♣ K1053	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ J8632	♠ KQ109			1♣	1NT
Vul: Both	♥ K6	♥ 852			Pass	2♠
North HCP: 4	♦ 109872	♦ AQ5	Pass	2♥	Pass	
South HCP: 15	♣ 5	♣ A104	AP			
Contract: 2♠ S						

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ AQ8	♠ J107432	1♣	1NT	Pass	2♥
Vul: None	♥ KJ84	♥ A107	Pass	2♠	Pass	3♠
North HCP: 17	♦ KJ4	♦ 532	Pass	4♠	AP	
South HCP: 5	♣ K102	♣ 6				
Contract: 4♠ N						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ A87542	♠ K963			1♥	1NT
Vul: Both	♥ 102	♥ KQ83	Pass	2♥	Pass	3♠ ¹
North HCP: 10	♦ Q9	♦ KJ10	Pass	4♣ ²	Pass	4♦ ³
South HCP: 15	♣ A102	♣ K4	Pass	4♠	AP	
Contract: 4♠ S						

1. Super acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ A4	♠ K9863	1♥	1NT	Pass	2♥
Vul: None	♥ AQ5	♥ 63	Pass	2♠	AP	
North HCP: 17	♦ AK1094	♦ J82				
South HCP: 6	♣ 752	♣ Q64				
Contract: 2♠ N						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ 95	♠ AJ72			1♦	1NT
Vul: NS	♥ QJ942	♥ K6			Pass	2♥
North HCP: 7	♦ J943	♦ AK10	Pass	2♦	Pass	
South HCP: 15	♣ K7	♣ 10642	AP			
Contract: 2♥ S						

Board: 120

Dealer: W

Vul: NS

North HCP: 16

South HCP: 8

Contract: 2N N

North:

♠ 86

♥ AK7

♦ A765

♣ AJ86

South:

♠ QJ942

♥ Q53

♦ 3

♣ K1053

West	North	East	South
1♦	1NT	Pass	2♥
Pass	2♠	Pass	2NT
AP			

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 121 ♠ 109754
Dealer: E ♥ 32
Vul: EW ♦ 1095
HCP: 5 ♣ AJ9

East Opens 1♦.

Partner bids first.

Board: 122 ♠ A87
Dealer: W ♥ A3
Vul: None ♦ A9862
HCP: 15 ♣ K75

West Opens 1♦.

You bid first.

Board: 123 ♠ 96
Dealer: E ♥ Q10854
Vul: NS ♦ 62
HCP: 5 ♣ QJ87

East Opens 1♠.

East Bids 3♦ if possible.

West Bids 4♦ if possible.

Partner bids first.

Board: 124 ♠ AQ73
Dealer: W ♥ KQ
Vul: EW ♦ K94
HCP: 15 ♣ J875

West Opens 1♦.

You bid first.

Board: 125 ♠ 10752
Dealer: E ♥ A10965
Vul: NS ♦ 108
HCP: 6 ♣ Q4

East Opens 1♣.

Partner bids first.

Board: 126 ♠ KJ4
Dealer: W ♥ KJ2
Vul: Both ♦ K964
HCP: 15 ♣ A84

West Opens 1♠.

You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: E	♠ 109754	♠ A82			1♦	1NT
Vul: EW	♥ 32	♥ KQ5	Pass	2♥	Pass	2♠
North HCP: 5	♦ 1095	♦ KQ4	AP			
South HCP: 17	♣ AJ9	♣ K1063				
Contract: 2♠ S						

Board: 122	North:	South:	West	North	East	South
Dealer: W	♠ A87	♠ 52	1♦	1NT	Pass	2♦
Vul: None	♥ A3	♥ Q9862	Pass	2♥	Pass	2NT
North HCP: 15	♦ A9862	♦ Q104	AP			
South HCP: 8	♣ K75	♣ A82				
Contract: 2N N						

Board: 123	North:	South:	West	North	East	South
Dealer: E	♠ 96	♠ AJ74			1♠	1NT
Vul: NS	♥ Q10854	♥ KJ62	Pass	2♦	3♦	3♥
North HCP: 5	♦ 62	♦ AJ	4♦	AP		
South HCP: 17	♣ QJ87	♣ K93				
Contract: 4♦ E						

Board: 124	North:	South:	West	North	East	South
Dealer: W	♠ AQ73	♠ J10864	1♦	1NT	Pass	2♥
Vul: EW	♥ KQ	♥ A7	Pass	2♠	AP	
North HCP: 15	♦ K94	♦ 10862				
South HCP: 5	♣ J875	♣ 42				
Contract: 2♠ N						

Board: 125	North:	South:	West	North	East	South
Dealer: E	♠ 10752	♠ Q6			1♣	1NT
Vul: NS	♥ A10965	♥ KQJ3	Pass	2♦	Pass	2♥
North HCP: 6	♦ 108	♦ KQ54	AP			
South HCP: 16	♣ Q4	♣ K63				
Contract: 2♥ S						

Board: 126

Dealer: W

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3♥ N

North:

♠ KJ4

♥ KJ2

♦ K964

♣ A84

South:

♠ Q8

♥ A9854

♦ J102

♣ J109

West	North	East	South
1♠	1NT	Pass	2♦
Pass	2♥	Pass	2NT
Pass	3♥	AP	

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 121
Dealer: E
Vul: EW
HCP: 17

♠ A82
♥ KQ5
♦ KQ4
♣ K1063

East Opens 1♦.

You bid first.

Board: 122
Dealer: W
Vul: None
HCP: 8

♠ 52
♥ Q9862
♦ Q104
♣ A82

West Opens 1♦.

Partner bids first.

Board: 123
Dealer: E
Vul: NS
HCP: 17

♠ AJ74
♥ KJ62
♦ AJ
♣ K93

East Opens 1♠.

East Bids 3♦ if possible.

West Bids 4♦ if possible.

You bid first.

Board: 124
Dealer: W
Vul: EW
HCP: 5

♠ J10864
♥ A7
♦ 10862
♣ 42

West Opens 1♦.

Partner bids first.

Board: 125
Dealer: E
Vul: NS
HCP: 16

♠ Q6
♥ KQJ3
♦ KQ54
♣ K63

East Opens 1♣.

You bid first.

Board: 126
Dealer: W
Vul: Both
HCP: 8

♠ Q8
♥ A9854
♦ J102
♣ J109

West Opens 1♠.

Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: E	♠ 109754	♠ A82			1♦	1NT
Vul: EW	♥ 32	♥ KQ5				
North HCP: 5	♦ 1095	♦ KQ4	Pass	2♥	Pass	2♠
South HCP: 17	♣ AJ9	♣ K1063	AP			
Contract: 2♠ S						

Board: 122	North:	South:	West	North	East	South
Dealer: W	♠ A87	♠ 52	1♦	1NT	Pass	2♦
Vul: None	♥ A3	♥ Q9862				
North HCP: 15	♦ A9862	♦ Q104	Pass	2♥	Pass	2NT
South HCP: 8	♣ K75	♣ A82	AP			
Contract: 2N N						

Board: 123	North:	South:	West	North	East	South
Dealer: E	♠ 96	♠ AJ74			1♠	1NT
Vul: NS	♥ Q10854	♥ KJ62				
North HCP: 5	♦ 62	♦ AJ	Pass	2♦	3♦	3♥
South HCP: 17	♣ QJ87	♣ K93	4♦	AP		
Contract: 4♦ E						

Board: 124	North:	South:	West	North	East	South
Dealer: W	♠ AQ73	♠ J10864	1♦	1NT	Pass	2♥
Vul: EW	♥ KQ	♥ A7				
North HCP: 15	♦ K94	♦ 10862	Pass	2♠	AP	
South HCP: 5	♣ J875	♣ 42				
Contract: 2♠ N						

Board: 125	North:	South:	West	North	East	South
Dealer: E	♠ 10752	♠ Q6			1♣	1NT
Vul: NS	♥ A10965	♥ KQJ3				
North HCP: 6	♦ 108	♦ KQ54	Pass	2♦	Pass	2♥
South HCP: 16	♣ Q4	♣ K63	AP			
Contract: 2♥ S						

Board: 126

Dealer: W

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3♥ N

North:

♠ KJ4

♥ KJ2

♦ K964

♣ A84

South:

♠ Q8

♥ A9854

♦ J102

♣ J109

West	North	East	South
1♠	1NT	Pass	2♦
Pass	2♥	Pass	2NT
Pass	3♥	AP	

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 127 ♠ 1098653 East Opens 1♦.
Dealer: E ♥ 953
Vul: EW ♦ 4 Partner bids first.
HCP: 1 ♣ J83

Board: 128 ♠ KQJ8 West Opens 1♦.
Dealer: W ♥ J62
Vul: Both ♦ AK64 You bid first.
HCP: 16 ♣ Q9

Board: 129 ♠ KJ765 East Opens 1♣.
Dealer: E ♥ AJ763
Vul: None ♦ 92 Partner bids first.
HCP: 9 ♣ 9

Board: 130 ♠ 76 West Opens 1♦.
Dealer: W ♥ AQ63 West Doubles 2♦ if possible.
Vul: None ♦ A109
HCP: 16 ♣ KQJ2 You bid first.

Board: 131 ♠ A2 East Opens 1♠.
Dealer: E ♥ 96542
Vul: NS ♦ 972 Partner bids first.
HCP: 4 ♣ 865

Board: 132 ♠ Q76 West Opens 1♦.
Dealer: W ♥ Q62
Vul: EW ♦ KJ7 You bid first.
HCP: 15 ♣ AK105

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: E	♠ 1098653	♠ A42			1♦	1NT
Vul: EW	♥ 953	♥ A7	Pass	2♥	Pass	2♠
North HCP: 1	♦ 4	♦ AJ653	AP			
South HCP: 17	♣ J83	♣ A64				
Contract: 2♠ S						

Board: 128	North:	South:	West	North	East	South
Dealer: W	♠ KQJ8	♠ A10972	1♦	1NT	Pass	2♥
Vul: Both	♥ J62	♥ 954	Pass	2♠	AP	
North HCP: 16	♦ AK64	♦ —				
South HCP: 5	♣ Q9	♣ J7632				
Contract: 2♠ N						

Board: 129	North:	South:	West	North	East	South
Dealer: E	♠ KJ765	♠ 102			1♣	1NT
Vul: None	♥ AJ763	♥ K1092	Pass	2♥	Pass	2♠
North HCP: 9	♦ 92	♦ AKJ	Pass	4♥	AP	
South HCP: 15	♣ 9	♣ KJ32				
Contract: 4♥ N						

Board: 130	North:	South:	West	North	East	South
Dealer: W	♠ 76	♠ K	1♦	1NT	Pass	2♦
Vul: None	♥ AQ63	♥ J7542	X	3♥ ¹	Pass	4♥
North HCP: 16	♦ A109	♦ 54	AP			
South HCP: 8	♣ KQJ2	♣ A9765				
Contract: 4♥ N						

1. Super acceptance after NT

Board: 131	North:	South:	West	North	East	South
Dealer: E	♠ A2	♠ K943			1♠	1NT
Vul: NS	♥ 96542	♥ Q10	Pass	2♦	Pass	2♥
North HCP: 4	♦ 972	♦ KQ63	AP			
South HCP: 15	♣ 865	♣ KQ10				
Contract: 2♥ S						

Board: 132

Dealer: W

Vul: EW

North HCP: 15

South HCP: 4

Contract: 2♥ N

North:

♠ Q76

♥ Q62

♦ KJ7

♣ AK105

South:

♠ A54

♥ 109753

♦ 953

♣ 43

West	North	East	South
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1♦	1NT	Pass	2♦
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Pass	2♥	AP	
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South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 127	♠ A42	East Opens 1♦.
Dealer: E	♥ A7	
Vul: EW	♦ AJ653	You bid first.
HCP: 17	♣ A64	
Board: 128	♠ A10972	West Opens 1♦.
Dealer: W	♥ 954	
Vul: Both	♦ —	Partner bids first.
HCP: 5	♣ J7632	
Board: 129	♠ 102	East Opens 1♣.
Dealer: E	♥ K1092	
Vul: None	♦ AKJ	You bid first.
HCP: 15	♣ KJ32	
Board: 130	♠ K	West Opens 1♦.
Dealer: W	♥ J7542	West Doubles 2♦ if possible.
Vul: None	♦ 54	
HCP: 8	♣ A9765	Partner bids first.
Board: 131	♠ K943	East Opens 1♠.
Dealer: E	♥ Q10	
Vul: NS	♦ KQ63	You bid first.
HCP: 15	♣ KQ10	
Board: 132	♠ A54	West Opens 1♦.
Dealer: W	♥ 109753	
Vul: EW	♦ 953	Partner bids first.
HCP: 4	♣ 43	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: E	♠ 1098653	♠ A42			1♦	1NT
Vul: EW	♥ 953	♥ A7	Pass	2♥	Pass	2♠
North HCP: 1	♦ 4	♦ AJ653	AP			
South HCP: 17	♣ J83	♣ A64				
Contract: 2♠ S						

Board: 128	North:	South:	West	North	East	South
Dealer: W	♠ KQJ8	♠ A10972	1♦	1NT	Pass	2♥
Vul: Both	♥ J62	♥ 954	Pass	2♠	AP	
North HCP: 16	♦ AK64	♦ —				
South HCP: 5	♣ Q9	♣ J7632				
Contract: 2♠ N						

Board: 129	North:	South:	West	North	East	South
Dealer: E	♠ KJ765	♠ 102			1♣	1NT
Vul: None	♥ AJ763	♥ K1092	Pass	2♥	Pass	2♠
North HCP: 9	♦ 92	♦ AKJ	Pass	4♥	AP	
South HCP: 15	♣ 9	♣ KJ32				
Contract: 4♥ N						

Board: 130	North:	South:	West	North	East	South
Dealer: W	♠ 76	♠ K	1♦	1NT	Pass	2♦
Vul: None	♥ AQ63	♥ J7542	X	3♥ ¹	Pass	4♥
North HCP: 16	♦ A109	♦ 54	AP			
South HCP: 8	♣ KQJ2	♣ A9765				
Contract: 4♥ N						

1. Super acceptance after NT

Board: 131	North:	South:	West	North	East	South
Dealer: E	♠ A2	♠ K943			1♠	1NT
Vul: NS	♥ 96542	♥ Q10	Pass	2♦	Pass	2♥
North HCP: 4	♦ 972	♦ KQ63	AP			
South HCP: 15	♣ 865	♣ KQ10				
Contract: 2♥ S						

Board: 132

Dealer: W

Vul: EW

North HCP: 15

South HCP: 4

Contract: 2♥ N

North:

♠ Q76

♥ Q62

♦ KJ7

♣ AK105

South:

♠ A54

♥ 109753

♦ 953

♣ 43

West	North	East	South
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1♦	1NT	Pass	2♦
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Pass	2♥	AP	
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North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 133 ♠ J6542
Dealer: E ♥ J
Vul: NS ♦ 9863
HCP: 3 ♣ J109

East Opens 1♣.
East Doubles Pass if possible.
West Bids 3♥ if possible.

Partner bids first.

Board: 134 ♠ A102
Dealer: W ♥ KQ
Vul: EW ♦ AJ64
HCP: 17 ♣ K1082

West Opens 1♣.

You bid first.

Board: 135 ♠ 52
Dealer: E ♥ K10842
Vul: EW ♦ 43
HCP: 6 ♣ K1043

East Opens 1♠.

Partner bids first.

Board: 136 ♠ A943
Dealer: W ♥ J1074
Vul: None ♦ AK8
HCP: 15 ♣ K2

West Opens 1♦.

You bid first.

Board: 137 ♠ 84
Dealer: E ♥ KQ10932
Vul: None ♦ 97
HCP: 5 ♣ 1065

East Opens 1♦.

Partner bids first.

Board: 138 ♠ Q98
Dealer: W ♥ AJ8
Vul: Both ♦ A42
HCP: 17 ♣ AQ92

West Opens 1♦.

You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: E	♠ J6542	♠ KQ8			1♣	1NT
Vul: NS	♥ J	♥ 8432	Pass	2♥	Pass	2♠
North HCP: 3	♦ 9863	♦ AK	Pass	Pass	X	Pass
South HCP: 16	♣ J109	♣ A843	3♥	AP		
Contract: 3♥ W						

Board: 134	North:	South:	West	North	East	South
Dealer: W	♠ A102	♠ 9875	1♣	1NT	Pass	2♦
Vul: EW	♥ KQ	♥ J8754	Pass	2♥	AP	
North HCP: 17	♦ AJ64	♦ 7				
South HCP: 2	♣ K1082	♣ J93				
Contract: 2♥ N						

Board: 135	North:	South:	West	North	East	South
Dealer: E	♠ 52	♠ AQ10			1♠	1NT
Vul: EW	♥ K10842	♥ 76	Pass	2♦	Pass	2♥
North HCP: 6	♦ 43	♦ KQ62	AP			
South HCP: 17	♣ K1043	♣ AQ76				
Contract: 2♥ S						

Board: 136	North:	South:	West	North	East	South
Dealer: W	♠ A943	♠ J10865	1♦	1NT	Pass	2♥
Vul: None	♥ J1074	♥ Q32	Pass	3♠ ¹	AP	
North HCP: 15	♦ AK8	♦ J				
South HCP: 6	♣ K2	♣ Q763				
Contract: 3♠ N						

1. Super acceptance after NT

Board: 137	North:	South:	West	North	East	South
Dealer: E	♠ 84	♠ A3			1♦	1NT
Vul: None	♥ KQ10932	♥ A64	Pass	2♦	Pass	2♥
North HCP: 5	♦ 97	♦ A84	Pass	3♥	Pass	4♥
South HCP: 16	♣ 1065	♣ A9743	AP			
Contract: 4♥ S						

Board: 138

Dealer: W

Vul: Both

North HCP: 17

South HCP: 5

Contract: 2♠ N

North:

♠ Q98

♥ AJ8

♦ A42

♣ AQ92

South:

♠ 76432

♥ 654

♦ Q7

♣ K74

West	North	East	South
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1♦	1NT	Pass	2♥
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Pass	2♠	AP	
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South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 133
Dealer: E
Vul: NS
HCP: 16

♠ KQ8
♥ 8432
♦ AK
♣ A843

East Opens 1♣.
East Doubles Pass if possible.
West Bids 3♥ if possible.

You bid first.

Board: 134
Dealer: W
Vul: EW
HCP: 2

♠ 9875
♥ J8754
♦ 7
♣ J93

West Opens 1♣.

Partner bids first.

Board: 135
Dealer: E
Vul: EW
HCP: 17

♠ AQ10
♥ 76
♦ KQ62
♣ AQ76

East Opens 1♠.

You bid first.

Board: 136
Dealer: W
Vul: None
HCP: 6

♠ J10865
♥ Q32
♦ J
♣ Q763

West Opens 1♦.

Partner bids first.

Board: 137
Dealer: E
Vul: None
HCP: 16

♠ A3
♥ A64
♦ A84
♣ A9743

East Opens 1♦.

You bid first.

Board: 138
Dealer: W
Vul: Both
HCP: 5

♠ 76432
♥ 654
♦ Q7
♣ K74

West Opens 1♦.

Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: E	♠ J6542	♠ KQ8			1♣	1NT
Vul: NS	♥ J	♥ 8432	Pass	2♥	Pass	2♠
North HCP: 3	♦ 9863	♦ AK	Pass	Pass	X	Pass
South HCP: 16	♣ J109	♣ A843	3♥	AP		
Contract: 3♥ W						

Board: 134	North:	South:	West	North	East	South
Dealer: W	♠ A102	♠ 9875	1♣	1NT	Pass	2♦
Vul: EW	♥ KQ	♥ J8754	Pass	2♥	AP	
North HCP: 17	♦ AJ64	♦ 7				
South HCP: 2	♣ K1082	♣ J93				
Contract: 2♥ N						

Board: 135	North:	South:	West	North	East	South
Dealer: E	♠ 52	♠ AQ10			1♠	1NT
Vul: EW	♥ K10842	♥ 76	Pass	2♦	Pass	2♥
North HCP: 6	♦ 43	♦ KQ62	AP			
South HCP: 17	♣ K1043	♣ AQ76				
Contract: 2♥ S						

Board: 136	North:	South:	West	North	East	South
Dealer: W	♠ A943	♠ J10865	1♦	1NT	Pass	2♥
Vul: None	♥ J1074	♥ Q32	Pass	3♠ ¹	AP	
North HCP: 15	♦ AK8	♦ J				
South HCP: 6	♣ K2	♣ Q763				
Contract: 3♠ N						

1. Super acceptance after NT

Board: 137	North:	South:	West	North	East	South
Dealer: E	♠ 84	♠ A3			1♦	1NT
Vul: None	♥ KQ10932	♥ A64	Pass	2♦	Pass	2♥
North HCP: 5	♦ 97	♦ A84	Pass	3♥	Pass	4♥
South HCP: 16	♣ 1065	♣ A9743	AP			
Contract: 4♥ S						

Board: 138

Dealer: W

Vul: Both

North HCP: 17

South HCP: 5

Contract: 2♠ N

North:

♠ Q98

♥ AJ8

♦ A42

♣ AQ92

South:

♠ 76432

♥ 654

♦ Q7

♣ K74

West	North	East	South
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1♦	1NT	Pass	2♥
----	-----	------	----

Pass	2♠	AP	
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North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 139	♠ J982	East Opens 1♦.
Dealer: E	♥ J9654	West Bids 3♦ if possible.
Vul: NS	♦ 72	
HCP: 3	♣ J2	Partner bids first.

Board: 140	♠ KJ7	West Opens 1♦.
Dealer: W	♥ 93	
Vul: EW	♦ AK43	You bid first.
HCP: 15	♣ A863	

Board: 141	♠ KQ972	East Opens 1♦.
Dealer: E	♥ 86	
Vul: None	♦ Q7	Partner bids first.
HCP: 7	♣ 9832	

Board: 142	♠ J32	West Opens 1♦.
Dealer: W	♥ A1042	West Doubles 2♦ if possible.
Vul: EW	♦ A105	
HCP: 15	♣ KQJ	You bid first.

Board: 143	♠ 1095	East Opens 1♦.
Dealer: E	♥ AK1074	East Doubles 2♦ if possible.
Vul: Both	♦ J87	
HCP: 8	♣ 95	Partner bids first.

Board: 144	♠ K93	West Opens 1♦.
Dealer: W	♥ Q104	
Vul: None	♦ AJ96	You bid first.
HCP: 17	♣ AK8	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: E	♠ J982	♠ KQ73			1♦	1NT
Vul: NS	♥ J9654	♥ K108	Pass	2♦	Pass	2♥
North HCP: 3	♦ 72	♦ KJ6	3♦	AP		
South HCP: 16	♣ J2	♣ A107				
Contract: 3♦ E						

Board: 140	North:	South:	West	North	East	South
Dealer: W	♠ KJ7	♠ AQ10842	1♦	1NT	Pass	2♥
Vul: EW	♥ 93	♥ 864	Pass	2♠	Pass	3♠
North HCP: 15	♦ AK43	♦ J86	AP			
South HCP: 8	♣ A863	♣ J				
Contract: 3♠ N						

Board: 141	North:	South:	West	North	East	South
Dealer: E	♠ KQ972	♠ J105			1♦	1NT
Vul: None	♥ 86	♥ AKQ4	Pass	2♥	Pass	2♠
North HCP: 7	♦ Q7	♦ K98	AP			
South HCP: 17	♣ 9832	♣ A105				
Contract: 2♠ S						

Board: 142	North:	South:	West	North	East	South
Dealer: W	♠ J32	♠ 1096	1♦	1NT	Pass	2♦
Vul: EW	♥ A1042	♥ KQ863	X	2♥	AP	
North HCP: 15	♦ A105	♦ 873				
South HCP: 5	♣ KQJ	♣ 64				
Contract: 2♥ N						

Board: 143	North:	South:	West	North	East	South
Dealer: E	♠ 1095	♠ KQJ			1♦	1NT
Vul: Both	♥ AK1074	♥ 963	Pass	2♦	X	2♥
North HCP: 8	♦ J87	♦ A42	Pass	3♥	AP	
South HCP: 16	♣ 95	♣ AQ86				
Contract: 3♥ S						

Board: 144

Dealer: W

Vul: None

North HCP: 17

South HCP: 7

Contract: 2♥ N

North:

♠ K93

♥ Q104

♦ AJ96

♣ AK8

South:

♠ J82

♥ A87653

♦ Q82

♣ 5

West	North	East	South
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1♦	1NT	Pass	2♦
----	-----	------	----

Pass	2♥	AP	
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South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 139	♠ KQ73	East Opens 1♦.
Dealer: E	♥ K108	West Bids 3♦ if possible.
Vul: NS	♦ KJ6	
HCP: 16	♣ A107	You bid first.
Board: 140	♠ AQ10842	West Opens 1♦.
Dealer: W	♥ 864	
Vul: EW	♦ J86	Partner bids first.
HCP: 8	♣ J	
Board: 141	♠ J105	East Opens 1♦.
Dealer: E	♥ AKQ4	
Vul: None	♦ K98	You bid first.
HCP: 17	♣ A105	
Board: 142	♠ 1096	West Opens 1♦.
Dealer: W	♥ KQ863	West Doubles 2♦ if possible.
Vul: EW	♦ 873	
HCP: 5	♣ 64	Partner bids first.
Board: 143	♠ KQJ	East Opens 1♦.
Dealer: E	♥ 963	East Doubles 2♦ if possible.
Vul: Both	♦ A42	
HCP: 16	♣ AQ86	You bid first.
Board: 144	♠ J82	West Opens 1♦.
Dealer: W	♥ A87653	
Vul: None	♦ Q82	Partner bids first.
HCP: 7	♣ 5	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: E	♠ J982	♠ KQ73			1♦	1NT
Vul: NS	♥ J9654	♥ K108	Pass	2♦	Pass	2♥
North HCP: 3	♦ 72	♦ KJ6	3♦	AP		
South HCP: 16	♣ J2	♣ A107				
Contract: 3♦ E						

Board: 140	North:	South:	West	North	East	South
Dealer: W	♠ KJ7	♠ AQ10842	1♦	1NT	Pass	2♥
Vul: EW	♥ 93	♥ 864	Pass	2♠	Pass	3♠
North HCP: 15	♦ AK43	♦ J86	AP			
South HCP: 8	♣ A863	♣ J				
Contract: 3♠ N						

Board: 141	North:	South:	West	North	East	South
Dealer: E	♠ KQ972	♠ J105			1♦	1NT
Vul: None	♥ 86	♥ AKQ4	Pass	2♥	Pass	2♠
North HCP: 7	♦ Q7	♦ K98	AP			
South HCP: 17	♣ 9832	♣ A105				
Contract: 2♠ S						

Board: 142	North:	South:	West	North	East	South
Dealer: W	♠ J32	♠ 1096	1♦	1NT	Pass	2♦
Vul: EW	♥ A1042	♥ KQ863	X	2♥	AP	
North HCP: 15	♦ A105	♦ 873				
South HCP: 5	♣ KQJ	♣ 64				
Contract: 2♥ N						

Board: 143	North:	South:	West	North	East	South
Dealer: E	♠ 1095	♠ KQJ			1♦	1NT
Vul: Both	♥ AK1074	♥ 963	Pass	2♦	X	2♥
North HCP: 8	♦ J87	♦ A42	Pass	3♥	AP	
South HCP: 16	♣ 95	♣ AQ86				
Contract: 3♥ S						

Board: 144

Dealer: W

Vul: None

North HCP: 17

South HCP: 7

Contract: 2♥ N

North:

♠ K93

♥ Q104

♦ AJ96

♣ AK8

South:

♠ J82

♥ A87653

♦ Q82

♣ 5

West	North	East	South
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1♦	1NT	Pass	2♦
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Pass	2♥	AP	
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North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 145 ♠ 87432
Dealer: E ♥ 65
Vul: EW ♦ Q98
HCP: 3 ♣ J75

East Opens 1♣.

Partner bids first.

Board: 146 ♠ AQ108
Dealer: W ♥ A63
Vul: None ♦ KQ42
HCP: 15 ♣ 93

West Opens 1♦.

You bid first.

Board: 147 ♠ J92
Dealer: E ♥ J10643
Vul: NS ♦ 2
HCP: 3 ♣ J752

East Opens 1♠.

East Bids 2♠ if possible.

Partner bids first.

Board: 148 ♠ 74
Dealer: W ♥ A52
Vul: EW ♦ A1072
HCP: 15 ♣ AK84

West Opens 1♥.

You bid first.

Board: 149 ♠ 984
Dealer: E ♥ QJ985
Vul: NS ♦ 63
HCP: 3 ♣ 984

East Opens 1♦.

East Bids 3♦ if possible.

Partner bids first.

Board: 150 ♠ A74
Dealer: W ♥ K1097
Vul: Both ♦ A75
HCP: 15 ♣ A73

West Opens 1♥.

You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: E	♠ 87432	♠ J106			1♣	1NT
Vul: EW	♥ 65	♥ AKJ10	Pass	2♥	Pass	2♠
North HCP: 3	♦ Q98	♦ 632	AP			
South HCP: 15	♣ J75	♣ AQ6				
Contract: 2♠ S						

Board: 146	North:	South:	West	North	East	South
Dealer: W	♠ AQ108	♠ K953	1♦	1NT	Pass	2♦
Vul: None	♥ A63	♥ 108742	Pass	2♥	AP	
North HCP: 15	♦ KQ42	♦ 5				
South HCP: 6	♣ 93	♣ K62				
Contract: 2♥ N						

Board: 147	North:	South:	West	North	East	South
Dealer: E	♠ J92	♠ K63			1♠	1NT
Vul: NS	♥ J10643	♥ AQ8	Pass	2♦	2♠	AP
North HCP: 3	♦ 2	♦ A643				
South HCP: 17	♣ J752	♣ A63				
Contract: 2♠ E						

Board: 148	North:	South:	West	North	East	South
Dealer: W	♠ 74	♠ A109632	1♥	1NT	Pass	2♥
Vul: EW	♥ A52	♥ Q93	Pass	2♠	Pass	3♠
North HCP: 15	♦ A1072	♦ 96	AP			
South HCP: 8	♣ AK84	♣ Q9				
Contract: 3♠ N						

Board: 149	North:	South:	West	North	East	South
Dealer: E	♠ 984	♠ Q10			1♦	1NT
Vul: NS	♥ QJ985	♥ AK2	Pass	2♦	3♦	AP
North HCP: 3	♦ 63	♦ K10982				
South HCP: 16	♣ 984	♣ KJ3				
Contract: 3♦ E						

Board: 150

Dealer: W

Vul: Both

North HCP: 15

South HCP: 6

Contract: 2♠ N

North:

♠ A74

♥ K1097

♦ A75

♣ A73

South:

♠ QJ1092

♥ 85

♦ 82

♣ QJ52

West	North	East	South
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1♥	1NT	Pass	2♥
----	-----	------	----

Pass	2♠	AP	
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South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 145	♠ J106	East Opens 1♣.
Dealer: E	♥ AKJ10	
Vul: EW	♦ 632	You bid first.
HCP: 15	♣ AQ6	
Board: 146	♠ K953	West Opens 1♦.
Dealer: W	♥ 108742	
Vul: None	♦ 5	Partner bids first.
HCP: 6	♣ K62	
Board: 147	♠ K63	East Opens 1♠.
Dealer: E	♥ AQ8	East Bids 2♠ if possible.
Vul: NS	♦ A643	
HCP: 17	♣ A63	You bid first.
Board: 148	♠ A109632	West Opens 1♥.
Dealer: W	♥ Q93	
Vul: EW	♦ 96	Partner bids first.
HCP: 8	♣ Q9	
Board: 149	♠ Q10	East Opens 1♦.
Dealer: E	♥ AK2	East Bids 3♦ if possible.
Vul: NS	♦ K10982	
HCP: 16	♣ KJ3	You bid first.
Board: 150	♠ QJ1092	West Opens 1♥.
Dealer: W	♥ 85	
Vul: Both	♦ 82	Partner bids first.
HCP: 6	♣ QJ52	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: E	♠ 87432	♠ J106			1♣	1NT
Vul: EW	♥ 65	♥ AKJ10	Pass	2♥	Pass	2♠
North HCP: 3	♦ Q98	♦ 632	AP			
South HCP: 15	♣ J75	♣ AQ6				
Contract: 2♠ S						

Board: 146	North:	South:	West	North	East	South
Dealer: W	♠ AQ108	♠ K953	1♦	1NT	Pass	2♦
Vul: None	♥ A63	♥ 108742	Pass	2♥	AP	
North HCP: 15	♦ KQ42	♦ 5				
South HCP: 6	♣ 93	♣ K62				
Contract: 2♥ N						

Board: 147	North:	South:	West	North	East	South
Dealer: E	♠ J92	♠ K63			1♠	1NT
Vul: NS	♥ J10643	♥ AQ8	Pass	2♦	2♠	AP
North HCP: 3	♦ 2	♦ A643				
South HCP: 17	♣ J752	♣ A63				
Contract: 2♠ E						

Board: 148	North:	South:	West	North	East	South
Dealer: W	♠ 74	♠ A109632	1♥	1NT	Pass	2♥
Vul: EW	♥ A52	♥ Q93	Pass	2♠	Pass	3♠
North HCP: 15	♦ A1072	♦ 96	AP			
South HCP: 8	♣ AK84	♣ Q9				
Contract: 3♠ N						

Board: 149	North:	South:	West	North	East	South
Dealer: E	♠ 984	♠ Q10			1♦	1NT
Vul: NS	♥ QJ985	♥ AK2	Pass	2♦	3♦	AP
North HCP: 3	♦ 63	♦ K10982				
South HCP: 16	♣ 984	♣ KJ3				
Contract: 3♦ E						

Board: 150

Dealer: W

Vul: Both

North HCP: 15

South HCP: 6

Contract: 2♠ N

North:

♠ A74

♥ K1097

♦ A75

♣ A73

South:

♠ QJ1092

♥ 85

♦ 82

♣ QJ52

West	North	East	South
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1♥	1NT	Pass	2♥
----	-----	------	----

Pass	2♠	AP	
------	----	----	--

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 151 ♠ J10986
Dealer: E ♥ A4
Vul: EW ♦ 2
HCP: 6 ♣ J7642

East Opens 1♦.

Partner bids first.

Board: 152 ♠ K74
Dealer: W ♥ AK3
Vul: Both ♦ KQJ63
HCP: 16 ♣ 106

West Opens 1♥.

You bid first.

Board: 153 ♠ 10
Dealer: E ♥ J9863
Vul: None ♦ Q10874
HCP: 3 ♣ 74

East Opens 1♣.

Partner bids first.

Board: 154 ♠ A96
Dealer: W ♥ 104
Vul: NS ♦ AQ3
HCP: 17 ♣ AQJ102

West Opens 1♦.

West Doubles 2♦ if possible.

You bid first.

Board: 155 ♠ 976543
Dealer: E ♥ 1064
Vul: Both ♦ 52
HCP: 4 ♣ A4

East Opens 1♦.

Partner bids first.

Board: 156 ♠ K43
Dealer: W ♥ AJ63
Vul: NS ♦ 74
HCP: 15 ♣ AK108

West Opens 1♣.

West Doubles 2♦ if possible.

You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: E	♠ J10986	♠ A32			1♦	1NT
Vul: EW	♥ A4	♥ KQ	Pass	2♥	Pass	2♠
North HCP: 6	♦ 2	♦ QJ75	AP			
South HCP: 15	♣ J7642	♣ K1085				
Contract: 2♠ S						

Board: 152	North:	South:	West	North	East	South
Dealer: W	♠ K74	♠ J109862	1♥	1NT	Pass	2♥
Vul: Both	♥ AK3	♥ J84	Pass	2♠	Pass	3♠
North HCP: 16	♦ KQJ63	♦ 2	AP			
South HCP: 7	♣ 106	♣ AJ5				
Contract: 3♠ N						

Board: 153	North:	South:	West	North	East	South
Dealer: E	♠ 10	♠ 754			1♣	1NT
Vul: None	♥ J9863	♥ 754	Pass	2♦	Pass	2♥
North HCP: 3	♦ Q10874	♦ AK	AP			
South HCP: 16	♣ 74	♣ AKQ92				
Contract: 2♥ S						

Board: 154	North:	South:	West	North	East	South
Dealer: W	♠ A96	♠ J84	1♦	1NT	Pass	2♦
Vul: NS	♥ 104	♥ KJ973	X	XX ¹	Pass	2♥
North HCP: 17	♦ AQ3	♦ 1098	AP			
South HCP: 5	♣ AQJ102	♣ 93				
Contract: 2♥ S			1. artificial			

Board: 155	North:	South:	West	North	East	South
Dealer: E	♠ 976543	♠ KJ108			1♦	1NT
Vul: Both	♥ 1064	♥ A72	Pass	2♥	Pass	2♠
North HCP: 4	♦ 52	♦ KJ9	AP			
South HCP: 15	♣ A4	♣ K73				
Contract: 2♠ S						

Board: 156

Dealer: W

Vul: NS

North HCP: 15

South HCP: 2

Contract: 3♥ N

North:

♠ K43

♥ AJ63

♦ 74

♣ AK108

South:

♠ 76

♥ 87542

♦ Q10652

♣ 6

West	North	East	South
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1♣	1NT	Pass	2♦
----	-----	------	----

X	3♥ ¹	AP	
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1. Super acceptance after NT

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 151
Dealer: E
Vul: EW
HCP: 15

♠ A32
♥ KQ
♦ QJ75
♣ K1085

East Opens 1♦.

You bid first.

Board: 152
Dealer: W
Vul: Both
HCP: 7

♠ J109862
♥ J84
♦ 2
♣ AJ5

West Opens 1♥.

Partner bids first.

Board: 153
Dealer: E
Vul: None
HCP: 16

♠ 754
♥ 754
♦ AK
♣ AKQ92

East Opens 1♣.

You bid first.

Board: 154
Dealer: W
Vul: NS
HCP: 5

♠ J84
♥ KJ973
♦ 1098
♣ 93

West Opens 1♦.

West Doubles 2♦ if possible.

Partner bids first.

Board: 155
Dealer: E
Vul: Both
HCP: 15

♠ KJ108
♥ A72
♦ KJ9
♣ K73

East Opens 1♦.

You bid first.

Board: 156
Dealer: W
Vul: NS
HCP: 2

♠ 76
♥ 87542
♦ Q10652
♣ 6

West Opens 1♣.

West Doubles 2♦ if possible.

Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: E	♠ J10986	♠ A32			1♦	1NT
Vul: EW	♥ A4	♥ KQ	Pass	2♥	Pass	2♠
North HCP: 6	♦ 2	♦ QJ75	AP			
South HCP: 15	♣ J7642	♣ K1085				
Contract: 2♠ S						

Board: 152	North:	South:	West	North	East	South
Dealer: W	♠ K74	♠ J109862	1♥	1NT	Pass	2♥
Vul: Both	♥ AK3	♥ J84	Pass	2♠	Pass	3♠
North HCP: 16	♦ KQJ63	♦ 2	AP			
South HCP: 7	♣ 106	♣ AJ5				
Contract: 3♠ N						

Board: 153	North:	South:	West	North	East	South
Dealer: E	♠ 10	♠ 754			1♣	1NT
Vul: None	♥ J9863	♥ 754	Pass	2♦	Pass	2♥
North HCP: 3	♦ Q10874	♦ AK	AP			
South HCP: 16	♣ 74	♣ AKQ92				
Contract: 2♥ S						

Board: 154	North:	South:	West	North	East	South
Dealer: W	♠ A96	♠ J84	1♦	1NT	Pass	2♦
Vul: NS	♥ 104	♥ KJ973	X	XX ¹	Pass	2♥
North HCP: 17	♦ AQ3	♦ 1098	AP			
South HCP: 5	♣ AQJ102	♣ 93				
Contract: 2♥ S			1. artificial			

Board: 155	North:	South:	West	North	East	South
Dealer: E	♠ 976543	♠ KJ108			1♦	1NT
Vul: Both	♥ 1064	♥ A72	Pass	2♥	Pass	2♠
North HCP: 4	♦ 52	♦ KJ9	AP			
South HCP: 15	♣ A4	♣ K73				
Contract: 2♠ S						

Board: 156

Dealer: W

Vul: NS

North HCP: 15

South HCP: 2

Contract: 3♥ N

North:

♠ K43

♥ AJ63

♦ 74

♣ AK108

South:

♠ 76

♥ 87542

♦ Q10652

♣ 6

West	North	East	South
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1♣	1NT	Pass	2♦
----	-----	------	----

X	3♥ ¹	AP	
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1. Super acceptance after NT

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 157 ♠ Q10854
Dealer: E ♥ —
Vul: EW ♦ J854
HCP: 3 ♣ 8763

East Opens 1♦.

Partner bids first.

Board: 158 ♠ KQJ8
Dealer: W ♥ J75
Vul: Both ♦ KQ4
HCP: 15 ♣ K42

West Opens 1♣.

West Doubles 2♦ if possible.

West Doubles Pass if possible.

You bid first.

Board: 159 ♠ 10763
Dealer: E ♥ QJ762
Vul: EW ♦ A96
HCP: 7 ♣ 8

East Opens 1♦.

Partner bids first.

Board: 160 ♠ A96
Dealer: W ♥ J5
Vul: EW ♦ AJ5
HCP: 17 ♣ AQJ96

West Opens 1♦.

East Bids 3♦ if possible.

You bid first.

Board: 161 ♠ 7543
Dealer: E ♥ Q8643
Vul: Both ♦ 6
HCP: 4 ♣ Q74

East Opens 1♦.

East Doubles 2♦ if possible.

Partner bids first.

Board: 162 ♠ J54
Dealer: W ♥ AK32
Vul: NS ♦ AK72
HCP: 15 ♣ 82

West Opens 1♦.

You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: E	♠ Q10854	♠ A93			1♦	1NT
Vul: EW	♥ —	♥ 9653				
North HCP: 3	♦ J854	♦ A63	Pass	2♥	Pass	2♠
South HCP: 15	♣ 8763	♣ AQJ	AP			
Contract: 2♠ S						

Board: 158	North:	South:	West	North	East	South
Dealer: W	♠ KQJ8	♠ 10754	1♣	1NT	Pass	2♦
Vul: Both	♥ J75	♥ K10943	X	2♥	Pass	Pass
North HCP: 15	♦ KQ4	♦ 63	X	AP		
South HCP: 3	♣ K42	♣ 103				
Contract: 2♥ X N						

Board: 159	North:	South:	West	North	East	South
Dealer: E	♠ 10763	♠ AK82			1♦	1NT
Vul: EW	♥ QJ762	♥ 98				
North HCP: 7	♦ A96	♦ K32	Pass	2♦	Pass	2♥
South HCP: 15	♣ 8	♣ KQ73	AP			
Contract: 2♥ S						

Board: 160	North:	South:	West	North	East	South
Dealer: W	♠ A96	♠ K1074	1♦	1NT	Pass	2♦
Vul: EW	♥ J5	♥ 108762				
North HCP: 17	♦ AJ5	♦ 3	Pass	2♥	3♦	AP
South HCP: 3	♣ AQJ96	♣ 732				
Contract: 3♦ W						

Board: 161	North:	South:	West	North	East	South
Dealer: E	♠ 7543	♠ KQ106			1♦	1NT
Vul: Both	♥ Q8643	♥ A9	Pass	2♦	X	XX ¹
North HCP: 4	♦ 6	♦ K97	Pass	2♠	AP	
South HCP: 15	♣ Q74	♣ K932	1. artificial			
Contract: 2♠ N						

Board: 162

Dealer: W

Vul: NS

North HCP: 15

South HCP: 7

Contract: 2♠ N

North:

♠ J54

♥ AK32

♦ AK72

♣ 82

South:

♠ KQ1072

♥ 65

♦ J4

♣ J965

West	North	East	South
1♦	1NT	Pass	2♥
Pass	2♠	AP	

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 157 ♠ A93
Dealer: E ♥ 9653
Vul: EW ♦ A63
HCP: 15 ♣ AQJ

East Opens 1♦.

You bid first.

Board: 158 ♠ 10754
Dealer: W ♥ K10943
Vul: Both ♦ 63
HCP: 3 ♣ 103

West Opens 1♣.

West Doubles 2♦ if possible.

West Doubles Pass if possible.

Partner bids first.

Board: 159 ♠ AK82
Dealer: E ♥ 98
Vul: EW ♦ K32
HCP: 15 ♣ KQ73

East Opens 1♦.

You bid first.

Board: 160 ♠ K1074
Dealer: W ♥ 108762
Vul: EW ♦ 3
HCP: 3 ♣ 732

West Opens 1♦.

East Bids 3♦ if possible.

Partner bids first.

Board: 161 ♠ KQ106
Dealer: E ♥ A9
Vul: Both ♦ K97
HCP: 15 ♣ K932

East Opens 1♦.

East Doubles 2♦ if possible.

You bid first.

Board: 162 ♠ KQ1072
Dealer: W ♥ 65
Vul: NS ♦ J4
HCP: 7 ♣ J965

West Opens 1♦.

Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: E	♠ Q10854	♠ A93			1♦	1NT
Vul: EW	♥ —	♥ 9653				
North HCP: 3	♦ J854	♦ A63	Pass	2♥	Pass	2♠
South HCP: 15	♣ 8763	♣ AQJ	AP			
Contract: 2♠ S						

Board: 158	North:	South:	West	North	East	South
Dealer: W	♠ KQJ8	♠ 10754	1♣	1NT	Pass	2♦
Vul: Both	♥ J75	♥ K10943	X	2♥	Pass	Pass
North HCP: 15	♦ KQ4	♦ 63	X	AP		
South HCP: 3	♣ K42	♣ 103				
Contract: 2♥ X N						

Board: 159	North:	South:	West	North	East	South
Dealer: E	♠ 10763	♠ AK82			1♦	1NT
Vul: EW	♥ QJ762	♥ 98				
North HCP: 7	♦ A96	♦ K32	Pass	2♦	Pass	2♥
South HCP: 15	♣ 8	♣ KQ73	AP			
Contract: 2♥ S						

Board: 160	North:	South:	West	North	East	South
Dealer: W	♠ A96	♠ K1074	1♦	1NT	Pass	2♦
Vul: EW	♥ J5	♥ 108762				
North HCP: 17	♦ AJ5	♦ 3	Pass	2♥	3♦	AP
South HCP: 3	♣ AQJ96	♣ 732				
Contract: 3♦ W						

Board: 161	North:	South:	West	North	East	South
Dealer: E	♠ 7543	♠ KQ106			1♦	1NT
Vul: Both	♥ Q8643	♥ A9	Pass	2♦	X	XX ¹
North HCP: 4	♦ 6	♦ K97	Pass	2♠	AP	
South HCP: 15	♣ Q74	♣ K932	1. artificial			
Contract: 2♠ N						

Board: 162

Dealer: W

Vul: NS

North HCP: 15

South HCP: 7

Contract: 2♠ N

North:

♠ J54

♥ AK32

♦ AK72

♣ 82

South:

♠ KQ1072

♥ 65

♦ J4

♣ J965

West	North	East	South
1♦	1NT	Pass	2♥
Pass	2♠	AP	

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 163 ♠ KJ962
Dealer: E ♥ 109
Vul: Both ♦ J108
HCP: 6 ♣ J42

East Opens 1♦.

Partner bids first.

Board: 164 ♠ A106
Dealer: W ♥ J62
Vul: None ♦ A106
HCP: 16 ♣ AK82

West Opens 1♣.

You bid first.

Board: 165 ♠ 43
Dealer: E ♥ 97652
Vul: EW ♦ KQ6
HCP: 7 ♣ Q74

East Opens 1♠.

Partner bids first.

Board: 166 ♠ Q64
Dealer: W ♥ J7
Vul: None ♦ AK864
HCP: 15 ♣ KQ10

West Opens 1♦.

You bid first.

Board: 167 ♠ 1043
Dealer: E ♥ AQJ942
Vul: NS ♦ 106
HCP: 11 ♣ A2

East Opens 1♦.

East Doubles 2♦ if possible.

Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: E	♠ KJ962	♠ 853			1♦	1NT
Vul: Both	♥ 109	♥ AJ52	Pass	2♥	Pass	2♠
North HCP: 6	♦ J108	♦ AK3	AP			
South HCP: 16	♣ J42	♣ A96				
Contract: 2♠ S						

Board: 164	North:	South:	West	North	East	South
Dealer: W	♠ A106	♠ 9742	1♣	1NT	Pass	2♦
Vul: None	♥ J62	♥ KQ1075	Pass	2♥	Pass	2♠
North HCP: 16	♦ A106	♦ K5	Pass	3♣ ¹	Pass	4♥
South HCP: 9	♣ AK82	♣ J9	AP			
Contract: 4♥ N						

1. limit raise or better in ♥

Board: 165	North:	South:	West	North	East	South
Dealer: E	♠ 43	♠ KQ2			1♠	1NT
Vul: EW	♥ 97652	♥ AJ84	Pass	2♦	Pass	2♥
North HCP: 7	♦ KQ6	♦ A1052	AP			
South HCP: 15	♣ Q74	♣ J5				
Contract: 2♥ S						

Board: 166	North:	South:	West	North	East	South
Dealer: W	♠ Q64	♠ A32	1♦	1NT	Pass	2♦
Vul: None	♥ J7	♥ K10843	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK864	♦ Q102				
South HCP: 9	♣ KQ10	♣ 96	AP			
Contract: 2N N						

Board: 167

Dealer: E

Vul: NS

North HCP: 11

South HCP: 16

Contract: 6♥ S

North:

♠ 1043

♥ AQJ942

♦ 106

♣ A2

South:

♠ AKJ5

♥ K103

♦ AJ4

♣ 985

West	North	East	South
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		1♦	1NT
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Pass	2♦	X	2♥
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Pass	3♣ ¹	Pass	3♦ ²
------	-----------------	------	-----------------

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

Pass	4NT ⁴	Pass	5♣
------	------------------	------	----

Pass	6♥	AP	
------	----	----	--

1. Cue bid, a ♣ stopper

2. Cue bid, a ♠ stopper

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♥

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 163
Dealer: E
Vul: Both
HCP: 16

♠ 853
♥ AJ52
♦ AK3
♣ A96

East Opens 1♦.

You bid first.

Board: 164
Dealer: W
Vul: None
HCP: 9

♠ 9742
♥ KQ1075
♦ K5
♣ J9

West Opens 1♣.

Partner bids first.

Board: 165
Dealer: E
Vul: EW
HCP: 15

♠ KQ2
♥ AJ84
♦ A1052
♣ J5

East Opens 1♠.

You bid first.

Board: 166
Dealer: W
Vul: None
HCP: 9

♠ A32
♥ K10843
♦ Q102
♣ 96

West Opens 1♦.

Partner bids first.

Board: 167
Dealer: E
Vul: NS
HCP: 16

♠ AKJ5
♥ K103
♦ AJ4
♣ 985

East Opens 1♦.

East Doubles 2♦ if possible.

You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: E	♠ KJ962	♠ 853			1♦	1NT
Vul: Both	♥ 109	♥ AJ52	Pass	2♥	Pass	2♠
North HCP: 6	♦ J108	♦ AK3	AP			
South HCP: 16	♣ J42	♣ A96				
Contract: 2♠ S						

Board: 164	North:	South:	West	North	East	South
Dealer: W	♠ A106	♠ 9742	1♣	1NT	Pass	2♦
Vul: None	♥ J62	♥ KQ1075	Pass	2♥	Pass	2♠
North HCP: 16	♦ A106	♦ K5	Pass	3♣ ¹	Pass	4♥
South HCP: 9	♣ AK82	♣ J9	AP			
Contract: 4♥ N						

1. limit raise or better in ♥

Board: 165	North:	South:	West	North	East	South
Dealer: E	♠ 43	♠ KQ2			1♠	1NT
Vul: EW	♥ 97652	♥ AJ84	Pass	2♦	Pass	2♥
North HCP: 7	♦ KQ6	♦ A1052	AP			
South HCP: 15	♣ Q74	♣ J5				
Contract: 2♥ S						

Board: 166	North:	South:	West	North	East	South
Dealer: W	♠ Q64	♠ A32	1♦	1NT	Pass	2♦
Vul: None	♥ J7	♥ K10843	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK864	♦ Q102				
South HCP: 9	♣ KQ10	♣ 96	AP			
Contract: 2N N						

Board: 167

Dealer: E

Vul: NS

North HCP: 11

South HCP: 16

Contract: 6♥ S

North:

♠ 1043

♥ AQJ942

♦ 106

♣ A2

South:

♠ AKJ5

♥ K103

♦ AJ4

♣ 985

West	North	East	South
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		1♦	1NT
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Pass	2♦	X	2♥
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Pass	3♣ ¹	Pass	3♦ ²
------	-----------------	------	-----------------

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

Pass	4NT ⁴	Pass	5♣
------	------------------	------	----

Pass	6♥	AP	
------	----	----	--

1. Cue bid, a ♣ stopper

2. Cue bid, a ♠ stopper

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♥

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 168	♠ A94	West Opens 1♠.
Dealer: W	♥ KQ9	West Bids 3♠ if possible.
Vul: Both	♦ AJ82	
HCP: 16	♣ Q65	You bid first.
Board: 169	♠ 5	East Opens 1♣.
Dealer: E	♥ Q10842	
Vul: Both	♦ A98763	Partner bids first.
HCP: 8	♣ Q	
Board: 170	♠ Q98	West Opens 1♦.
Dealer: W	♥ A7	West Doubles 2♦ if possible.
Vul: None	♦ KJ62	
HCP: 15	♣ KQ98	You bid first.
Board: 171	♠ KJ10964	East Opens 1♣.
Dealer: E	♥ 54	East Doubles 2♥ if possible.
Vul: None	♦ 863	East Doubles Pass if possible.
HCP: 4	♣ 97	West Bids 3♥ if possible.
		Partner bids first.
Board: 172	♠ K109	West Opens 1♥.
Dealer: W	♥ K92	West Bids 3♥ if possible.
Vul: Both	♦ AQJ5	
HCP: 15	♣ Q32	You bid first.
Board: 173	♠ 532	East Opens 1♦.
Dealer: E	♥ A8764	East Doubles 2♦ if possible.
Vul: None	♦ —	
HCP: 5	♣ J9432	Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 168	North:	South:	West	North	East	South
Dealer: W	♠ A94	♠ 10	1♠	1NT	Pass	2♦
Vul: Both	♥ KQ9	♥ J8643	3♠	AP		
North HCP: 16	♦ AJ82	♦ 63				
South HCP: 4	♣ Q65	♣ K10983				
Contract: 3♠ W						

Board: 169	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ 62			1♣	1NT
Vul: Both	♥ Q10842	♥ AJ76	Pass	2♦	Pass	3♥ ¹
North HCP: 8	♦ A98763	♦ KQ4	Pass	4♥	AP	
South HCP: 15	♣ Q	♣ AJ32				
Contract: 4♥ S						

1. Super acceptance after NT

Board: 170	North:	South:	West	North	East	South
Dealer: W	♠ Q98	♠ J532	1♦	1NT	Pass	2♦
Vul: None	♥ A7	♥ J9643	X	XX ¹	Pass	2♠
North HCP: 15	♦ KJ62	♦ 7	AP			
South HCP: 6	♣ KQ98	♣ A104				
Contract: 2♠ S						

1. artificial

Board: 171	North:	South:	West	North	East	South
Dealer: E	♠ KJ10964	♠ 732			1♣	1NT
Vul: None	♥ 54	♥ AK6	Pass	2♥	X	2♠
North HCP: 4	♦ 863	♦ A102	Pass	Pass	X	Pass
South HCP: 16	♣ 97	♣ AJ105	3♥	3♠	AP	
Contract: 3♠ S						

Board: 172	North:	South:	West	North	East	South
Dealer: W	♠ K109	♠ J8643	1♥	1NT	Pass	2♥
Vul: Both	♥ K92	♥ 53	3♥	AP		
North HCP: 15	♦ AQJ5	♦ K3				
South HCP: 4	♣ Q32	♣ 10975				
Contract: 3♥ W						

Board: 173

Dealer: E

Vul: None

North HCP: 5

South HCP: 16

Contract: 2♥ S

North:

♠ 532

♥ A8764

♦ —

♣ J9432

South:

♠ A108

♥ KJ2

♦ A1065

♣ A105

West	North	East	South
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		1♦	1NT
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Pass	2♦	X	2♥
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AP			
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South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 168
Dealer: W
Vul: Both
HCP: 4

♠ 10
♥ J8643
♦ 63
♣ K10983

West Opens 1♠.
West Bids 3♠ if possible.
Partner bids first.

Board: 169
Dealer: E
Vul: Both
HCP: 15

♠ 62
♥ AJ76
♦ KQ4
♣ AJ32

East Opens 1♣.
You bid first.

Board: 170
Dealer: W
Vul: None
HCP: 6

♠ J532
♥ J9643
♦ 7
♣ A104

West Opens 1♦.
West Doubles 2♦ if possible.
Partner bids first.

Board: 171
Dealer: E
Vul: None
HCP: 16

♠ 732
♥ AK6
♦ A102
♣ AJ105

East Opens 1♣.
East Doubles 2♥ if possible.
East Doubles Pass if possible.
West Bids 3♥ if possible.
You bid first.

Board: 172
Dealer: W
Vul: Both
HCP: 4

♠ J8643
♥ 53
♦ K3
♣ 10975

West Opens 1♥.
West Bids 3♥ if possible.
Partner bids first.

Board: 173
Dealer: E
Vul: None
HCP: 16

♠ A108
♥ KJ2
♦ A1065
♣ A105

East Opens 1♦.
East Doubles 2♦ if possible.
You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 168	North:	South:	West	North	East	South
Dealer: W	♠ A94	♠ 10	1♠	1NT	Pass	2♦
Vul: Both	♥ KQ9	♥ J8643	3♠	AP		
North HCP: 16	♦ AJ82	♦ 63				
South HCP: 4	♣ Q65	♣ K10983				
Contract: 3♠ W						

Board: 169	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ 62			1♣	1NT
Vul: Both	♥ Q10842	♥ AJ76	Pass	2♦	Pass	3♥ ¹
North HCP: 8	♦ A98763	♦ KQ4	Pass	4♥	AP	
South HCP: 15	♣ Q	♣ AJ32				
Contract: 4♥ S						

1. Super acceptance after NT

Board: 170	North:	South:	West	North	East	South
Dealer: W	♠ Q98	♠ J532	1♦	1NT	Pass	2♦
Vul: None	♥ A7	♥ J9643	X	XX ¹	Pass	2♠
North HCP: 15	♦ KJ62	♦ 7	AP			
South HCP: 6	♣ KQ98	♣ A104				
Contract: 2♠ S						

1. artificial

Board: 171	North:	South:	West	North	East	South
Dealer: E	♠ KJ10964	♠ 732			1♣	1NT
Vul: None	♥ 54	♥ AK6	Pass	2♥	X	2♠
North HCP: 4	♦ 863	♦ A102	Pass	Pass	X	Pass
South HCP: 16	♣ 97	♣ AJ105	3♥	3♠	AP	
Contract: 3♠ S						

Board: 172	North:	South:	West	North	East	South
Dealer: W	♠ K109	♠ J8643	1♥	1NT	Pass	2♥
Vul: Both	♥ K92	♥ 53	3♥	AP		
North HCP: 15	♦ AQJ5	♦ K3				
South HCP: 4	♣ Q32	♣ 10975				
Contract: 3♥ W						

Board: 173

Dealer: E

Vul: None

North HCP: 5

South HCP: 16

Contract: 2♥ S

North:

♠ 532

♥ A8764

♦ —

♣ J9432

South:

♠ A108

♥ KJ2

♦ A1065

♣ A105

West	North	East	South
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		1♦	1NT
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Pass	2♦	X	2♥
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AP			
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North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 174	♠ 43	West Opens 1♣.
Dealer: W	♥ Q92	West Bids 2♠ if possible.
Vul: EW	♦ AKQJ3	West Bids 4♣ if possible.
HCP: 15	♣ K86	East Bids 4♠ if possible.

You bid first.

Board: 175	♠ 954	East Opens 1♦.
Dealer: E	♥ KJ752	East Doubles 2♦ if possible.
Vul: None	♦ 107	
HCP: 5	♣ J63	Partner bids first.

Board: 176	♠ AK104	West Opens 1♣.
Dealer: W	♥ 54	
Vul: NS	♦ J105	You bid first.
HCP: 16	♣ AKJ5	

Board: 177	♠ KQ763	East Opens 1♥.
Dealer: E	♥ 102	
Vul: Both	♦ Q843	Partner bids first.
HCP: 7	♣ 94	

Board: 178	♠ 9642	West Opens 1♦.
Dealer: W	♥ K9	West Bids 2♠ if possible.
Vul: Both	♦ A54	
HCP: 16	♣ AKQ9	You bid first.

Board: 179	♠ 75	East Opens 1♠.
Dealer: E	♥ KJ1084	
Vul: None	♦ J3	Partner bids first.
HCP: 8	♣ K854	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 174	North:	South:	West	North	East	South
Dealer: W	♠ 43	♠ 96	1♣	1NT	Pass	2♦
Vul: EW	♥ Q92	♥ AJ10653	2♠	Pass	Pass	3♥
North HCP: 15	♦ AKQJ3	♦ 95	4♣	Pass	4♠	AP
South HCP: 5	♣ K86	♣ 753				
Contract: 4♠ W						

Board: 175	North:	South:	West	North	East	South
Dealer: E	♠ 954	♠ AQ			1♦	1NT
Vul: None	♥ KJ752	♥ 1064	Pass	2♦	X	2♥
North HCP: 5	♦ 107	♦ A42	AP			
South HCP: 15	♣ J63	♣ KQ942				
Contract: 2♥ S						

Board: 176	North:	South:	West	North	East	South
Dealer: W	♠ AK104	♠ 98	1♣	1NT	Pass	2♦
Vul: NS	♥ 54	♥ J10832	Pass	2♥	AP	
North HCP: 16	♦ J105	♦ Q84				
South HCP: 5	♣ AKJ5	♣ Q72				
Contract: 2♥ N						

Board: 177	North:	South:	West	North	East	South
Dealer: E	♠ KQ763	♠ J104			1♥	1NT
Vul: Both	♥ 102	♥ A54	Pass	2♥	Pass	2♠
North HCP: 7	♦ Q843	♦ AK2	AP			
South HCP: 17	♣ 94	♣ KQ108				
Contract: 2♠ S						

Board: 178	North:	South:	West	North	East	South
Dealer: W	♠ 9642	♠ 87	1♦	1NT	Pass	2♦
Vul: Both	♥ K9	♥ 86432	2♠	AP		
North HCP: 16	♦ A54	♦ 97				
South HCP: 0	♣ AKQ9	♣ 10762				
Contract: 2♠ W						

Board: 179

Dealer: E

Vul: None

North HCP: 8

South HCP: 16

Contract: 4♥ S

North:

♠ 75

♥ KJ1084

♦ J3

♣ K854

South:

♠ AQ32

♥ A653

♦ Q106

♣ A10

West	North	East	South
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		1♠	1NT
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Pass	2♦	Pass	3♥ ¹
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Pass	4♥	AP	
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1. Super acceptance after NT

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 174 ♠ 96
Dealer: W ♥ AJ10653
Vul: EW ♦ 95
HCP: 5 ♣ 753

West Opens 1♣.
West Bids 2♠ if possible.
West Bids 4♣ if possible.
East Bids 4♠ if possible.

Partner bids first.

Board: 175 ♠ AQ
Dealer: E ♥ 1064
Vul: None ♦ A42
HCP: 15 ♣ KQ942

East Opens 1♦.
East Doubles 2♦ if possible.

You bid first.

Board: 176 ♠ 98
Dealer: W ♥ J10832
Vul: NS ♦ Q84
HCP: 5 ♣ Q72

West Opens 1♣.
Partner bids first.

Board: 177 ♠ J104
Dealer: E ♥ A54
Vul: Both ♦ AK2
HCP: 17 ♣ KQ108

East Opens 1♥.
You bid first.

Board: 178 ♠ 87
Dealer: W ♥ 86432
Vul: Both ♦ 97
HCP: 0 ♣ 10762

West Opens 1♦.
West Bids 2♠ if possible.
Partner bids first.

Board: 179 ♠ AQ32
Dealer: E ♥ A653
Vul: None ♦ Q106
HCP: 16 ♣ A10

East Opens 1♠.
You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 174	North:	South:	West	North	East	South
Dealer: W	♠ 43	♠ 96	1♣	1NT	Pass	2♦
Vul: EW	♥ Q92	♥ AJ10653	2♠	Pass	Pass	3♥
North HCP: 15	♦ AKQJ3	♦ 95	4♣	Pass	4♠	AP
South HCP: 5	♣ K86	♣ 753				
Contract: 4♠ W						

Board: 175	North:	South:	West	North	East	South
Dealer: E	♠ 954	♠ AQ			1♦	1NT
Vul: None	♥ KJ752	♥ 1064	Pass	2♦	X	2♥
North HCP: 5	♦ 107	♦ A42	AP			
South HCP: 15	♣ J63	♣ KQ942				
Contract: 2♥ S						

Board: 176	North:	South:	West	North	East	South
Dealer: W	♠ AK104	♠ 98	1♣	1NT	Pass	2♦
Vul: NS	♥ 54	♥ J10832	Pass	2♥	AP	
North HCP: 16	♦ J105	♦ Q84				
South HCP: 5	♣ AKJ5	♣ Q72				
Contract: 2♥ N						

Board: 177	North:	South:	West	North	East	South
Dealer: E	♠ KQ763	♠ J104			1♥	1NT
Vul: Both	♥ 102	♥ A54	Pass	2♥	Pass	2♠
North HCP: 7	♦ Q843	♦ AK2	AP			
South HCP: 17	♣ 94	♣ KQ108				
Contract: 2♠ S						

Board: 178	North:	South:	West	North	East	South
Dealer: W	♠ 9642	♠ 87	1♦	1NT	Pass	2♦
Vul: Both	♥ K9	♥ 86432	2♠	AP		
North HCP: 16	♦ A54	♦ 97				
South HCP: 0	♣ AKQ9	♣ 10762				
Contract: 2♠ W						

Board: 179

Dealer: E

Vul: None

North HCP: 8

South HCP: 16

Contract: 4♥ S

North:

♠ 75

♥ KJ1084

♦ J3

♣ K854

South:

♠ AQ32

♥ A653

♦ Q106

♣ A10

West	North	East	South
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		1♠	1NT
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Pass	2♦	Pass	3♥ ¹
------	----	------	-----------------

Pass	4♥	AP	
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1. Super acceptance after NT

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 180
Dealer: W
Vul: None
HCP: 17

♠ KQ4
♥ K1087
♦ K97
♣ AQ3

West Opens 1♦.

You bid first.

Board: 181
Dealer: E
Vul: NS
HCP: 3

♠ J53
♥ 97542
♦ 5
♣ Q932

East Opens 1♦.

East Doubles 2♦ if possible.

West Bids 3♦ if possible.

West Bids 4♦ if possible.

Partner bids first.

Board: 182
Dealer: W
Vul: EW
HCP: 17

♠ A76
♥ K65
♦ AJ3
♣ KQ107

West Opens 1♦.

You bid first.

Board: 183
Dealer: E
Vul: Both
HCP: 6

♠ KJ74
♥ Q10853
♦ 42
♣ 75

East Opens 1♦.

East Doubles 2♦ if possible.

Partner bids first.

Board: 184
Dealer: W
Vul: EW
HCP: 15

♠ QJ76
♥ K94
♦ A1083
♣ KQ

West Opens 1♥.

West Doubles 2♥ if possible.

You bid first.

Board: 185
Dealer: E
Vul: None
HCP: 7

♠ 8
♥ K9542
♦ A8752
♣ 97

East Opens 1♣.

Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 180	North:	South:	West	North	East	South
Dealer: W	♠ KQ4	♠ 5	1♦	1NT	Pass	2♦
Vul: None	♥ K1087	♥ Q96542	Pass	2♥	Pass	3♥
North HCP: 17	♦ K97	♦ 542	Pass	4♥	AP	
South HCP: 5	♣ AQ3	♣ K82				
Contract: 4♥ N						

Board: 181	North:	South:	West	North	East	South
Dealer: E	♠ J53	♠ 976			1♦	1NT
Vul: NS	♥ 97542	♥ KQJ10	Pass	2♦	X	2♥
North HCP: 3	♦ 5	♦ QJ6	3♦	Pass	Pass	3♥
South HCP: 17	♣ Q932	♣ AKJ	4♦	AP		
Contract: 4♦ E						

Board: 182	North:	South:	West	North	East	South
Dealer: W	♠ A76	♠ J10952	1♦	1NT	Pass	2♥
Vul: EW	♥ K65	♥ AQ9	Pass	2♠	Pass	2NT
North HCP: 17	♦ AJ3	♦ 6	Pass	3♦ ¹	Pass	4♠
South HCP: 8	♣ KQ107	♣ J642	AP			
Contract: 4♠ N			1. limit raise or better in ♠			

Board: 183	North:	South:	West	North	East	South
Dealer: E	♠ KJ74	♠ Q65			1♦	1NT
Vul: Both	♥ Q10853	♥ AJ72	Pass	2♦	X	3♥ ¹
North HCP: 6	♦ 42	♦ AJ86	Pass	4♥	AP	
South HCP: 15	♣ 75	♣ K3				
Contract: 4♥ S			1. Super acceptance after NT			

Board: 184	North:	South:	West	North	East	South
Dealer: W	♠ QJ76	♠ AK854	1♥	1NT	Pass	2♥
Vul: EW	♥ K94	♥ 53	X	3♠ ¹	Pass	4♠
North HCP: 15	♦ A1083	♦ 94	AP			
South HCP: 8	♣ KQ	♣ J1053	1. Super acceptance after NT			
Contract: 4♠ N						

Board: 185

Dealer: E

Vul: None

North HCP: 7

South HCP: 15

Contract: 2♥ S

North:

♠ 8

♥ K9542

♦ A8752

♣ 97

South:

♠ AQ75

♥ Q83

♦ J94

♣ AQ5

West	North	East	South
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		1♣	1NT
--	--	----	-----

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

AP			
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South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 180
Dealer: W
Vul: None
HCP: 5

♠ 5
♥ Q96542
♦ 542
♣ K82

West Opens 1♦.

Partner bids first.

Board: 181
Dealer: E
Vul: NS
HCP: 17

♠ 976
♥ KQJ10
♦ QJ6
♣ AKJ

East Opens 1♦.

East Doubles 2♦ if possible.

West Bids 3♦ if possible.

West Bids 4♦ if possible.

You bid first.

Board: 182
Dealer: W
Vul: EW
HCP: 8

♠ J10952
♥ AQ9
♦ 6
♣ J642

West Opens 1♦.

Partner bids first.

Board: 183
Dealer: E
Vul: Both
HCP: 15

♠ Q65
♥ AJ72
♦ AJ86
♣ K3

East Opens 1♦.

East Doubles 2♦ if possible.

You bid first.

Board: 184
Dealer: W
Vul: EW
HCP: 8

♠ AK854
♥ 53
♦ 94
♣ J1053

West Opens 1♥.

West Doubles 2♥ if possible.

Partner bids first.

Board: 185
Dealer: E
Vul: None
HCP: 15

♠ AQ75
♥ Q83
♦ J94
♣ AQ5

East Opens 1♣.

You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 180	North:	South:	West	North	East	South
Dealer: W	♠ KQ4	♠ 5	1♦	1NT	Pass	2♦
Vul: None	♥ K1087	♥ Q96542	Pass	2♥	Pass	3♥
North HCP: 17	♦ K97	♦ 542	Pass	4♥	AP	
South HCP: 5	♣ AQ3	♣ K82				
Contract: 4♥ N						

Board: 181	North:	South:	West	North	East	South
Dealer: E	♠ J53	♠ 976			1♦	1NT
Vul: NS	♥ 97542	♥ KQJ10	Pass	2♦	X	2♥
North HCP: 3	♦ 5	♦ QJ6	3♦	Pass	Pass	3♥
South HCP: 17	♣ Q932	♣ AKJ	4♦	AP		
Contract: 4♦ E						

Board: 182	North:	South:	West	North	East	South
Dealer: W	♠ A76	♠ J10952	1♦	1NT	Pass	2♥
Vul: EW	♥ K65	♥ AQ9	Pass	2♠	Pass	2NT
North HCP: 17	♦ AJ3	♦ 6	Pass	3♦ ¹	Pass	4♠
South HCP: 8	♣ KQ107	♣ J642	AP			
Contract: 4♠ N			1. limit raise or better in ♠			

Board: 183	North:	South:	West	North	East	South
Dealer: E	♠ KJ74	♠ Q65			1♦	1NT
Vul: Both	♥ Q10853	♥ AJ72	Pass	2♦	X	3♥ ¹
North HCP: 6	♦ 42	♦ AJ86	Pass	4♥	AP	
South HCP: 15	♣ 75	♣ K3				
Contract: 4♥ S			1. Super acceptance after NT			

Board: 184	North:	South:	West	North	East	South
Dealer: W	♠ QJ76	♠ AK854	1♥	1NT	Pass	2♥
Vul: EW	♥ K94	♥ 53	X	3♠ ¹	Pass	4♠
North HCP: 15	♦ A1083	♦ 94	AP			
South HCP: 8	♣ KQ	♣ J1053	1. Super acceptance after NT			
Contract: 4♠ N						

Board: 185

Dealer: E

Vul: None

North HCP: 7

South HCP: 15

Contract: 2♥ S

North:

♠ 8

♥ K9542

♦ A8752

♣ 97

South:

♠ AQ75

♥ Q83

♦ J94

♣ AQ5

West	North	East	South
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		1♣	1NT
--	--	----	-----

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

AP			
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North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 186
Dealer: W
Vul: EW
HCP: 16

♠ K432
♥ A96
♦ K2
♣ AQ85

West Opens 1♥.
West Bids 3♥ if possible.
You bid first.

Board: 187
Dealer: E
Vul: Both
HCP: 2

♠ Q8643
♥ 75
♦ 1063
♣ 932

East Opens 1♦.
East Doubles 2♥ if possible.
West Bids 3♥ if possible.
Partner bids first.

Board: 188
Dealer: W
Vul: NS
HCP: 16

♠ AK65
♥ A10
♦ Q106
♣ K1064

West Opens 1♣.
You bid first.

Board: 189
Dealer: E
Vul: Both
HCP: 4

♠ J7643
♥ 84
♦ K753
♣ 104

East Opens 1♦.
Partner bids first.

Board: 190
Dealer: W
Vul: None
HCP: 15

♠ QJ109
♥ AQ4
♦ J103
♣ KQ6

West Opens 1♥.
West Doubles Pass if possible.
East Bids 3♥ if possible.
You bid first.

Board: 191
Dealer: E
Vul: EW
HCP: 3

♠ K7642
♥ 876542
♦ 5
♣ 5

East Opens 1♣.
West Bids 3♣ if possible.
Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 186	North:	South:	West	North	East	South
Dealer: W	♠ K432	♠ AQJ85	1♥	1NT	Pass	2♥
Vul: EW	♥ A96	♥ —	3♥	3♠	Pass	4♠
North HCP: 16	♦ K2	♦ J87643	AP			
South HCP: 8	♣ AQ85	♣ 32				
Contract: 4♠ N						

Board: 187	North:	South:	West	North	East	South
Dealer: E	♠ Q8643	♠ AJ			1♦	1NT
Vul: Both	♥ 75	♥ AQJ9	Pass	2♥	X	XX ¹
North HCP: 2	♦ 1063	♦ A542	3♥	AP		
South HCP: 16	♣ 932	♣ 1085	1. artificial			
Contract: 3♥ W						

Board: 188	North:	South:	West	North	East	South
Dealer: W	♠ AK65	♠ 982	1♣	1NT	Pass	2♦
Vul: NS	♥ A10	♥ J9642	Pass	2♥	AP	
North HCP: 16	♦ Q106	♦ K952				
South HCP: 4	♣ K1064	♣ 3				
Contract: 2♥ N						

Board: 189	North:	South:	West	North	East	South
Dealer: E	♠ J7643	♠ Q109			1♦	1NT
Vul: Both	♥ 84	♥ QJ	Pass	2♥	Pass	2♠
North HCP: 4	♦ K753	♦ AQJ2	AP			
South HCP: 16	♣ 104	♣ A652				
Contract: 2♠ S						

Board: 190	North:	South:	West	North	East	South
Dealer: W	♠ QJ109	♠ 87542	1♥	1NT	Pass	2♥
Vul: None	♥ AQ4	♥ 87	Pass	2♠	Pass	Pass
North HCP: 15	♦ J103	♦ AQ942	X	Pass	3♥	X
South HCP: 6	♣ KQ6	♣ 5	AP			
Contract: 3♥ X W						

Board: 191

Dealer: E

Vul: EW

North HCP: 3

South HCP: 17

Contract: 3♥ S

North:

♠ K7642

♥ 876542

♦ 5

♣ 5

South:

♠ QJ

♥ KJ10

♦ A832

♣ AQ107

West	North	East	South
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		1♣	1NT
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Pass	2♦	Pass	2♥
------	----	------	----

3♣	3♥	AP	
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South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 186
Dealer: W
Vul: EW
HCP: 8

♠ AQJ85
♥ —
♦ J87643
♣ 32

West Opens 1♥.
West Bids 3♥ if possible.
Partner bids first.

Board: 187
Dealer: E
Vul: Both
HCP: 16

♠ AJ
♥ AQJ9
♦ A542
♣ 1085

East Opens 1♦.
East Doubles 2♥ if possible.
West Bids 3♥ if possible.
You bid first.

Board: 188
Dealer: W
Vul: NS
HCP: 4

♠ 982
♥ J9642
♦ K952
♣ 3

West Opens 1♣.
Partner bids first.

Board: 189
Dealer: E
Vul: Both
HCP: 16

♠ Q109
♥ QJ
♦ AQJ2
♣ A652

East Opens 1♦.
You bid first.

Board: 190
Dealer: W
Vul: None
HCP: 6

♠ 87542
♥ 87
♦ AQ942
♣ 5

West Opens 1♥.
West Doubles Pass if possible.
East Bids 3♥ if possible.
Partner bids first.

Board: 191
Dealer: E
Vul: EW
HCP: 17

♠ QJ
♥ KJ10
♦ A832
♣ AQ107

East Opens 1♣.
West Bids 3♣ if possible.
You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 186	North:	South:	West	North	East	South
Dealer: W	♠ K432	♠ AQJ85	1♥	1NT	Pass	2♥
Vul: EW	♥ A96	♥ —	3♥	3♠	Pass	4♠
North HCP: 16	♦ K2	♦ J87643	AP			
South HCP: 8	♣ AQ85	♣ 32				
Contract: 4♠ N						

Board: 187	North:	South:	West	North	East	South
Dealer: E	♠ Q8643	♠ AJ			1♦	1NT
Vul: Both	♥ 75	♥ AQJ9	Pass	2♥	X	XX ¹
North HCP: 2	♦ 1063	♦ A542	3♥	AP		
South HCP: 16	♣ 932	♣ 1085	1. artificial			
Contract: 3♥ W						

Board: 188	North:	South:	West	North	East	South
Dealer: W	♠ AK65	♠ 982	1♣	1NT	Pass	2♦
Vul: NS	♥ A10	♥ J9642	Pass	2♥	AP	
North HCP: 16	♦ Q106	♦ K952				
South HCP: 4	♣ K1064	♣ 3				
Contract: 2♥ N						

Board: 189	North:	South:	West	North	East	South
Dealer: E	♠ J7643	♠ Q109			1♦	1NT
Vul: Both	♥ 84	♥ QJ	Pass	2♥	Pass	2♠
North HCP: 4	♦ K753	♦ AQJ2	AP			
South HCP: 16	♣ 104	♣ A652				
Contract: 2♠ S						

Board: 190	North:	South:	West	North	East	South
Dealer: W	♠ QJ109	♠ 87542	1♥	1NT	Pass	2♥
Vul: None	♥ AQ4	♥ 87	Pass	2♠	Pass	Pass
North HCP: 15	♦ J103	♦ AQ942	X	Pass	3♥	X
South HCP: 6	♣ KQ6	♣ 5	AP			
Contract: 3♥ X W						

Board: 191

Dealer: E

Vul: EW

North HCP: 3

South HCP: 17

Contract: 3♥ S

North:

♠ K7642

♥ 876542

♦ 5

♣ 5

South:

♠ QJ

♥ KJ10

♦ A832

♣ AQ107

West	North	East	South
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		1♣	1NT
--	--	----	-----

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

3♣	3♥	AP	
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North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 192 ♠ K832
Dealer: W ♥ 92
Vul: None ♦ AK7
HCP: 15 ♣ KQ65

West Opens 1♣.

You bid first.

Board: 193 ♠ 107
Dealer: E ♥ KQ1076
Vul: NS ♦ J7
HCP: 7 ♣ J963

East Opens 1♦.

East Doubles 2♦ if possible.

Partner bids first.

Board: 194 ♠ A5
Dealer: W ♥ KQ32
Vul: EW ♦ K104
HCP: 16 ♣ KJ73

West Opens 1♦.

You bid first.

Board: 195 ♠ J8542
Dealer: E ♥ 863
Vul: NS ♦ 543
HCP: 3 ♣ Q9

East Opens 1♦.

Partner bids first.

Board: 196 ♠ A8
Dealer: W ♥ AQ97
Vul: Both ♦ K96
HCP: 16 ♣ QJ74

West Opens 1♣.

You bid first.

Board: 197 ♠ 542
Dealer: E ♥ QJ963
Vul: None ♦ 82
HCP: 6 ♣ QJ4

East Opens 1♦.

East Doubles 2♦ if possible.

Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 192	North:	South:	West	North	East	South
Dealer: W	♠ K832	♠ J106	1♣	1NT	Pass	2♦
Vul: None	♥ 92	♥ AK643	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK7	♦ 104	AP			
South HCP: 9	♣ KQ65	♣ J98				
Contract: 2N N						

Board: 193	North:	South:	West	North	East	South
Dealer: E	♠ 107	♠ KQ32			1♦	1NT
Vul: NS	♥ KQ1076	♥ 432	Pass	2♦	X	2♥
North HCP: 7	♦ J7	♦ KQ4	Pass	3♥	Pass	4♥
South HCP: 17	♣ J963	♣ AK4	AP			
Contract: 4♥ S						

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ A5	♠ K109843	1♦	1NT	Pass	2♥
Vul: EW	♥ KQ32	♥ 1085	Pass	2♠	Pass	3♠
North HCP: 16	♦ K104	♦ 3	AP			
South HCP: 5	♣ KJ73	♣ Q96				
Contract: 3♠ N						

Board: 195	North:	South:	West	North	East	South
Dealer: E	♠ J8542	♠ AQ73			1♦	1NT
Vul: NS	♥ 863	♥ A10	Pass	2♥	Pass	3♠ ¹
North HCP: 3	♦ 543	♦ K97	AP			
South HCP: 16	♣ Q9	♣ K1082				
Contract: 3♠ S						

1. Super acceptance after NT

Board: 196	North:	South:	West	North	East	South
Dealer: W	♠ A8	♠ 109654	1♣	1NT	Pass	2♥
Vul: Both	♥ AQ97	♥ 2	Pass	2♠	AP	
North HCP: 16	♦ K96	♦ J432				
South HCP: 1	♣ QJ74	♣ 832				
Contract: 2♠ N						

Board: 197

Dealer: E

Vul: None

North HCP: 6

South HCP: 15

Contract: 2♥ S

North:

♠ 542

♥ QJ963

♦ 82

♣ QJ4

South:

♠ AQ7

♥ A84

♦ KQ4

♣ 10972

West	North	East	South
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		1♦	1NT
--	--	----	-----

Pass	2♦	X	2♥
------	----	---	----

AP			
----	--	--	--

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 192	♠ J106	West Opens 1♣.
Dealer: W	♥ AK643	
Vul: None	♦ 104	Partner bids first.
HCP: 9	♣ J98	
Board: 193	♠ KQ32	East Opens 1♦.
Dealer: E	♥ 432	East Doubles 2♦ if possible.
Vul: NS	♦ KQ4	
HCP: 17	♣ AK4	You bid first.
Board: 194	♠ K109843	West Opens 1♦.
Dealer: W	♥ 1085	
Vul: EW	♦ 3	Partner bids first.
HCP: 5	♣ Q96	
Board: 195	♠ AQ73	East Opens 1♦.
Dealer: E	♥ A10	
Vul: NS	♦ K97	You bid first.
HCP: 16	♣ K1082	
Board: 196	♠ 109654	West Opens 1♣.
Dealer: W	♥ 2	
Vul: Both	♦ J432	Partner bids first.
HCP: 1	♣ 832	
Board: 197	♠ AQ7	East Opens 1♦.
Dealer: E	♥ A84	East Doubles 2♦ if possible.
Vul: None	♦ KQ4	
HCP: 15	♣ 10972	You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 192	North:	South:	West	North	East	South
Dealer: W	♠ K832	♠ J106	1♣	1NT	Pass	2♦
Vul: None	♥ 92	♥ AK643	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK7	♦ 104	AP			
South HCP: 9	♣ KQ65	♣ J98				
Contract: 2N N						

Board: 193	North:	South:	West	North	East	South
Dealer: E	♠ 107	♠ KQ32			1♦	1NT
Vul: NS	♥ KQ1076	♥ 432	Pass	2♦	X	2♥
North HCP: 7	♦ J7	♦ KQ4	Pass	3♥	Pass	4♥
South HCP: 17	♣ J963	♣ AK4	AP			
Contract: 4♥ S						

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ A5	♠ K109843	1♦	1NT	Pass	2♥
Vul: EW	♥ KQ32	♥ 1085	Pass	2♠	Pass	3♠
North HCP: 16	♦ K104	♦ 3	AP			
South HCP: 5	♣ KJ73	♣ Q96				
Contract: 3♠ N						

Board: 195	North:	South:	West	North	East	South
Dealer: E	♠ J8542	♠ AQ73			1♦	1NT
Vul: NS	♥ 863	♥ A10	Pass	2♥	Pass	3♠ ¹
North HCP: 3	♦ 543	♦ K97	AP			
South HCP: 16	♣ Q9	♣ K1082				
Contract: 3♠ S						

1. Super acceptance after NT

Board: 196	North:	South:	West	North	East	South
Dealer: W	♠ A8	♠ 109654	1♣	1NT	Pass	2♥
Vul: Both	♥ AQ97	♥ 2	Pass	2♠	AP	
North HCP: 16	♦ K96	♦ J432				
South HCP: 1	♣ QJ74	♣ 832				
Contract: 2♠ N						

Board: 197

Dealer: E

Vul: None

North HCP: 6

South HCP: 15

Contract: 2♥ S

North:

♠ 542

♥ QJ963

♦ 82

♣ QJ4

South:

♠ AQ7

♥ A84

♦ KQ4

♣ 10972

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

Pass	2♦	X	2♥
------	----	---	----

AP			
----	--	--	--

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 198 ♠ KQ6
Dealer: W ♥ K93
Vul: EW ♦ J102
HCP: 17 ♣ AKJ7

West Opens 1♣.

You bid first.

Board: 199 ♠ Q53
Dealer: E ♥ 106543
Vul: Both ♦ J875
HCP: 3 ♣ 10

East Opens 1♣.

Partner bids first.

Board: 200 ♠ AQ2
Dealer: W ♥ 42
Vul: None ♦ A873
HCP: 15 ♣ KQ43

West Opens 1♣.

You bid first.

Board: 201 ♠ 985
Dealer: E ♥ KQ7642
Vul: Both ♦ 6
HCP: 5 ♣ 964

East Opens 1♦.

East Doubles 2♦ if possible.

Partner bids first.

Board: 202 ♠ AKJ
Dealer: W ♥ AJ4
Vul: EW ♦ QJ93
HCP: 17 ♣ J107

West Opens 1♦.

You bid first.

Board: 203 ♠ 1097
Dealer: E ♥ A10763
Vul: None ♦ 72
HCP: 5 ♣ J73

East Opens 1♦.

Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 198	North:	South:	West	North	East	South
Dealer: W	♠ KQ6	♠ AJ1032	1♣	1NT	Pass	2♥
Vul: EW	♥ K93	♥ Q104	Pass	2♠	AP	
North HCP: 17	♦ J102	♦ 7643				
South HCP: 7	♣ AKJ7	♣ 10				
Contract: 2♠ N						

Board: 199	North:	South:	West	North	East	South
Dealer: E	♠ Q53	♠ 872			1♣	1NT
Vul: Both	♥ 106543	♥ A8	Pass	2♦	Pass	2♥
North HCP: 3	♦ J875	♦ AK1042	AP			
South HCP: 16	♣ 10	♣ AJ8				
Contract: 2♥ S						

Board: 200	North:	South:	West	North	East	South
Dealer: W	♠ AQ2	♠ K7	1♣	1NT	Pass	2♦
Vul: None	♥ 42	♥ A10983	Pass	2♥	Pass	3NT
North HCP: 15	♦ A873	♦ K106	AP			
South HCP: 11	♣ KQ43	♣ J87				
Contract: 3N N						

Board: 201	North:	South:	West	North	East	South
Dealer: E	♠ 985	♠ A42			1♦	1NT
Vul: Both	♥ KQ7642	♥ J5	Pass	2♦	X	XX ¹
North HCP: 5	♦ 6	♦ QJ1087	Pass	2♥	AP	
South HCP: 16	♣ 964	♣ AKJ	1. artificial			
Contract: 2♥ N						

Board: 202	North:	South:	West	North	East	South
Dealer: W	♠ AKJ	♠ 543	1♦	1NT	Pass	2♦
Vul: EW	♥ AJ4	♥ K8765	Pass	2♥	AP	
North HCP: 17	♦ QJ93	♦ 62				
South HCP: 6	♣ J107	♣ K63				
Contract: 2♥ N						

Board: 203

Dealer: E

Vul: None

North HCP: 5

South HCP: 16

Contract: 2♥ S

North:

♠ 1097

♥ A10763

♦ 72

♣ J73

South:

♠ 86

♥ K42

♦ AKJ4

♣ KQ82

West	North	East	South
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		1♦	1NT
--	--	----	-----

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

AP

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 198 ♠ AJ1032
Dealer: W ♥ Q104
Vul: EW ♦ 7643
HCP: 7 ♣ 10

West Opens 1♣.

Partner bids first.

Board: 199 ♠ 872
Dealer: E ♥ A8
Vul: Both ♦ AK1042
HCP: 16 ♣ AJ8

East Opens 1♣.

You bid first.

Board: 200 ♠ K7
Dealer: W ♥ A10983
Vul: None ♦ K106
HCP: 11 ♣ J87

West Opens 1♣.

Partner bids first.

Board: 201 ♠ A42
Dealer: E ♥ J5
Vul: Both ♦ QJ1087
HCP: 16 ♣ AKJ

East Opens 1♦.

East Doubles 2♦ if possible.

You bid first.

Board: 202 ♠ 543
Dealer: W ♥ K8765
Vul: EW ♦ 62
HCP: 6 ♣ K63

West Opens 1♦.

Partner bids first.

Board: 203 ♠ 86
Dealer: E ♥ K42
Vul: None ♦ AKJ4
HCP: 16 ♣ KQ82

East Opens 1♦.

You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 198	North:	South:	West	North	East	South
Dealer: W	♠ KQ6	♠ AJ1032	1♣	1NT	Pass	2♥
Vul: EW	♥ K93	♥ Q104	Pass	2♠	AP	
North HCP: 17	♦ J102	♦ 7643				
South HCP: 7	♣ AKJ7	♣ 10				
Contract: 2♠ N						

Board: 199	North:	South:	West	North	East	South
Dealer: E	♠ Q53	♠ 872			1♣	1NT
Vul: Both	♥ 106543	♥ A8	Pass	2♦	Pass	2♥
North HCP: 3	♦ J875	♦ AK1042	AP			
South HCP: 16	♣ 10	♣ AJ8				
Contract: 2♥ S						

Board: 200	North:	South:	West	North	East	South
Dealer: W	♠ AQ2	♠ K7	1♣	1NT	Pass	2♦
Vul: None	♥ 42	♥ A10983	Pass	2♥	Pass	3NT
North HCP: 15	♦ A873	♦ K106	AP			
South HCP: 11	♣ KQ43	♣ J87				
Contract: 3N N						

Board: 201	North:	South:	West	North	East	South
Dealer: E	♠ 985	♠ A42			1♦	1NT
Vul: Both	♥ KQ7642	♥ J5	Pass	2♦	X	XX ¹
North HCP: 5	♦ 6	♦ QJ1087	Pass	2♥	AP	
South HCP: 16	♣ 964	♣ AKJ	1. artificial			
Contract: 2♥ N						

Board: 202	North:	South:	West	North	East	South
Dealer: W	♠ AKJ	♠ 543	1♦	1NT	Pass	2♦
Vul: EW	♥ AJ4	♥ K8765	Pass	2♥	AP	
North HCP: 17	♦ QJ93	♦ 62				
South HCP: 6	♣ J107	♣ K63				
Contract: 2♥ N						

Board: 203

Dealer: E

Vul: None

North HCP: 5

South HCP: 16

Contract: 2♥ S

North:

♠ 1097

♥ A10763

♦ 72

♣ J73

South:

♠ 86

♥ K42

♦ AKJ4

♣ KQ82

West	North	East	South
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		1♦	1NT
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Pass	2♦	Pass	2♥
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AP

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 204	♠ AK73	West Opens 1♦.
Dealer: W	♥ K32	
Vul: Both	♦ K874	You bid first.
HCP: 17	♣ A6	
Board: 205	♠ Q987	East Opens 1♣.
Dealer: E	♥ KJ1042	
Vul: None	♦ —	Partner bids first.
HCP: 7	♣ J964	
Board: 206	♠ KQ3	West Opens 1♣.
Dealer: W	♥ AK62	
Vul: NS	♦ 109	You bid first.
HCP: 17	♣ AJ42	
Board: 207	♠ Q10852	East Opens 1♦.
Dealer: E	♥ 4	
Vul: Both	♦ 9	Partner bids first.
HCP: 6	♣ A96542	
Board: 208	♠ K2	West Opens 1♣.
Dealer: W	♥ Q1076	
Vul: NS	♦ A75	You bid first.
HCP: 17	♣ AKJ8	
Board: 209	♠ 8	East Opens 1♠.
Dealer: E	♥ AQ862	
Vul: EW	♦ K3	Partner bids first.
HCP: 10	♣ J10854	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 204	North:	South:	West	North	East	South
Dealer: W	♠ AK73	♠ Q10964	1♦	1NT	Pass	2♥
Vul: Both	♥ K32	♥ A9874	Pass	3♠ ¹	Pass	4♠
North HCP: 17	♦ K874	♦ —	AP			
South HCP: 6	♣ A6	♣ 1095				
Contract: 4♠ N						1. Super acceptance after NT

Board: 205	North:	South:	West	North	East	South
Dealer: E	♠ Q987	♠ AJ			1♣	1NT
Vul: None	♥ KJ1042	♥ Q95	Pass	2♦	Pass	2♥
North HCP: 7	♦ —	♦ AQ74	AP			
South HCP: 17	♣ J964	♣ A1032				
Contract: 2♥ S						

Board: 206	North:	South:	West	North	East	South
Dealer: W	♠ KQ3	♠ J84	1♣	1NT	Pass	2♦
Vul: NS	♥ AK62	♥ Q9543	Pass	3♥ ¹	AP	
North HCP: 17	♦ 109	♦ 754				
South HCP: 3	♣ AJ42	♣ 73				
Contract: 3♥ N						1. Super acceptance after NT

Board: 207	North:	South:	West	North	East	South
Dealer: E	♠ Q10852	♠ K6			1♦	1NT
Vul: Both	♥ 4	♥ K963	Pass	2♥	Pass	2♠
North HCP: 6	♦ 9	♦ A1063	Pass	4♣	AP	
South HCP: 15	♣ A96542	♣ KQ10				
Contract: 4♣ N						

Board: 208	North:	South:	West	North	East	South
Dealer: W	♠ K2	♠ 87643	1♣	1NT	Pass	2♥
Vul: NS	♥ Q1076	♥ K83	Pass	2♠	AP	
North HCP: 17	♦ A75	♦ 8				
South HCP: 3	♣ AKJ8	♣ 10643				
Contract: 2♠ N						

Board: 209

Dealer: E

Vul: EW

North HCP: 10

South HCP: 17

Contract: 4♥ S

North:

♠ 8

♥ AQ862

♦ K3

♣ J10854

South:

♠ A942

♥ K943

♦ A5

♣ AQ3

West	North	East	South
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		1♠	1NT
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Pass	2♦	Pass	3♥ ¹
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Pass	4♥	AP	
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1. Super acceptance after NT

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 204	♠ Q10964	West Opens 1♦.
Dealer: W	♥ A9874	
Vul: Both	♦ —	Partner bids first.
HCP: 6	♣ 1095	

Board: 205	♠ AJ	East Opens 1♣.
Dealer: E	♥ Q95	
Vul: None	♦ AQ74	You bid first.
HCP: 17	♣ A1032	

Board: 206	♠ J84	West Opens 1♣.
Dealer: W	♥ Q9543	
Vul: NS	♦ 754	Partner bids first.
HCP: 3	♣ 73	

Board: 207	♠ K6	East Opens 1♦.
Dealer: E	♥ K963	
Vul: Both	♦ A1063	You bid first.
HCP: 15	♣ KQ10	

Board: 208	♠ 87643	West Opens 1♣.
Dealer: W	♥ K83	
Vul: NS	♦ 8	Partner bids first.
HCP: 3	♣ 10643	

Board: 209	♠ A942	East Opens 1♠.
Dealer: E	♥ K943	
Vul: EW	♦ A5	You bid first.
HCP: 17	♣ AQ3	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 204	North:	South:	West	North	East	South
Dealer: W	♠ AK73	♠ Q10964	1♦	1NT	Pass	2♥
Vul: Both	♥ K32	♥ A9874	Pass	3♠ ¹	Pass	4♠
North HCP: 17	♦ K874	♦ —	AP			
South HCP: 6	♣ A6	♣ 1095				
Contract: 4♠ N						1. Super acceptance after NT

Board: 205	North:	South:	West	North	East	South
Dealer: E	♠ Q987	♠ AJ			1♣	1NT
Vul: None	♥ KJ1042	♥ Q95	Pass	2♦	Pass	2♥
North HCP: 7	♦ —	♦ AQ74	AP			
South HCP: 17	♣ J964	♣ A1032				
Contract: 2♥ S						

Board: 206	North:	South:	West	North	East	South
Dealer: W	♠ KQ3	♠ J84	1♣	1NT	Pass	2♦
Vul: NS	♥ AK62	♥ Q9543	Pass	3♥ ¹	AP	
North HCP: 17	♦ 109	♦ 754				
South HCP: 3	♣ AJ42	♣ 73				
Contract: 3♥ N						1. Super acceptance after NT

Board: 207	North:	South:	West	North	East	South
Dealer: E	♠ Q10852	♠ K6			1♦	1NT
Vul: Both	♥ 4	♥ K963	Pass	2♥	Pass	2♠
North HCP: 6	♦ 9	♦ A1063	Pass	4♣	AP	
South HCP: 15	♣ A96542	♣ KQ10				
Contract: 4♣ N						

Board: 208	North:	South:	West	North	East	South
Dealer: W	♠ K2	♠ 87643	1♣	1NT	Pass	2♥
Vul: NS	♥ Q1076	♥ K83	Pass	2♠	AP	
North HCP: 17	♦ A75	♦ 8				
South HCP: 3	♣ AKJ8	♣ 10643				
Contract: 2♠ N						

Board: 209

Dealer: E

Vul: EW

North HCP: 10

South HCP: 17

Contract: 4♥ S

North:

♠ 8

♥ AQ862

♦ K3

♣ J10854

South:

♠ A942

♥ K943

♦ A5

♣ AQ3

West	North	East	South
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		1♠	1NT
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Pass	2♦	Pass	3♥ ¹
------	----	------	-----------------

Pass	4♥	AP	
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1. Super acceptance after NT

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 210
Dealer: W
Vul: None
HCP: 15

♠ AKJ
♥ K105
♦ A1098
♣ 1073

West Opens 1♦.

You bid first.

Board: 211
Dealer: E
Vul: NS
HCP: 10

♠ Q10432
♥ K8
♦ Q5
♣ QJ96

East Opens 1♣.

Partner bids first.

Board: 212
Dealer: W
Vul: EW
HCP: 15

♠ K8
♥ 1052
♦ KQJ
♣ KQJ87

West Opens 1♦.

You bid first.

Board: 213
Dealer: E
Vul: EW
HCP: 6

♠ 5
♥ K9874
♦ Q94
♣ J953

East Opens 1♦.

East Doubles 2♦ if possible.

Partner bids first.

Board: 214
Dealer: W
Vul: Both
HCP: 17

♠ KJ
♥ AJ2
♦ AJ872
♣ K96

West Opens 1♣.

You bid first.

Board: 215
Dealer: E
Vul: None
HCP: 10

♠ —
♥ KQJ72
♦ 742
♣ A9742

East Opens 1♠.

Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 210	North:	South:	West	North	East	South
Dealer: W	♠ AKJ	♠ Q7	1♦	1NT	Pass	2♦
Vul: None	♥ K105	♥ Q9873	Pass	2♥	AP	
North HCP: 15	♦ A1098	♦ Q32				
South HCP: 6	♣ 1073	♣ 984				
Contract: 2♥ N						

Board: 211	North:	South:	West	North	East	South
Dealer: E	♠ Q10432	♠ AJ9			1♣	1NT
Vul: NS	♥ K8	♥ A2	Pass	2♥	Pass	2♠
North HCP: 10	♦ Q5	♦ KJ1087	Pass	3NT	Pass	4♠
South HCP: 17	♣ QJ96	♣ A53	AP			
Contract: 4♠ S						

Board: 212	North:	South:	West	North	East	South
Dealer: W	♠ K8	♠ J10542	1♦	1NT	Pass	2♥
Vul: EW	♥ 1052	♥ 97	Pass	2♠	AP	
North HCP: 15	♦ KQJ	♦ 10975				
South HCP: 5	♣ KQJ87	♣ A10				
Contract: 2♠ N						

Board: 213	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ J74			1♦	1NT
Vul: EW	♥ K9874	♥ AQJ2	Pass	2♦	X	2♥
North HCP: 6	♦ Q94	♦ AJ2	AP			
South HCP: 16	♣ J953	♣ K106				
Contract: 2♥ S						

Board: 214	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ 1096543	1♣	1NT	Pass	2♥
Vul: Both	♥ AJ2	♥ K4	Pass	2♠	Pass	3♠
North HCP: 17	♦ AJ872	♦ K10	Pass	4♠	AP	
South HCP: 6	♣ K96	♣ 1072				
Contract: 4♠ N						

Board: 215

Dealer: E

Vul: None

North HCP: 10

South HCP: 17

Contract: 3N S

North:

♠ —

♥ KQJ72

♦ 742

♣ A9742

South:

♠ KQ42

♥ A8

♦ KJ10

♣ KJ65

West	North	East	South
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		1♠	1NT
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Pass	2♦	Pass	2♥
------	----	------	----

Pass	3NT	AP	
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South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 210	♠ Q7	West Opens 1♦.
Dealer: W	♥ Q9873	
Vul: None	♦ Q32	Partner bids first.
HCP: 6	♣ 984	

Board: 211	♠ AJ9	East Opens 1♣.
Dealer: E	♥ A2	
Vul: NS	♦ KJ1087	You bid first.
HCP: 17	♣ A53	

Board: 212	♠ J10542	West Opens 1♦.
Dealer: W	♥ 97	
Vul: EW	♦ 10975	Partner bids first.
HCP: 5	♣ A10	

Board: 213	♠ J74	East Opens 1♦.
Dealer: E	♥ AQJ2	East Doubles 2♦ if possible.
Vul: EW	♦ AJ2	
HCP: 16	♣ K106	You bid first.

Board: 214	♠ 1096543	West Opens 1♣.
Dealer: W	♥ K4	
Vul: Both	♦ K10	Partner bids first.
HCP: 6	♣ 1072	

Board: 215	♠ KQ42	East Opens 1♠.
Dealer: E	♥ A8	
Vul: None	♦ KJ10	You bid first.
HCP: 17	♣ KJ65	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 210	North:	South:	West	North	East	South
Dealer: W	♠ AKJ	♠ Q7	1♦	1NT	Pass	2♦
Vul: None	♥ K105	♥ Q9873	Pass	2♥	AP	
North HCP: 15	♦ A1098	♦ Q32				
South HCP: 6	♣ 1073	♣ 984				
Contract: 2♥ N						

Board: 211	North:	South:	West	North	East	South
Dealer: E	♠ Q10432	♠ AJ9			1♣	1NT
Vul: NS	♥ K8	♥ A2	Pass	2♥	Pass	2♠
North HCP: 10	♦ Q5	♦ KJ1087	Pass	3NT	Pass	4♠
South HCP: 17	♣ QJ96	♣ A53	AP			
Contract: 4♠ S						

Board: 212	North:	South:	West	North	East	South
Dealer: W	♠ K8	♠ J10542	1♦	1NT	Pass	2♥
Vul: EW	♥ 1052	♥ 97	Pass	2♠	AP	
North HCP: 15	♦ KQJ	♦ 10975				
South HCP: 5	♣ KQJ87	♣ A10				
Contract: 2♠ N						

Board: 213	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ J74			1♦	1NT
Vul: EW	♥ K9874	♥ AQJ2	Pass	2♦	X	2♥
North HCP: 6	♦ Q94	♦ AJ2	AP			
South HCP: 16	♣ J953	♣ K106				
Contract: 2♥ S						

Board: 214	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ 1096543	1♣	1NT	Pass	2♥
Vul: Both	♥ AJ2	♥ K4	Pass	2♠	Pass	3♠
North HCP: 17	♦ AJ872	♦ K10	Pass	4♠	AP	
South HCP: 6	♣ K96	♣ 1072				
Contract: 4♠ N						

Board: 215

Dealer: E

Vul: None

North HCP: 10

South HCP: 17

Contract: 3N S

North:

♠ —

♥ KQJ72

♦ 742

♣ A9742

South:

♠ KQ42

♥ A8

♦ KJ10

♣ KJ65

West	North	East	South
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		1♠	1NT
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Pass	2♦	Pass	2♥
------	----	------	----

Pass	3NT	AP	
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North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 216	♠ K98	West Opens 1♦.
Dealer: W	♥ 864	
Vul: EW	♦ KQ96	You bid first.
HCP: 15	♣ AK2	
Board: 217	♠ 97543	East Opens 1♣.
Dealer: E	♥ Q6432	
Vul: NS	♦ 765	Partner bids first.
HCP: 2	♣ —	
Board: 218	♠ KJ	West Opens 1♣.
Dealer: W	♥ K104	
Vul: None	♦ AJ852	You bid first.
HCP: 15	♣ K105	
Board: 219	♠ KQ103	East Opens 1♦.
Dealer: E	♥ KJ1087	East Doubles 2♦ if possible.
Vul: NS	♦ 32	
HCP: 9	♣ 93	Partner bids first.
Board: 220	♠ A96	West Opens 1♦.
Dealer: W	♥ A53	
Vul: None	♦ KQ8	You bid first.
HCP: 17	♣ A1076	
Board: 221	♠ 532	East Opens 1♦.
Dealer: E	♥ 96542	East Doubles 2♦ if possible.
Vul: Both	♦ 1096	
HCP: 3	♣ K3	Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 216	North:	South:	West	North	East	South
Dealer: W	♠ K98	♠ Q10532	1♦	1NT	Pass	2♥
Vul: EW	♥ 864	♥ QJ975	Pass	2♠	AP	
North HCP: 15	♦ KQ96	♦ —				
South HCP: 5	♣ AK2	♣ 765				
Contract: 2♠ N						

Board: 217	North:	South:	West	North	East	South
Dealer: E	♠ 97543	♠ AJ108			1♣	1NT
Vul: NS	♥ Q6432	♥ A5	Pass	2♥	Pass	3♠ ¹
North HCP: 2	♦ 765	♦ QJ10	AP			
South HCP: 17	♣ —	♣ KQ107				
Contract: 3♠ S						

1. Super acceptance after NT

Board: 218	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ 75	1♣	1NT	Pass	2♦
Vul: None	♥ K104	♥ AQ985	Pass	2♥	AP	
North HCP: 15	♦ AJ852	♦ 943				
South HCP: 7	♣ K105	♣ J93				
Contract: 2♥ N						

Board: 219	North:	South:	West	North	East	South
Dealer: E	♠ KQ103	♠ A84			1♦	1NT
Vul: NS	♥ KJ1087	♥ A93	Pass	2♦	X	2♥
North HCP: 9	♦ 32	♦ K954	Pass	4♥	AP	
South HCP: 15	♣ 93	♣ KJ2				
Contract: 4♥ S						

Board: 220	North:	South:	West	North	East	South
Dealer: W	♠ A96	♠ KQ874	1♦	1NT	Pass	2♥
Vul: None	♥ A53	♥ 762	Pass	2♠	Pass	2NT
North HCP: 17	♦ KQ8	♦ 10	Pass	3♦ ¹	Pass	4♠
South HCP: 8	♣ A1076	♣ QJ32	AP			
Contract: 4♠ N						

1. limit raise or better in ♠

Board: 221

Dealer: E

Vul: Both

North HCP: 3

South HCP: 15

Contract: 3♥ S

North:

♠ 532

♥ 96542

♦ 1096

♣ K3

South:

♠ QJ64

♥ AJ73

♦ K87

♣ A10

West	North	East	South
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		1♦	1NT
--	--	----	-----

Pass	2♦	X	3♥ ¹
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AP

1. Super acceptance after NT

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 216 ♠ Q10532
Dealer: W ♥ QJ975
Vul: EW ♦ —
HCP: 5 ♣ 765

West Opens 1♦.

Partner bids first.

Board: 217 ♠ AJ108
Dealer: E ♥ A5
Vul: NS ♦ QJ10
HCP: 17 ♣ KQ107

East Opens 1♣.

You bid first.

Board: 218 ♠ 75
Dealer: W ♥ AQ985
Vul: None ♦ 943
HCP: 7 ♣ J93

West Opens 1♣.

Partner bids first.

Board: 219 ♠ A84
Dealer: E ♥ A93
Vul: NS ♦ K954
HCP: 15 ♣ KJ2

East Opens 1♦.

East Doubles 2♦ if possible.

You bid first.

Board: 220 ♠ KQ874
Dealer: W ♥ 762
Vul: None ♦ 10
HCP: 8 ♣ QJ32

West Opens 1♦.

Partner bids first.

Board: 221 ♠ QJ64
Dealer: E ♥ AJ73
Vul: Both ♦ K87
HCP: 15 ♣ A10

East Opens 1♦.

East Doubles 2♦ if possible.

You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 216	North:	South:	West	North	East	South
Dealer: W	♠ K98	♠ Q10532	1♦	1NT	Pass	2♥
Vul: EW	♥ 864	♥ QJ975	Pass	2♠	AP	
North HCP: 15	♦ KQ96	♦ —				
South HCP: 5	♣ AK2	♣ 765				
Contract: 2♠ N						

Board: 217	North:	South:	West	North	East	South
Dealer: E	♠ 97543	♠ AJ108			1♣	1NT
Vul: NS	♥ Q6432	♥ A5	Pass	2♥	Pass	3♠ ¹
North HCP: 2	♦ 765	♦ QJ10	AP			
South HCP: 17	♣ —	♣ KQ107				
Contract: 3♠ S						

1. Super acceptance after NT

Board: 218	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ 75	1♣	1NT	Pass	2♦
Vul: None	♥ K104	♥ AQ985	Pass	2♥	AP	
North HCP: 15	♦ AJ852	♦ 943				
South HCP: 7	♣ K105	♣ J93				
Contract: 2♥ N						

Board: 219	North:	South:	West	North	East	South
Dealer: E	♠ KQ103	♠ A84			1♦	1NT
Vul: NS	♥ KJ1087	♥ A93	Pass	2♦	X	2♥
North HCP: 9	♦ 32	♦ K954	Pass	4♥	AP	
South HCP: 15	♣ 93	♣ KJ2				
Contract: 4♥ S						

Board: 220	North:	South:	West	North	East	South
Dealer: W	♠ A96	♠ KQ874	1♦	1NT	Pass	2♥
Vul: None	♥ A53	♥ 762	Pass	2♠	Pass	2NT
North HCP: 17	♦ KQ8	♦ 10	Pass	3♦ ¹	Pass	4♠
South HCP: 8	♣ A1076	♣ QJ32	AP			
Contract: 4♠ N						

1. limit raise or better in ♠

Board: 221

Dealer: E

Vul: Both

North HCP: 3

South HCP: 15

Contract: 3♥ S

North:

♠ 532

♥ 96542

♦ 1096

♣ K3

South:

♠ QJ64

♥ AJ73

♦ K87

♣ A10

West	North	East	South
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		1♦	1NT
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Pass	2♦	X	3♥ ¹
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AP

1. Super acceptance after NT

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 222
Dealer: W
Vul: NS
HCP: 17

♠ AK93
♥ J2
♦ AJ4
♣ KJ62

West Opens 1♦.

You bid first.

Board: 223
Dealer: E
Vul: Both
HCP: 11

♠ AK952
♥ 7
♦ 93
♣ KJ876

East Opens 1♦.

Partner bids first.

Board: 224
Dealer: W
Vul: EW
HCP: 16

♠ KQ7
♥ AJ86
♦ KQ54
♣ J8

West Opens 1♦.

West Doubles 2♥ if possible.

East Bids 2NT if possible.

You bid first.

Board: 225
Dealer: E
Vul: None
HCP: 7

♠ AQJ84
♥ 932
♦ 109
♣ 542

East Opens 1♦.

Partner bids first.

Board: 226
Dealer: W
Vul: Both
HCP: 16

♠ 104
♥ A103
♦ A54
♣ AKJ43

West Opens 1♣.

You bid first.

Board: 227
Dealer: E
Vul: None
HCP: 4

♠ 87543
♥ 74
♦ 9
♣ A10974

East Opens 1♦.

Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 222

Dealer: W

Vul: NS

North HCP: 17

South HCP: 7

Contract: 2♥ N

North:

♠ AK93

♥ J2

♦ AJ4

♣ KJ62

South:

♠ J108

♥ A10943

♦ Q653

♣ 3

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	2♦
----	-----	------	----

Pass	2♥	AP	
------	----	----	--

Board: 223

Dealer: E

Vul: Both

North HCP: 11

South HCP: 16

Contract: 6♠ S

North:

♠ AK952

♥ 7

♦ 93

♣ KJ876

South:

♠ QJ7

♥ AJ65

♦ A72

♣ A103

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

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

Pass	3NT	Pass	4♦ ¹
------	-----	------	-----------------

Pass	4NT ²	Pass	5♣
------	------------------	------	----

Pass	5♦	Pass	5NT
------	----	------	-----

Pass	6♠	AP	
------	----	----	--

1. limit raise or better in ♠

2. Blackwood 0314, for ♠

Board: 224

Dealer: W

Vul: EW

North HCP: 16

South HCP: 0

Contract: 2N E

North:

♠ KQ7

♥ AJ86

♦ KQ54

♣ J8

South:

♠ 108432

♥ 95

♦ 10

♣ 109532

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	2♥
----	-----	------	----

X	2♠	2NT	AP
---	----	-----	----

Board: 225

Dealer: E

Vul: None

North HCP: 7

South HCP: 15

Contract: 2♠ S

North:

♠ AQJ84

♥ 932

♦ 109

♣ 542

South:

♠ 632

♥ AQJ5

♦ QJ7

♣ AJ3

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

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

AP			
----	--	--	--

Board: 226

Dealer: W

Vul: Both

North HCP: 16

South HCP: 7

Contract: 2♥ N

North:

♠ 104

♥ A103

♦ A54

♣ AKJ43

South:

♠ 653

♥ KQ954

♦ Q73

♣ 86

West	North	East	South
------	-------	------	-------

1♣	1NT	Pass	2♦
----	-----	------	----

Pass	2♥	AP	
------	----	----	--

Board: 227

Dealer: E

Vul: None

North HCP: 4

South HCP: 16

Contract: 2♠ S

North:

♠ 87543

♥ 74

♦ 9

♣ A10974

South:

♠ AJ

♥ J1085

♦ KJ54

♣ KQJ

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

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

AP

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 222 ♠ J108 West Opens 1♦.
Dealer: W ♥ A10943
Vul: NS ♦ Q653 Partner bids first.
HCP: 7 ♣ 3

Board: 223 ♠ QJ7 East Opens 1♦.
Dealer: E ♥ AJ65
Vul: Both ♦ A72 You bid first.
HCP: 16 ♣ A103

Board: 224 ♠ 108432 West Opens 1♦.
Dealer: W ♥ 95 West Doubles 2♥ if possible.
Vul: EW ♦ 10 East Bids 2NT if possible.
HCP: 0 ♣ 109532 Partner bids first.

Board: 225 ♠ 632 East Opens 1♦.
Dealer: E ♥ AQJ5
Vul: None ♦ QJ7 You bid first.
HCP: 15 ♣ AJ3

Board: 226 ♠ 653 West Opens 1♣.
Dealer: W ♥ KQ954
Vul: Both ♦ Q73 Partner bids first.
HCP: 7 ♣ 86

Board: 227 ♠ AJ East Opens 1♦.
Dealer: E ♥ J1085
Vul: None ♦ KJ54 You bid first.
HCP: 16 ♣ KQJ

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 222

Dealer: W

Vul: NS

North HCP: 17

South HCP: 7

Contract: 2♥ N

North:

♠ AK93

♥ J2

♦ AJ4

♣ KJ62

South:

♠ J108

♥ A10943

♦ Q653

♣ 3

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	2♦
----	-----	------	----

Pass	2♥	AP	
------	----	----	--

Board: 223

Dealer: E

Vul: Both

North HCP: 11

South HCP: 16

Contract: 6♠ S

North:

♠ AK952

♥ 7

♦ 93

♣ KJ876

South:

♠ QJ7

♥ AJ65

♦ A72

♣ A103

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

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

Pass	3NT	Pass	4♦ ¹
------	-----	------	-----------------

Pass	4NT ²	Pass	5♣
------	------------------	------	----

Pass	5♦	Pass	5NT
------	----	------	-----

Pass	6♠	AP	
------	----	----	--

1. limit raise or better in ♠

2. Blackwood 0314, for ♠

Board: 224

Dealer: W

Vul: EW

North HCP: 16

South HCP: 0

Contract: 2N E

North:

♠ KQ7

♥ AJ86

♦ KQ54

♣ J8

South:

♠ 108432

♥ 95

♦ 10

♣ 109532

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	2♥
----	-----	------	----

X	2♠	2NT	AP
---	----	-----	----

Board: 225

Dealer: E

Vul: None

North HCP: 7

South HCP: 15

Contract: 2♠ S

North:

♠ AQJ84

♥ 932

♦ 109

♣ 542

South:

♠ 632

♥ AQJ5

♦ QJ7

♣ AJ3

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

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

AP			
----	--	--	--

Board: 226

Dealer: W

Vul: Both

North HCP: 16

South HCP: 7

Contract: 2♥ N

North:

♠ 104

♥ A103

♦ A54

♣ AKJ43

South:

♠ 653

♥ KQ954

♦ Q73

♣ 86

West	North	East	South
------	-------	------	-------

1♣	1NT	Pass	2♦
----	-----	------	----

Pass	2♥	AP	
------	----	----	--

Board: 227

Dealer: E

Vul: None

North HCP: 4

South HCP: 16

Contract: 2♠ S

North:

♠ 87543

♥ 74

♦ 9

♣ A10974

South:

♠ AJ

♥ J1085

♦ KJ54

♣ KQJ

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

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

AP			
----	--	--	--

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 228	♠ A8	West Opens 1♥.
Dealer: W	♥ K42	
Vul: NS	♦ A106	You bid first.
HCP: 15	♣ A8753	
Board: 229	♠ J7	East Opens 1♠.
Dealer: E	♥ QJ1052	West Bids XA♠♠ if possible.
Vul: EW	♦ Q	
HCP: 6	♣ 107632	Partner bids first.
Board: 230	♠ KQ43	West Opens 1♦.
Dealer: W	♥ A75	
Vul: None	♦ K32	You bid first.
HCP: 16	♣ A105	
Board: 231	♠ A10742	East Opens 1♣.
Dealer: E	♥ A92	
Vul: NS	♦ J832	Partner bids first.
HCP: 9	♣ 4	
Board: 232	♠ Q3	West Opens 1♥.
Dealer: W	♥ AJ5	West Doubles 2♥ if possible.
Vul: EW	♦ QJ1043	
HCP: 16	♣ AQ4	You bid first.
Board: 233	♠ 109543	East Opens 1♥.
Dealer: E	♥ J8	East Doubles 2♥ if possible.
Vul: None	♦ AK543	
HCP: 8	♣ 2	Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 228	North:	South:	West	North	East	South
Dealer: W	♠ A8	♠ KQJ65	1♥	1NT	Pass	2♥
Vul: NS	♥ K42	♥ 983	Pass	2♠	Pass	2NT
North HCP: 15	♦ A106	♦ J52	AP			
South HCP: 9	♣ A8753	♣ Q2				
Contract: 2N N						

Board: 229	North:	South:	West	North	East	South
Dealer: E	♠ J7	♠ K985			1♠	1NT
Vul: EW	♥ QJ1052	♥ AK74	Pass	2♦	Pass	3♥ ¹
North HCP: 6	♦ Q	♦ A53	Pass	4♥	Pass	Pass
South HCP: 16	♣ 107632	♣ Q5	XA♣♣	AP		
Contract: 4♥ X S						

1. Super acceptance after NT

Board: 230	North:	South:	West	North	East	South
Dealer: W	♠ KQ43	♠ J8762	1♦	1NT	Pass	2♥
Vul: None	♥ A75	♥ J103	Pass	2♠	AP	
North HCP: 16	♦ K32	♦ J7				
South HCP: 3	♣ A105	♣ 874				
Contract: 2♠ N						

Board: 231	North:	South:	West	North	East	South
Dealer: E	♠ A10742	♠ Q9			1♣	1NT
Vul: NS	♥ A92	♥ QJ64	Pass	2♥	Pass	2♠
North HCP: 9	♦ J832	♦ AQ74	Pass	2NT	AP	
South HCP: 15	♣ 4	♣ KJ10				
Contract: 2N S						

Board: 232	North:	South:	West	North	East	South
Dealer: W	♠ Q3	♠ K10764	1♥	1NT	Pass	2♥
Vul: EW	♥ AJ5	♥ 74	X	XX ¹	Pass	2♠
North HCP: 16	♦ QJ1043	♦ A92	AP			
South HCP: 7	♣ AQ4	♣ 1072				
Contract: 2♠ S						

1. artificial

Board: 233

Dealer: E

Vul: None

North HCP: 8

South HCP: 15

Contract: 4♠ S

North:

♠ 109543

♥ J8

♦ AK543

♣ 2

South:

♠ AQJ8

♥ K1075

♦ J107

♣ A6

West	North	East	South
------	-------	------	-------

		1♥	1NT
--	--	----	-----

Pass	2♥	X	2♠
------	----	---	----

Pass	4♠	AP	
------	----	----	--

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 228 ♠ KQJ65
Dealer: W ♥ 983
Vul: NS ♦ J52
HCP: 9 ♣ Q2

West Opens 1♥.

Partner bids first.

Board: 229 ♠ K985
Dealer: E ♥ AK74
Vul: EW ♦ A53
HCP: 16 ♣ Q5

East Opens 1♠.

West Bids XA♠♠ if possible.

You bid first.

Board: 230 ♠ J8762
Dealer: W ♥ J103
Vul: None ♦ J7
HCP: 3 ♣ 874

West Opens 1♦.

Partner bids first.

Board: 231 ♠ Q9
Dealer: E ♥ QJ64
Vul: NS ♦ AQ74
HCP: 15 ♣ KJ10

East Opens 1♣.

You bid first.

Board: 232 ♠ K10764
Dealer: W ♥ 74
Vul: EW ♦ A92
HCP: 7 ♣ 1072

West Opens 1♥.

West Doubles 2♥ if possible.

Partner bids first.

Board: 233 ♠ AQJ8
Dealer: E ♥ K1075
Vul: None ♦ J107
HCP: 15 ♣ A6

East Opens 1♥.

East Doubles 2♥ if possible.

You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 228	North:	South:	West	North	East	South
Dealer: W	♠ A8	♠ KQJ65	1♥	1NT	Pass	2♥
Vul: NS	♥ K42	♥ 983	Pass	2♠	Pass	2NT
North HCP: 15	♦ A106	♦ J52	AP			
South HCP: 9	♣ A8753	♣ Q2				
Contract: 2N N						

Board: 229	North:	South:	West	North	East	South
Dealer: E	♠ J7	♠ K985			1♠	1NT
Vul: EW	♥ QJ1052	♥ AK74	Pass	2♦	Pass	3♥ ¹
North HCP: 6	♦ Q	♦ A53	Pass	4♥	Pass	Pass
South HCP: 16	♣ 107632	♣ Q5	XA♣♣	AP		
Contract: 4♥ X S						

1. Super acceptance after NT

Board: 230	North:	South:	West	North	East	South
Dealer: W	♠ KQ43	♠ J8762	1♦	1NT	Pass	2♥
Vul: None	♥ A75	♥ J103	Pass	2♠	AP	
North HCP: 16	♦ K32	♦ J7				
South HCP: 3	♣ A105	♣ 874				
Contract: 2♠ N						

Board: 231	North:	South:	West	North	East	South
Dealer: E	♠ A10742	♠ Q9			1♣	1NT
Vul: NS	♥ A92	♥ QJ64	Pass	2♥	Pass	2♠
North HCP: 9	♦ J832	♦ AQ74	Pass	2NT	AP	
South HCP: 15	♣ 4	♣ KJ10				
Contract: 2N S						

Board: 232	North:	South:	West	North	East	South
Dealer: W	♠ Q3	♠ K10764	1♥	1NT	Pass	2♥
Vul: EW	♥ AJ5	♥ 74	X	XX ¹	Pass	2♠
North HCP: 16	♦ QJ1043	♦ A92	AP			
South HCP: 7	♣ AQ4	♣ 1072				
Contract: 2♠ S						

1. artificial

Board: 233

Dealer: E

Vul: None

North HCP: 8

South HCP: 15

Contract: 4♠ S

North:

♠ 109543

♥ J8

♦ AK543

♣ 2

South:

♠ AQJ8

♥ K1075

♦ J107

♣ A6

West	North	East	South
------	-------	------	-------

		1♥	1NT
--	--	----	-----

Pass	2♥	X	2♠
------	----	---	----

Pass	4♠	AP	
------	----	----	--

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 234	♠ KJ	West Opens 1♦.
Dealer: W	♥ KQ108	
Vul: EW	♦ AJ93	You bid first.
HCP: 15	♣ J52	
Board: 235	♠ 10542	East Opens 1♦.
Dealer: E	♥ KJ1085	
Vul: Both	♦ 4	Partner bids first.
HCP: 5	♣ J32	
Board: 236	♠ AKJ9	West Opens 1♦.
Dealer: W	♥ J8	West Doubles 2♦ if possible.
Vul: Both	♦ KQJ9	
HCP: 15	♣ 873	You bid first.
Board: 237	♠ 109876	East Opens 1♥.
Dealer: E	♥ QJ10	
Vul: NS	♦ —	Partner bids first.
HCP: 7	♣ A10432	
Board: 238	♠ AK5	West Opens 1♠.
Dealer: W	♥ QJ10	
Vul: EW	♦ K972	You bid first.
HCP: 16	♣ QJ6	
Board: 239	♠ 97	East Opens 1♦.
Dealer: E	♥ AK987	
Vul: Both	♦ J72	Partner bids first.
HCP: 11	♣ K93	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 234	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ 108742	1♦	1NT	Pass	2♥
Vul: EW	♥ KQ108	♥ 943	Pass	2♠	AP	
North HCP: 15	♦ AJ93	♦ Q87				
South HCP: 5	♣ J52	♣ K6				
Contract: 2♠ N						

Board: 235	North:	South:	West	North	East	South
Dealer: E	♠ 10542	♠ KJ86			1♦	1NT
Vul: Both	♥ KJ1085	♥ A9	Pass	2♦	Pass	2♥
North HCP: 5	♦ 4	♦ KJ92	AP			
South HCP: 15	♣ J32	♣ K104				
Contract: 2♥ S						

Board: 236	North:	South:	West	North	East	South
Dealer: W	♠ AKJ9	♠ 642	1♦	1NT	Pass	2♦
Vul: Both	♥ J8	♥ 109732	X	XX ¹	Pass	2♥
North HCP: 15	♦ KQJ9	♦ 87	AP			
South HCP: 6	♣ 873	♣ AQ4	1. artificial			
Contract: 2♥ S						

Board: 237	North:	South:	West	North	East	South
Dealer: E	♠ 109876	♠ AJ5			1♥	1NT
Vul: NS	♥ QJ10	♥ A63	Pass	2♥	Pass	2♠
North HCP: 7	♦ —	♦ KJ72	AP			
South HCP: 17	♣ A10432	♣ KJ6				
Contract: 2♠ S						

Board: 238	North:	South:	West	North	East	South
Dealer: W	♠ AK5	♠ 9	1♠	1NT	Pass	2♦
Vul: EW	♥ QJ10	♥ A9864	Pass	2♥	Pass	2NT
North HCP: 16	♦ K972	♦ 654	Pass	3♠ ¹	Pass	4♥
South HCP: 8	♣ QJ6	♣ A1087	AP			
Contract: 4♥ N			1. limit raise or better in ♥			

Board: 239

Dealer: E

Vul: Both

North HCP: 11

South HCP: 17

Contract: 6♥ S

North:

♠ 97

♥ AK987

♦ J72

♣ K93

South:

♠ QJ4

♥ QJ5

♦ AK8

♣ A542

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

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

Pass	3NT	Pass	4♦ ¹
------	-----	------	-----------------

Pass	4NT ²	Pass	5♠
------	------------------	------	----

Pass	6♥	AP	
------	----	----	--

1. limit raise or better in ♥

2. Blackwood 0314, for ♥

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 234 ♠ 108742
Dealer: W ♥ 943
Vul: EW ♦ Q87
HCP: 5 ♣ K6

West Opens 1♦.

Partner bids first.

Board: 235 ♠ KJ86
Dealer: E ♥ A9
Vul: Both ♦ KJ92
HCP: 15 ♣ K104

East Opens 1♦.

You bid first.

Board: 236 ♠ 642
Dealer: W ♥ 109732
Vul: Both ♦ 87
HCP: 6 ♣ AQ4

West Opens 1♦.

West Doubles 2♦ if possible.

Partner bids first.

Board: 237 ♠ AJ5
Dealer: E ♥ A63
Vul: NS ♦ KJ72
HCP: 17 ♣ KJ6

East Opens 1♥.

You bid first.

Board: 238 ♠ 9
Dealer: W ♥ A9864
Vul: EW ♦ 654
HCP: 8 ♣ A1087

West Opens 1♠.

Partner bids first.

Board: 239 ♠ QJ4
Dealer: E ♥ QJ5
Vul: Both ♦ AK8
HCP: 17 ♣ A542

East Opens 1♦.

You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 234	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ 108742	1♦	1NT	Pass	2♥
Vul: EW	♥ KQ108	♥ 943	Pass	2♠	AP	
North HCP: 15	♦ AJ93	♦ Q87				
South HCP: 5	♣ J52	♣ K6				
Contract: 2♠ N						

Board: 235	North:	South:	West	North	East	South
Dealer: E	♠ 10542	♠ KJ86			1♦	1NT
Vul: Both	♥ KJ1085	♥ A9	Pass	2♦	Pass	2♥
North HCP: 5	♦ 4	♦ KJ92	AP			
South HCP: 15	♣ J32	♣ K104				
Contract: 2♥ S						

Board: 236	North:	South:	West	North	East	South
Dealer: W	♠ AKJ9	♠ 642	1♦	1NT	Pass	2♦
Vul: Both	♥ J8	♥ 109732	X	XX ¹	Pass	2♥
North HCP: 15	♦ KQJ9	♦ 87	AP			
South HCP: 6	♣ 873	♣ AQ4	1. artificial			
Contract: 2♥ S						

Board: 237	North:	South:	West	North	East	South
Dealer: E	♠ 109876	♠ AJ5			1♥	1NT
Vul: NS	♥ QJ10	♥ A63	Pass	2♥	Pass	2♠
North HCP: 7	♦ —	♦ KJ72	AP			
South HCP: 17	♣ A10432	♣ KJ6				
Contract: 2♠ S						

Board: 238	North:	South:	West	North	East	South
Dealer: W	♠ AK5	♠ 9	1♠	1NT	Pass	2♦
Vul: EW	♥ QJ10	♥ A9864	Pass	2♥	Pass	2NT
North HCP: 16	♦ K972	♦ 654	Pass	3♠ ¹	Pass	4♥
South HCP: 8	♣ QJ6	♣ A1087	AP			
Contract: 4♥ N			1. limit raise or better in ♥			

Board: 239

Dealer: E

Vul: Both

North HCP: 11

South HCP: 17

Contract: 6♥ S

North:

♠ 97

♥ AK987

♦ J72

♣ K93

South:

♠ QJ4

♥ QJ5

♦ AK8

♣ A542

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

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

Pass	3NT	Pass	4♦ ¹
------	-----	------	-----------------

Pass	4NT ²	Pass	5♠
------	------------------	------	----

Pass	6♥	AP	
------	----	----	--

1. limit raise or better in ♥

2. Blackwood 0314, for ♥

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 240 ♠ AJ95 West Opens 1♠.
Dealer: W ♥ K62
Vul: NS ♦ AQ64 You bid first.
HCP: 17 ♣ K4

Board: 241 ♠ Q83 East Opens 1♣.
Dealer: E ♥ J8753
Vul: EW ♦ 107 Partner bids first.
HCP: 7 ♣ A105

Board: 242 ♠ 987 West Opens 1♥.
Dealer: W ♥ A943 West Doubles 2♥ if possible.
Vul: Both ♦ AJ10 You bid first.
HCP: 16 ♣ AK2

Board: 243 ♠ J105 East Opens 1♠.
Dealer: E ♥ K9542 East Doubles Pass if possible.
Vul: None ♦ K102 West Bids 3♣ if possible.
HCP: 7 ♣ 97 Partner bids first.

Board: 244 ♠ 1098 West Opens 1♦.
Dealer: W ♥ AK
Vul: Both ♦ A752 You bid first.
HCP: 15 ♣ A1063

Board: 245 ♠ AJ5 East Opens 1♣.
Dealer: E ♥ Q9652
Vul: None ♦ J Partner bids first.
HCP: 8 ♣ 10972

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 240	North:	South:	West	North	East	South
Dealer: W	♠ AJ95	♠ 643	1♠	1NT	Pass	2♦
Vul: NS	♥ K62	♥ Q7543	Pass	2♥	AP	
North HCP: 17	♦ AQ64	♦ K72				
South HCP: 5	♣ K4	♣ 87				
Contract: 2♥ N						

Board: 241	North:	South:	West	North	East	South
Dealer: E	♠ Q83	♠ KJ5			1♣	1NT
Vul: EW	♥ J8753	♥ Q2	Pass	2♦	Pass	2♥
North HCP: 7	♦ 107	♦ AJ64	AP			
South HCP: 16	♣ A105	♣ KQ62				
Contract: 2♥ S						

Board: 242	North:	South:	West	North	East	South
Dealer: W	♠ 987	♠ KJ642	1♥	1NT	Pass	2♥
Vul: Both	♥ A943	♥ 75	X	2♠	Pass	4♠
North HCP: 16	♦ AJ10	♦ Q7	AP			
South HCP: 9	♣ AK2	♣ QJ95				
Contract: 4♠ N						

Board: 243	North:	South:	West	North	East	South
Dealer: E	♠ J105	♠ K63			1♠	1NT
Vul: None	♥ K9542	♥ QJ8	Pass	2♦	Pass	2♥
North HCP: 7	♦ K102	♦ A94	Pass	Pass	X	Pass
South HCP: 15	♣ 97	♣ AJ103	3♣	AP		
Contract: 3♣ W						

Board: 244	North:	South:	West	North	East	South
Dealer: W	♠ 1098	♠ KJ	1♦	1NT	Pass	2♦
Vul: Both	♥ AK	♥ Q9653	Pass	2♥	Pass	2NT
North HCP: 15	♦ A752	♦ K86	AP			
South HCP: 9	♣ A1063	♣ 984				
Contract: 2N N						

Board: 245

Dealer: E

Vul: None

North HCP: 8

South HCP: 16

Contract: 2♥ S

North:

♠ AJ5

♥ Q9652

♦ J

♣ 10972

South:

♠ KQ8

♥ 87

♦ AK974

♣ KJ8

West	North	East	South
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		1♣	1NT
--	--	----	-----

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

AP			
----	--	--	--

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 240	♠ 643	West Opens 1♠.
Dealer: W	♥ Q7543	
Vul: NS	♦ K72	Partner bids first.
HCP: 5	♣ 87	
Board: 241	♠ KJ5	East Opens 1♣.
Dealer: E	♥ Q2	
Vul: EW	♦ AJ64	You bid first.
HCP: 16	♣ KQ62	
Board: 242	♠ KJ642	West Opens 1♥.
Dealer: W	♥ 75	West Doubles 2♥ if possible.
Vul: Both	♦ Q7	
HCP: 9	♣ QJ95	Partner bids first.
Board: 243	♠ K63	East Opens 1♠.
Dealer: E	♥ QJ8	East Doubles Pass if possible.
Vul: None	♦ A94	West Bids 3♣ if possible.
HCP: 15	♣ AJ103	You bid first.
Board: 244	♠ KJ	West Opens 1♦.
Dealer: W	♥ Q9653	
Vul: Both	♦ K86	Partner bids first.
HCP: 9	♣ 984	
Board: 245	♠ KQ8	East Opens 1♣.
Dealer: E	♥ 87	
Vul: None	♦ AK974	You bid first.
HCP: 16	♣ KJ8	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 240	North:	South:	West	North	East	South
Dealer: W	♠ AJ95	♠ 643	1♠	1NT	Pass	2♦
Vul: NS	♥ K62	♥ Q7543	Pass	2♥	AP	
North HCP: 17	♦ AQ64	♦ K72				
South HCP: 5	♣ K4	♣ 87				
Contract: 2♥ N						

Board: 241	North:	South:	West	North	East	South
Dealer: E	♠ Q83	♠ KJ5			1♣	1NT
Vul: EW	♥ J8753	♥ Q2	Pass	2♦	Pass	2♥
North HCP: 7	♦ 107	♦ AJ64	AP			
South HCP: 16	♣ A105	♣ KQ62				
Contract: 2♥ S						

Board: 242	North:	South:	West	North	East	South
Dealer: W	♠ 987	♠ KJ642	1♥	1NT	Pass	2♥
Vul: Both	♥ A943	♥ 75	X	2♠	Pass	4♠
North HCP: 16	♦ AJ10	♦ Q7	AP			
South HCP: 9	♣ AK2	♣ QJ95				
Contract: 4♠ N						

Board: 243	North:	South:	West	North	East	South
Dealer: E	♠ J105	♠ K63			1♠	1NT
Vul: None	♥ K9542	♥ QJ8	Pass	2♦	Pass	2♥
North HCP: 7	♦ K102	♦ A94	Pass	Pass	X	Pass
South HCP: 15	♣ 97	♣ AJ103	3♣	AP		
Contract: 3♣ W						

Board: 244	North:	South:	West	North	East	South
Dealer: W	♠ 1098	♠ KJ	1♦	1NT	Pass	2♦
Vul: Both	♥ AK	♥ Q9653	Pass	2♥	Pass	2NT
North HCP: 15	♦ A752	♦ K86	AP			
South HCP: 9	♣ A1063	♣ 984				
Contract: 2N N						

Board: 245

Dealer: E

Vul: None

North HCP: 8

South HCP: 16

Contract: 2♥ S

North:

♠ AJ5

♥ Q9652

♦ J

♣ 10972

South:

♠ KQ8

♥ 87

♦ AK974

♣ KJ8

West	North	East	South
------	-------	------	-------

		1♣	1NT
--	--	----	-----

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

AP			
----	--	--	--

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 246 ♠ A53 West Opens 1♣.
Dealer: W ♥ QJ8
Vul: NS ♦ AQ62 You bid first.
HCP: 16 ♣ K74

Board: 247 ♠ KQ1087 East Opens 1♣.
Dealer: E ♥ 852
Vul: None ♦ 983 Partner bids first.
HCP: 7 ♣ Q2

Board: 248 ♠ K1073 West Opens 1♠.
Dealer: W ♥ A52
Vul: NS ♦ AKJ3 You bid first.
HCP: 15 ♣ 42

Board: 249 ♠ 64 East Opens 1♦.
Dealer: E ♥ J9863
Vul: NS ♦ J8 Partner bids first.
HCP: 2 ♣ 9876

Board: 250 ♠ 973 West Opens 1♣.
Dealer: W ♥ AQ2 West Bids 3♠ if possible.
Vul: Both ♦ A1096 East Bids 4♣ if possible.
HCP: 15 ♣ AJ2 You bid first.

Board: 251 ♠ A7654 East Opens 1♦.
Dealer: E ♥ 1052
Vul: None ♦ J2 Partner bids first.
HCP: 8 ♣ K93

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 246

Dealer: W

Vul: NS

North HCP: 16

South HCP: 6

Contract: 2♠ N

North:

♠ A53

♥ QJ8

♦ AQ62

♣ K74

South:

♠ K8764

♥ 72

♦ K974

♣ 85

West	North	East	South
------	-------	------	-------

1♣	1NT	Pass	2♥
----	-----	------	----

Pass	2♠	AP	
------	----	----	--

Board: 247

Dealer: E

Vul: None

North HCP: 7

South HCP: 17

Contract: 2♠ S

North:

♠ KQ1087

♥ 852

♦ 983

♣ Q2

South:

♠ 953

♥ AK10

♦ AQ2

♣ A1093

West	North	East	South
------	-------	------	-------

		1♣	1NT
--	--	----	-----

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

AP

Board: 248

Dealer: W

Vul: NS

North HCP: 15

South HCP: 7

Contract: 2♥ N

North:

♠ K1073

♥ A52

♦ AKJ3

♣ 42

South:

♠ J962

♥ J10943

♦ Q9

♣ K5

West	North	East	South
------	-------	------	-------

1♠	1NT	Pass	2♦
----	-----	------	----

Pass	2♥	AP	
------	----	----	--

Board: 249

Dealer: E

Vul: NS

North HCP: 2

South HCP: 15

Contract: 2♥ S

North:

♠ 64

♥ J9863

♦ J8

♣ 9876

South:

♠ A1032

♥ 42

♦ AQ109

♣ KQ5

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

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

AP

Board: 250

Dealer: W

Vul: Both

North HCP: 15

South HCP: 6

Contract: 4♣ W

North:

♠ 973

♥ AQ2

♦ A1096

♣ AJ2

South:

♠ KJ5

♥ J10974

♦ J42

♣ 54

West	North	East	South
------	-------	------	-------

1♣	1NT	Pass	2♦
----	-----	------	----

3♠ ¹	Pass	4♣	AP
-----------------	------	----	----

1. 1m opening allows 5M

Board: 251

Dealer: E

Vul: None

North HCP: 8

South HCP: 17

Contract: 3N S

North:

♠ A7654

♥ 1052

♦ J2

♣ K93

South:

♠ QJ

♥ QJ8

♦ A87

♣ AQJ42

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

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

Pass	2NT	Pass	3NT
------	-----	------	-----

AP

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 246 ♠ K8764
Dealer: W ♥ 72
Vul: NS ♦ K974
HCP: 6 ♣ 85

West Opens 1♣.

Partner bids first.

Board: 247 ♠ 953
Dealer: E ♥ AK10
Vul: None ♦ AQ2
HCP: 17 ♣ A1093

East Opens 1♣.

You bid first.

Board: 248 ♠ J962
Dealer: W ♥ J10943
Vul: NS ♦ Q9
HCP: 7 ♣ K5

West Opens 1♠.

Partner bids first.

Board: 249 ♠ A1032
Dealer: E ♥ 42
Vul: NS ♦ AQ109
HCP: 15 ♣ KQ5

East Opens 1♦.

You bid first.

Board: 250 ♠ KJ5
Dealer: W ♥ J10974
Vul: Both ♦ J42
HCP: 6 ♣ 54

West Opens 1♣.

West Bids 3♠ if possible.

East Bids 4♣ if possible.

Partner bids first.

Board: 251 ♠ QJ
Dealer: E ♥ QJ8
Vul: None ♦ A87
HCP: 17 ♣ AQJ42

East Opens 1♦.

You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 246	North:	South:	West	North	East	South
Dealer: W	♠ A53	♠ K8764	1♣	1NT	Pass	2♥
Vul: NS	♥ QJ8	♥ 72	Pass	2♠	AP	
North HCP: 16	♦ AQ62	♦ K974				
South HCP: 6	♣ K74	♣ 85				
Contract: 2♠ N						

Board: 247	North:	South:	West	North	East	South
Dealer: E	♠ KQ1087	♠ 953			1♣	1NT
Vul: None	♥ 852	♥ AK10	Pass	2♥	Pass	2♠
North HCP: 7	♦ 983	♦ AQ2	AP			
South HCP: 17	♣ Q2	♣ A1093				
Contract: 2♠ S						

Board: 248	North:	South:	West	North	East	South
Dealer: W	♠ K1073	♠ J962	1♠	1NT	Pass	2♦
Vul: NS	♥ A52	♥ J10943	Pass	2♥	AP	
North HCP: 15	♦ AKJ3	♦ Q9				
South HCP: 7	♣ 42	♣ K5				
Contract: 2♥ N						

Board: 249	North:	South:	West	North	East	South
Dealer: E	♠ 64	♠ A1032			1♦	1NT
Vul: NS	♥ J9863	♥ 42	Pass	2♦	Pass	2♥
North HCP: 2	♦ J8	♦ AQ109	AP			
South HCP: 15	♣ 9876	♣ KQ5				
Contract: 2♥ S						

Board: 250	North:	South:	West	North	East	South
Dealer: W	♠ 973	♠ KJ5	1♣	1NT	Pass	2♦
Vul: Both	♥ AQ2	♥ J10974	3♠ ¹	Pass	4♣	AP
North HCP: 15	♦ A1096	♦ J42	1. 1m opening allows 5M			
South HCP: 6	♣ AJ2	♣ 54				
Contract: 4♣ W						

Board: 251

Dealer: E

Vul: None

North HCP: 8

South HCP: 17

Contract: 3N S

North:

♠ A7654

♥ 1052

♦ J2

♣ K93

South:

♠ QJ

♥ QJ8

♦ A87

♣ AQJ42

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

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

Pass	2NT	Pass	3NT
------	-----	------	-----

AP

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 252	♠ J4	West Opens 1♦.
Dealer: W	♥ AQ5	
Vul: Both	♦ A76	You bid first.
HCP: 16	♣ KQ843	
Board: 253	♠ Q107	East Opens 1♣.
Dealer: E	♥ KQJ984	
Vul: None	♦ J	Partner bids first.
HCP: 13	♣ KJ4	
Board: 254	♠ K82	West Opens 1♠.
Dealer: W	♥ AQ	
Vul: Both	♦ KQ107	You bid first.
HCP: 17	♣ K862	
Board: 255	♠ 1042	East Opens 1♦.
Dealer: E	♥ Q10983	East Doubles 2♦ if possible.
Vul: None	♦ 107	
HCP: 5	♣ K43	Partner bids first.
Board: 256	♠ AK	West Opens 1♣.
Dealer: W	♥ J753	
Vul: NS	♦ AJ10	You bid first.
HCP: 16	♣ K943	
Board: 257	♠ QJ109	East Opens 1♦.
Dealer: E	♥ KQJ104	
Vul: NS	♦ 543	Partner bids first.
HCP: 9	♣ 4	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 252

Dealer: W

Vul: Both

North HCP: 16

South HCP: 5

Contract: 2♠ N

North:

♠ J4

♥ AQ5

♦ A76

♣ KQ843

South:

♠ KQ1096

♥ 103

♦ 1098

♣ 1097

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	2♥
----	-----	------	----

Pass	2♠	AP	
------	----	----	--

Board: 253

Dealer: E

Vul: None

North HCP: 13

South HCP: 15

Contract: 4♥ S

North:

♠ Q107

♥ KQJ984

♦ J

♣ KJ4

South:

♠ AK3

♥ 72

♦ Q1074

♣ AQ105

West	North	East	South
------	-------	------	-------

		1♣	1NT
--	--	----	-----

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

Pass	4♥	AP	
------	----	----	--

Board: 254

Dealer: W

Vul: Both

North HCP: 17

South HCP: 10

Contract: 3N N

North:

♠ K82

♥ AQ

♦ KQ107

♣ K862

South:

♠ QJ

♥ 76543

♦ AJ843

♣ Q

West	North	East	South
------	-------	------	-------

1♠	1NT	Pass	2♦
----	-----	------	----

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

AP

Board: 255

Dealer: E

Vul: None

North HCP: 5

South HCP: 15

Contract: 2♥ N

North:

♠ 1042

♥ Q10983

♦ 107

♣ K43

South:

♠ A96

♥ K4

♦ A954

♣ A976

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

Pass	2♦	X	XX ¹
------	----	---	-----------------

Pass	2♥	AP	
------	----	----	--

1. artificial

Board: 256

Dealer: W

Vul: NS

North HCP: 16

South HCP: 6

Contract: 4♥ N

North:

♠ AK

♥ J753

♦ AJ10

♣ K943

South:

♠ 10763

♥ AQ1064

♦ 962

♣ 10

West	North	East	South
------	-------	------	-------

1♣	1NT	Pass	2♦
----	-----	------	----

Pass	3♥ ¹	Pass	4♥
------	-----------------	------	----

AP

1. Super acceptance after NT

Board: 257

Dealer: E

Vul: NS

North HCP: 9

South HCP: 16

Contract: 4♠ N

North:

♠ QJ109

♥ KQJ104

♦ 543

♣ 4

South:

♠ AK84

♥ 63

♦ AJ2

♣ A1076

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

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

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

AP

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 252 ♠ KQ1096
Dealer: W ♥ 103
Vul: Both ♦ 1098
HCP: 5 ♣ 1097

West Opens 1♦.

Partner bids first.

Board: 253 ♠ AK3
Dealer: E ♥ 72
Vul: None ♦ Q1074
HCP: 15 ♣ AQ105

East Opens 1♣.

You bid first.

Board: 254 ♠ QJ
Dealer: W ♥ 76543
Vul: Both ♦ AJ843
HCP: 10 ♣ Q

West Opens 1♠.

Partner bids first.

Board: 255 ♠ A96
Dealer: E ♥ K4
Vul: None ♦ A954
HCP: 15 ♣ A976

East Opens 1♦.

East Doubles 2♦ if possible.

You bid first.

Board: 256 ♠ 10763
Dealer: W ♥ AQ1064
Vul: NS ♦ 962
HCP: 6 ♣ 10

West Opens 1♣.

Partner bids first.

Board: 257 ♠ AK84
Dealer: E ♥ 63
Vul: NS ♦ AJ2
HCP: 16 ♣ A1076

East Opens 1♦.

You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 252

Dealer: W

Vul: Both

North HCP: 16

South HCP: 5

Contract: 2♠ N

North:

♠ J4

♥ AQ5

♦ A76

♣ KQ843

South:

♠ KQ1096

♥ 103

♦ 1098

♣ 1097

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	2♥
----	-----	------	----

Pass	2♠	AP	
------	----	----	--

Board: 253

Dealer: E

Vul: None

North HCP: 13

South HCP: 15

Contract: 4♥ S

North:

♠ Q107

♥ KQJ984

♦ J

♣ KJ4

South:

♠ AK3

♥ 72

♦ Q1074

♣ AQ105

West	North	East	South
------	-------	------	-------

		1♣	1NT
--	--	----	-----

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

Pass	4♥	AP	
------	----	----	--

Board: 254

Dealer: W

Vul: Both

North HCP: 17

South HCP: 10

Contract: 3N N

North:

♠ K82

♥ AQ

♦ KQ107

♣ K862

South:

♠ QJ

♥ 76543

♦ AJ843

♣ Q

West	North	East	South
------	-------	------	-------

1♠	1NT	Pass	2♦
----	-----	------	----

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

AP

Board: 255

Dealer: E

Vul: None

North HCP: 5

South HCP: 15

Contract: 2♥ N

North:

♠ 1042

♥ Q10983

♦ 107

♣ K43

South:

♠ A96

♥ K4

♦ A954

♣ A976

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

Pass	2♦	X	XX ¹
------	----	---	-----------------

Pass	2♥	AP	
------	----	----	--

1. artificial

Board: 256

Dealer: W

Vul: NS

North HCP: 16

South HCP: 6

Contract: 4♥ N

North:

♠ AK

♥ J753

♦ AJ10

♣ K943

South:

♠ 10763

♥ AQ1064

♦ 962

♣ 10

West	North	East	South
------	-------	------	-------

1♣	1NT	Pass	2♦
----	-----	------	----

Pass	3♥ ¹	Pass	4♥
------	-----------------	------	----

AP

1. Super acceptance after NT

Board: 257

Dealer: E

Vul: NS

North HCP: 9

South HCP: 16

Contract: 4♠ N

North:

♠ QJ109

♥ KQJ104

♦ 543

♣ 4

South:

♠ AK84

♥ 63

♦ AJ2

♣ A1076

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

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

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

AP

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 258	♠ AQ62	West Opens 1♦.
Dealer: W	♥ 93	West Doubles 2♦ if possible.
Vul: None	♦ K93	
HCP: 16	♣ AQJ6	You bid first.
Board: 259	♠ Q9642	East Opens 1♦.
Dealer: E	♥ 6	
Vul: EW	♦ 642	Partner bids first.
HCP: 6	♣ A1093	
Board: 260	♠ Q82	West Opens 1♣.
Dealer: W	♥ AQ9	
Vul: NS	♦ Q75	You bid first.
HCP: 16	♣ AQ96	
Board: 261	♠ 732	East Opens 1♦.
Dealer: E	♥ KQ974	
Vul: Both	♦ 9	Partner bids first.
HCP: 5	♣ 10976	
Board: 262	♠ AJ5	West Opens 1♣.
Dealer: W	♥ J42	
Vul: EW	♦ KQ106	You bid first.
HCP: 15	♣ A52	
Board: 263	♠ J973	East Opens 1♣.
Dealer: E	♥ Q9532	
Vul: Both	♦ KJ10	Partner bids first.
HCP: 7	♣ 9	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 258	North:	South:	West	North	East	South
Dealer: W	♠ AQ62	♠ 954	1♦	1NT	Pass	2♦
Vul: None	♥ 93	♥ KJ1072	X	XX ¹	Pass	2NT
North HCP: 16	♦ K93	♦ Q4	AP			
South HCP: 9	♣ AQJ6	♣ K92	1. artificial			
Contract: 2N N						

Board: 259	North:	South:	West	North	East	South
Dealer: E	♠ Q9642	♠ AK8			1♦	1NT
Vul: EW	♥ 6	♥ A72	Pass	2♥	Pass	2♠
North HCP: 6	♦ 642	♦ KJ8	AP			
South HCP: 16	♣ A1093	♣ J876				
Contract: 2♠ S						

Board: 260	North:	South:	West	North	East	South
Dealer: W	♠ Q82	♠ J10743	1♣	1NT	Pass	2♥
Vul: NS	♥ AQ9	♥ 32	Pass	2♠	AP	
North HCP: 16	♦ Q75	♦ A103				
South HCP: 5	♣ AQ96	♣ 1032				
Contract: 2♠ N						

Board: 261	North:	South:	West	North	East	South
Dealer: E	♠ 732	♠ AQ64			1♦	1NT
Vul: Both	♥ KQ974	♥ AJ32	Pass	2♦	Pass	2♥
North HCP: 5	♦ 9	♦ K72	AP			
South HCP: 15	♣ 10976	♣ J8				
Contract: 2♥ S						

Board: 262	North:	South:	West	North	East	South
Dealer: W	♠ AJ5	♠ Q9842	1♣	1NT	Pass	2♥
Vul: EW	♥ J42	♥ 103	Pass	2♠	Pass	2NT
North HCP: 15	♦ KQ106	♦ A95	Pass	3♠	AP	
South HCP: 8	♣ A52	♣ Q103				
Contract: 3♠ N						

Board: 263

Dealer: E

Vul: Both

North HCP: 7

South HCP: 17

Contract: 2♥ S

North:

♠ J973

♥ Q9532

♦ KJ10

♣ 9

South:

♠ K852

♥ KJ

♦ A74

♣ KQJ6

West	North	East	South
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		1♣	1NT
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Pass	2♦	Pass	2♥
------	----	------	----

AP			
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South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 258	♠ 954	West Opens 1♦.
Dealer: W	♥ KJ1072	West Doubles 2♦ if possible.
Vul: None	♦ Q4	
HCP: 9	♣ K92	Partner bids first.
Board: 259	♠ AK8	East Opens 1♦.
Dealer: E	♥ A72	
Vul: EW	♦ KJ8	You bid first.
HCP: 16	♣ J876	
Board: 260	♠ J10743	West Opens 1♣.
Dealer: W	♥ 32	
Vul: NS	♦ A103	Partner bids first.
HCP: 5	♣ 1032	
Board: 261	♠ AQ64	East Opens 1♦.
Dealer: E	♥ AJ32	
Vul: Both	♦ K72	You bid first.
HCP: 15	♣ J8	
Board: 262	♠ Q9842	West Opens 1♣.
Dealer: W	♥ 103	
Vul: EW	♦ A95	Partner bids first.
HCP: 8	♣ Q103	
Board: 263	♠ K852	East Opens 1♣.
Dealer: E	♥ KJ	
Vul: Both	♦ A74	You bid first.
HCP: 17	♣ KQJ6	

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 258	North:	South:	West	North	East	South
Dealer: W	♠ AQ62	♠ 954	1♦	1NT	Pass	2♦
Vul: None	♥ 93	♥ KJ1072	X	XX ¹	Pass	2NT
North HCP: 16	♦ K93	♦ Q4	AP			
South HCP: 9	♣ AQJ6	♣ K92	1. artificial			
Contract: 2N N						

Board: 259	North:	South:	West	North	East	South
Dealer: E	♠ Q9642	♠ AK8			1♦	1NT
Vul: EW	♥ 6	♥ A72	Pass	2♥	Pass	2♠
North HCP: 6	♦ 642	♦ KJ8	AP			
South HCP: 16	♣ A1093	♣ J876				
Contract: 2♠ S						

Board: 260	North:	South:	West	North	East	South
Dealer: W	♠ Q82	♠ J10743	1♣	1NT	Pass	2♥
Vul: NS	♥ AQ9	♥ 32	Pass	2♠	AP	
North HCP: 16	♦ Q75	♦ A103				
South HCP: 5	♣ AQ96	♣ 1032				
Contract: 2♠ N						

Board: 261	North:	South:	West	North	East	South
Dealer: E	♠ 732	♠ AQ64			1♦	1NT
Vul: Both	♥ KQ974	♥ AJ32	Pass	2♦	Pass	2♥
North HCP: 5	♦ 9	♦ K72	AP			
South HCP: 15	♣ 10976	♣ J8				
Contract: 2♥ S						

Board: 262	North:	South:	West	North	East	South
Dealer: W	♠ AJ5	♠ Q9842	1♣	1NT	Pass	2♥
Vul: EW	♥ J42	♥ 103	Pass	2♠	Pass	2NT
North HCP: 15	♦ KQ106	♦ A95	Pass	3♠	AP	
South HCP: 8	♣ A52	♣ Q103				
Contract: 3♠ N						

Board: 263

Dealer: E

Vul: Both

North HCP: 7

South HCP: 17

Contract: 2♥ S

North:

♠ J973

♥ Q9532

♦ KJ10

♣ 9

South:

♠ K852

♥ KJ

♦ A74

♣ KQJ6

West	North	East	South
		1♣	1NT
Pass	2♦	Pass	2♥
AP			

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 264	♠ K83	West Opens 1♣.
Dealer: W	♥ Q54	
Vul: NS	♦ KJ109	You bid first.
HCP: 15	♣ AQ6	
Board: 265	♠ 106532	East Opens 1♦.
Dealer: E	♥ K4	
Vul: EW	♦ J10	Partner bids first.
HCP: 4	♣ 10843	
Board: 266	♠ 1043	West Opens 1♦.
Dealer: W	♥ AKQ	West Doubles 2♦ if possible.
Vul: Both	♦ QJ5	
HCP: 16	♣ A853	You bid first.
Board: 267	♠ AJ1062	East Opens 1♣.
Dealer: E	♥ J94	
Vul: Both	♦ KJ104	Partner bids first.
HCP: 10	♣ 2	
Board: 268	♠ K6	West Opens 1♦.
Dealer: W	♥ K432	
Vul: NS	♦ KQ87	You bid first.
HCP: 17	♣ AQ3	
Board: 269	♠ J76	East Opens 1♣.
Dealer: E	♥ Q9873	East Doubles 2♦ if possible.
Vul: Both	♦ J9	West Bids 2♠ if possible.
HCP: 4	♣ 983	Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 264	North:	South:	West	North	East	South
Dealer: W	♠ K83	♠ Q10964	1♣	1NT	Pass	2♥
Vul: NS	♥ Q54	♥ 1062	Pass	2♠	AP	
North HCP: 15	♦ KJ109	♦ 832				
South HCP: 5	♣ AQ6	♣ K3				
Contract: 2♠ N						

Board: 265	North:	South:	West	North	East	South
Dealer: E	♠ 106532	♠ KJ9			1♦	1NT
Vul: EW	♥ K4	♥ J32	Pass	2♥	Pass	2♠
North HCP: 4	♦ J10	♦ AKQ8	AP			
South HCP: 17	♣ 10843	♣ K65				
Contract: 2♠ S						

Board: 266	North:	South:	West	North	East	South
Dealer: W	♠ 1043	♠ A962	1♦	1NT	Pass	2♦
Vul: Both	♥ AKQ	♥ J6543	X	2♥	AP	
North HCP: 16	♦ QJ5	♦ 873				
South HCP: 5	♣ A853	♣ 4				
Contract: 2♥ N						

Board: 267	North:	South:	West	North	East	South
Dealer: E	♠ AJ1062	♠ KQ53			1♣	1NT
Vul: Both	♥ J94	♥ A108	Pass	2♥	Pass	3♠ ¹
North HCP: 10	♦ KJ104	♦ A9	Pass	4♠	AP	
South HCP: 16	♣ 2	♣ K1086				
Contract: 4♠ S						

1. Super acceptance after NT

Board: 268	North:	South:	West	North	East	South
Dealer: W	♠ K6	♠ Q984	1♦	1NT	Pass	2♦
Vul: NS	♥ K432	♥ J9865	Pass	3♥ ¹	AP	
North HCP: 17	♦ KQ87	♦ 2				
South HCP: 3	♣ AQ3	♣ 864				
Contract: 3♥ N						

1. Super acceptance after NT

Board: 269

Dealer: E

Vul: Both

North HCP: 4

South HCP: 17

Contract: 2♠ W

North:

♠ J76

♥ Q9873

♦ J9

♣ 983

South:

♠ K32

♥ 104

♦ KQ102

♣ AKQ2

West North East South

1♣ 1NT

Pass 2♦ X XX¹

2♠ AP

1. artificial

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 264 ♠ Q10964
Dealer: W ♥ 1062
Vul: NS ♦ 832
HCP: 5 ♣ K3

West Opens 1♣.

Partner bids first.

Board: 265 ♠ KJ9
Dealer: E ♥ J32
Vul: EW ♦ AKQ8
HCP: 17 ♣ K65

East Opens 1♦.

You bid first.

Board: 266 ♠ A962
Dealer: W ♥ J6543
Vul: Both ♦ 873
HCP: 5 ♣ 4

West Opens 1♦.

West Doubles 2♦ if possible.

Partner bids first.

Board: 267 ♠ KQ53
Dealer: E ♥ A108
Vul: Both ♦ A9
HCP: 16 ♣ K1086

East Opens 1♣.

You bid first.

Board: 268 ♠ Q984
Dealer: W ♥ J9865
Vul: NS ♦ 2
HCP: 3 ♣ 864

West Opens 1♦.

Partner bids first.

Board: 269 ♠ K32
Dealer: E ♥ 104
Vul: Both ♦ KQ102
HCP: 17 ♣ AKQ2

East Opens 1♣.

East Doubles 2♦ if possible.

West Bids 2♠ if possible.

You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 264	North:	South:	West	North	East	South
Dealer: W	♠ K83	♠ Q10964	1♣	1NT	Pass	2♥
Vul: NS	♥ Q54	♥ 1062	Pass	2♠	AP	
North HCP: 15	♦ KJ109	♦ 832				
South HCP: 5	♣ AQ6	♣ K3				
Contract: 2♠ N						

Board: 265	North:	South:	West	North	East	South
Dealer: E	♠ 106532	♠ KJ9			1♦	1NT
Vul: EW	♥ K4	♥ J32	Pass	2♥	Pass	2♠
North HCP: 4	♦ J10	♦ AKQ8	AP			
South HCP: 17	♣ 10843	♣ K65				
Contract: 2♠ S						

Board: 266	North:	South:	West	North	East	South
Dealer: W	♠ 1043	♠ A962	1♦	1NT	Pass	2♦
Vul: Both	♥ AKQ	♥ J6543	X	2♥	AP	
North HCP: 16	♦ QJ5	♦ 873				
South HCP: 5	♣ A853	♣ 4				
Contract: 2♥ N						

Board: 267	North:	South:	West	North	East	South
Dealer: E	♠ AJ1062	♠ KQ53			1♣	1NT
Vul: Both	♥ J94	♥ A108	Pass	2♥	Pass	3♠ ¹
North HCP: 10	♦ KJ104	♦ A9	Pass	4♠	AP	
South HCP: 16	♣ 2	♣ K1086				
Contract: 4♠ S						

1. Super acceptance after NT

Board: 268	North:	South:	West	North	East	South
Dealer: W	♠ K6	♠ Q984	1♦	1NT	Pass	2♦
Vul: NS	♥ K432	♥ J9865	Pass	3♥ ¹	AP	
North HCP: 17	♦ KQ87	♦ 2				
South HCP: 3	♣ AQ3	♣ 864				
Contract: 3♥ N						

1. Super acceptance after NT

Board: 269

Dealer: E

Vul: Both

North HCP: 4

South HCP: 17

Contract: 2♠ W

North:

♠ J76

♥ Q9873

♦ J9

♣ 983

South:

♠ K32

♥ 104

♦ KQ102

♣ AKQ2

West North East South

1♣ 1NT

Pass 2♦ X XX¹

2♠ AP

1. artificial

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 270 ♠ A9 West Opens 1♦.
Dealer: W ♥ J852
Vul: None ♦ AK97 You bid first.
HCP: 17 ♣ KQ9

Board: 271 ♠ Q62 East Opens 1♠.
Dealer: E ♥ KQ652
Vul: NS ♦ 73 Partner bids first.
HCP: 11 ♣ A87

Board: 272 ♠ 85 West Opens 1♦.
Dealer: W ♥ AK104
Vul: EW ♦ AQJ8 You bid first.
HCP: 16 ♣ Q42

Board: 273 ♠ 3 East Opens 1♣.
Dealer: E ♥ 109643
Vul: None ♦ Q93 Partner bids first.
HCP: 4 ♣ Q1087

Board: 274 ♠ KJ3 West Opens 1♠.
Dealer: W ♥ AQ2 West Bids 3♠ if possible.
Vul: NS ♦ J1032 East Bids 4♥ if possible.
HCP: 15 ♣ A32 West Bids 4♠ if possible.
You bid first.

Board: 275 ♠ 4
Dealer: E ♥ 1096532
Vul: Both ♦ J
HCP: 4 ♣ K8654

East Opens 1♠.
East Bids 2♠ if possible.
East Bids 3♠ if possible.
West Bids 4♥ if possible.
East Bids 4♠ if possible.

Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 270	North:	South:	West	North	East	South
Dealer: W	♠ A9	♠ KQJ75	1♦	1NT	Pass	2♥
Vul: None	♥ J852	♥ 976	Pass	2♠	AP	
North HCP: 17	♦ AK97	♦ 10				
South HCP: 7	♣ KQ9	♣ J762				
Contract: 2♠ N						

Board: 271	North:	South:	West	North	East	South
Dealer: E	♠ Q62	♠ K53			1♠	1NT
Vul: NS	♥ KQ652	♥ AJ7	Pass	2♦	Pass	2♥
North HCP: 11	♦ 73	♦ AQ92	Pass	3NT	Pass	4♥
South HCP: 15	♣ A87	♣ J62	AP			
Contract: 4♥ S						

Board: 272	North:	South:	West	North	East	South
Dealer: W	♠ 85	♠ AK1076	1♦	1NT	Pass	2♥
Vul: EW	♥ AK104	♥ Q73	Pass	2♠	Pass	2NT
North HCP: 16	♦ AQJ8	♦ 6	AP			
South HCP: 9	♣ Q42	♣ 10973				
Contract: 2N N						

Board: 273	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ A95			1♣	1NT
Vul: None	♥ 109643	♥ AJ7	Pass	2♦	Pass	2♥
North HCP: 4	♦ Q93	♦ A1076	AP			
South HCP: 17	♣ Q1087	♣ A32				
Contract: 2♥ S						

Board: 274	North:	South:	West	North	East	South
Dealer: W	♠ KJ3	♠ 6	1♠	1NT	Pass	2♦
Vul: NS	♥ AQ2	♥ J7543	3♠	Pass	4♥ ¹	Pass
North HCP: 15	♦ J1032	♦ 98765	4♠	AP		
South HCP: 3	♣ A32	♣ Q8				
Contract: 4♠ W						

1. limit raise or better in ♠

Board: 275

Dealer: E

Vul: Both

North HCP: 4

South HCP: 15

Contract: 4♠ E

North:

♠ 4

♥ 1096532

♦ J

♣ K8654

South:

♠ AJ3

♥ Q7

♦ AQ42

♣ Q932

West	North	East	South
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		1♠	1NT
--	--	----	-----

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

Pass	3♥	3♠	Pass
------	----	----	------

4♥ ¹	Pass	4♠	AP
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1. limit raise or better in ♠

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 270 ♠ KQJ75
Dealer: W ♥ 976
Vul: None ♦ 10
HCP: 7 ♣ J762

West Opens 1♦.

Partner bids first.

Board: 271 ♠ K53
Dealer: E ♥ AJ7
Vul: NS ♦ AQ92
HCP: 15 ♣ J62

East Opens 1♠.

You bid first.

Board: 272 ♠ AK1076
Dealer: W ♥ Q73
Vul: EW ♦ 6
HCP: 9 ♣ 10973

West Opens 1♦.

Partner bids first.

Board: 273 ♠ A95
Dealer: E ♥ AJ7
Vul: None ♦ A1076
HCP: 17 ♣ A32

East Opens 1♣.

You bid first.

Board: 274 ♠ 6
Dealer: W ♥ J7543
Vul: NS ♦ 98765
HCP: 3 ♣ Q8

West Opens 1♠.

West Bids 3♠ if possible.

East Bids 4♥ if possible.

West Bids 4♠ if possible.

Partner bids first.

Board: 275

Dealer: E

Vul: Both

HCP: 15

♠ AJ3

♥ Q7

♦ AQ42

♣ Q932

East Opens 1♠.

East Bids 2♠ if possible.

East Bids 3♠ if possible.

West Bids 4♥ if possible.

East Bids 4♠ if possible.

You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 270	North:	South:	West	North	East	South
Dealer: W	♠ A9	♠ KQJ75	1♦	1NT	Pass	2♥
Vul: None	♥ J852	♥ 976	Pass	2♠	AP	
North HCP: 17	♦ AK97	♦ 10				
South HCP: 7	♣ KQ9	♣ J762				
Contract: 2♠ N						

Board: 271	North:	South:	West	North	East	South
Dealer: E	♠ Q62	♠ K53			1♠	1NT
Vul: NS	♥ KQ652	♥ AJ7	Pass	2♦	Pass	2♥
North HCP: 11	♦ 73	♦ AQ92	Pass	3NT	Pass	4♥
South HCP: 15	♣ A87	♣ J62	AP			
Contract: 4♥ S						

Board: 272	North:	South:	West	North	East	South
Dealer: W	♠ 85	♠ AK1076	1♦	1NT	Pass	2♥
Vul: EW	♥ AK104	♥ Q73	Pass	2♠	Pass	2NT
North HCP: 16	♦ AQJ8	♦ 6	AP			
South HCP: 9	♣ Q42	♣ 10973				
Contract: 2N N						

Board: 273	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ A95			1♣	1NT
Vul: None	♥ 109643	♥ AJ7	Pass	2♦	Pass	2♥
North HCP: 4	♦ Q93	♦ A1076	AP			
South HCP: 17	♣ Q1087	♣ A32				
Contract: 2♥ S						

Board: 274	North:	South:	West	North	East	South
Dealer: W	♠ KJ3	♠ 6	1♠	1NT	Pass	2♦
Vul: NS	♥ AQ2	♥ J7543	3♠	Pass	4♥ ¹	Pass
North HCP: 15	♦ J1032	♦ 98765	4♠	AP		
South HCP: 3	♣ A32	♣ Q8				
Contract: 4♠ W						

1. limit raise or better in ♠

Board: 275

Dealer: E

Vul: Both

North HCP: 4

South HCP: 15

Contract: 4♠ E

North:

♠ 4

♥ 1096532

♦ J

♣ K8654

South:

♠ AJ3

♥ Q7

♦ AQ42

♣ Q932

West	North	East	South
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		1♠	1NT
--	--	----	-----

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

Pass	3♥	3♠	Pass
------	----	----	------

4♥ ¹	Pass	4♠	AP
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1. limit raise or better in ♠

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 276 ♠ Q1094
Dealer: W ♥ K63
Vul: None ♦ AKQ6
HCP: 16 ♣ Q5

West Opens 1♦.

You bid first.

Board: 277 ♠ 86
Dealer: E ♥ KJ1043
Vul: EW ♦ 9863
HCP: 6 ♣ Q3

East Opens 1♣.

Partner bids first.

Board: 278 ♠ AK3
Dealer: W ♥ 95
Vul: None ♦ AQJ85
HCP: 17 ♣ K87

West Opens 1♣.

You bid first.

Board: 279 ♠ J10962
Dealer: E ♥ 109
Vul: Both ♦ A10632
HCP: 5 ♣ 4

East Opens 1♣.

Partner bids first.

Board: 280 ♠ KQ65
Dealer: W ♥ K54
Vul: None ♦ A93
HCP: 15 ♣ K105

West Opens 1♦.

West Doubles Pass if possible.

East Bids 3♦ if possible.

You bid first.

Board: 281 ♠ K10864
Dealer: E ♥ J98
Vul: EW ♦ KJ6
HCP: 8 ♣ 92

East Opens 1♣.

East Bids 3♣ if possible.

Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 276

Dealer: W

Vul: None

North HCP: 16

South HCP: 4

Contract: 2♥ N

North:

♠ Q1094

♥ K63

♦ AKQ6

♣ Q5

South:

♠ K62

♥ 109754

♦ 92

♣ J83

West	North	East	South
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1♦	1NT	Pass	2♦
----	-----	------	----

Pass	2♥	AP	
------	----	----	--

Board: 277

Dealer: E

Vul: EW

North HCP: 6

South HCP: 16

Contract: 2♥ S

North:

♠ 86

♥ KJ1043

♦ 9863

♣ Q3

South:

♠ AKJ

♥ Q75

♦ Q1074

♣ A84

West	North	East	South
------	-------	------	-------

		1♣	1NT
--	--	----	-----

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

AP			
----	--	--	--

Board: 278

Dealer: W

Vul: None

North HCP: 17

South HCP: 6

Contract: 2♠ N

North:

♠ AK3

♥ 95

♦ AQJ85

♣ K87

South:

♠ Q9874

♥ Q87

♦ 3

♣ Q653

West	North	East	South
------	-------	------	-------

1♣	1NT	Pass	2♥
----	-----	------	----

Pass	2♠	AP	
------	----	----	--

Board: 279

Dealer: E

Vul: Both

North HCP: 5

South HCP: 15

Contract: 2♠ S

North:

♠ J10962

♥ 109

♦ A10632

♣ 4

South:

♠ K53

♥ J7

♦ KJ8

♣ AK1096

West	North	East	South
------	-------	------	-------

		1♣	1NT
--	--	----	-----

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

AP			
----	--	--	--

Board: 280

Dealer: W

Vul: None

North HCP: 15

South HCP: 3

Contract: 3♦ W

North:

♠ KQ65

♥ K54

♦ A93

♣ K105

South:

♠ 98

♥ Q10982

♦ 72

♣ J764

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	2♦
----	-----	------	----

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

X	Pass	3♦	AP
---	------	----	----

Board: 281

Dealer: E

Vul: EW

North HCP: 8

South HCP: 16

Contract: 3♣ E

North:

♠ K10864

♥ J98

♦ KJ6

♣ 92

South:

♠ Q75

♥ A65

♦ AQ42

♣ A74

West	North	East	South
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		1♣	1NT
--	--	----	-----

Pass	2♥	3♣	AP
------	----	----	----

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 276
Dealer: W
Vul: None
HCP: 4

♠ K62
♥ 109754
♦ 92
♣ J83

West Opens 1♦.

Partner bids first.

Board: 277
Dealer: E
Vul: EW
HCP: 16

♠ AKJ
♥ Q75
♦ Q1074
♣ A84

East Opens 1♣.

You bid first.

Board: 278
Dealer: W
Vul: None
HCP: 6

♠ Q9874
♥ Q87
♦ 3
♣ Q653

West Opens 1♣.

Partner bids first.

Board: 279
Dealer: E
Vul: Both
HCP: 15

♠ K53
♥ J7
♦ KJ8
♣ AK1096

East Opens 1♣.

You bid first.

Board: 280
Dealer: W
Vul: None
HCP: 3

♠ 98
♥ Q10982
♦ 72
♣ J764

West Opens 1♦.

West Doubles Pass if possible.

East Bids 3♦ if possible.

Partner bids first.

Board: 281
Dealer: E
Vul: EW
HCP: 16

♠ Q75
♥ A65
♦ AQ42
♣ A74

East Opens 1♣.

East Bids 3♣ if possible.

You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 276

Dealer: W

Vul: None

North HCP: 16

South HCP: 4

Contract: 2♥ N

North:

♠ Q1094

♥ K63

♦ AKQ6

♣ Q5

South:

♠ K62

♥ 109754

♦ 92

♣ J83

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	2♦
----	-----	------	----

Pass	2♥	AP	
------	----	----	--

Board: 277

Dealer: E

Vul: EW

North HCP: 6

South HCP: 16

Contract: 2♥ S

North:

♠ 86

♥ KJ1043

♦ 9863

♣ Q3

South:

♠ AKJ

♥ Q75

♦ Q1074

♣ A84

West	North	East	South
------	-------	------	-------

		1♣	1NT
--	--	----	-----

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

AP			
----	--	--	--

Board: 278

Dealer: W

Vul: None

North HCP: 17

South HCP: 6

Contract: 2♠ N

North:

♠ AK3

♥ 95

♦ AQJ85

♣ K87

South:

♠ Q9874

♥ Q87

♦ 3

♣ Q653

West	North	East	South
------	-------	------	-------

1♣	1NT	Pass	2♥
----	-----	------	----

Pass	2♠	AP	
------	----	----	--

Board: 279

Dealer: E

Vul: Both

North HCP: 5

South HCP: 15

Contract: 2♠ S

North:

♠ J10962

♥ 109

♦ A10632

♣ 4

South:

♠ K53

♥ J7

♦ KJ8

♣ AK1096

West	North	East	South
------	-------	------	-------

		1♣	1NT
--	--	----	-----

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

AP			
----	--	--	--

Board: 280

Dealer: W

Vul: None

North HCP: 15

South HCP: 3

Contract: 3♦ W

North:

♠ KQ65

♥ K54

♦ A93

♣ K105

South:

♠ 98

♥ Q10982

♦ 72

♣ J764

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	2♦
----	-----	------	----

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

X	Pass	3♦	AP
---	------	----	----

Board: 281

Dealer: E

Vul: EW

North HCP: 8

South HCP: 16

Contract: 3♣ E

North:

♠ K10864

♥ J98

♦ KJ6

♣ 92

South:

♠ Q75

♥ A65

♦ AQ42

♣ A74

West	North	East	South
------	-------	------	-------

		1♣	1NT
--	--	----	-----

Pass	2♥	3♣	AP
------	----	----	----

North hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 282

Dealer: W

Vul: EW

HCP: 15

♠ A43

♥ A105

♦ A1094

♣ K96

West Opens 1♥.

West Doubles 2♥ if possible.

You bid first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 282

Dealer: W

Vul: EW

North HCP: 15

South HCP: 7

Contract: 3♠ N

North:

♠ A43

♥ A105

♦ A1094

♣ K96

South:

♠ K10976

♥ 2

♦ QJ5

♣ J843

West	North	East	South
------	-------	------	-------

1♥	1NT	Pass	2♥
----	-----	------	----

X	2♠	Pass	3♠
---	----	------	----

AP			
----	--	--	--

South hands (Practice Page)

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S

Board: 282

Dealer: W

Vul: EW

HCP: 7

♠ K10976

♥ 2

♦ QJ5

♣ J843

West Opens 1♥.

West Doubles 2♥ if possible.

Partner bids first.

We Overcall 1NT then partner Jacoby transfers to 2!H or 2!S Both hands (Answers Page)

Board: 282

Dealer: W

Vul: EW

North HCP: 15

South HCP: 7

Contract: 3♠ N

North:

♠ A43

♥ A105

♦ A1094

♣ K96

South:

♠ K10976

♥ 2

♦ QJ5

♣ J843

West	North	East	South
------	-------	------	-------

1♥	1NT	Pass	2♥
----	-----	------	----

X	2♠	Pass	3♠
---	----	------	----

AP			
----	--	--	--