

North hands

We_Overcall_NT_then_Jacoby

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

Dealer: West ♥ KQJ3 You bid next.

Vul: N-S ♦ A832

HCP: 16 ♣ QJ5

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

Dealer: East ♥ AQT52 Partner bids next.

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

HCP: 6+1 ♣ 975

Board: 3 ♠ 8 You bid first.

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

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

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

West (RHO) Doubles 3♣ if possible.

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

Dealer: East ♥ JT3 Partner bids next.

Vul: N-S ♦ JT6

HCP: 9+1 ♣ Q5

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

Dealer: West ♥ K98 You bid next.

Vul: None ♦ K95

HCP: 15 ♣ AKQ8

Both hands (Answers Page)

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

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

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

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

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

South hands**We_Overcall_NT_then_Jacoby**

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

Dealer: West ♥ 965 Partner bids next.

Vul: N-S ♦ 7

HCP: 2+2 ♣ T94

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

Dealer: East ♥ 96 You bid next.

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

HCP: 15+1 ♣ AKJT2

Board: 3 ♠ A9432 Partner bids first.

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

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

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

West (LHO) Doubles 3♣ if possible.

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

Dealer: East ♥ AK54 You bid next.

Vul: N-S ♦ K85

HCP: 17 ♣ A4

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

Dealer: West ♥ AJ7532 Partner bids next.

Vul: None ♦ 873

HCP: 6+2 ♣ 76

Both hands (Answers Page)

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

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

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

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

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

North hands

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

Dealer: East ♥ KT Partner bids next.

Vul: N-S ♦ T98

HCP: 6+2 ♣ T3

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

Dealer: West ♥ A95 You bid next.

Vul: Both ♦ KQ6

HCP: 17 ♣ A764

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

Dealer: East ♥ JT872 Partner bids next.

Vul: None ♦ KT3

HCP: 4+1 ♣ 863

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

Dealer: West ♥ JT You bid next.

Vul: N-S ♦ AK6

HCP: 15+1 ♣ AT974

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

Dealer: West ♥ T4 You bid next.

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

HCP: 15 ♣ QT76

Both hands (Answers Page)

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

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

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

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

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

South hands**We_Overcall_NT_then_Jacoby**

Board: 6	♠ AT2	RHO opens the bidding 1♦.
Dealer: East	♥ Q5	You bid next.
Vul: N-S	♦ AQ72	
HCP: 15	♣ QJ42	

Board: 7	♠ T87	LHO opens the bidding 1♣.
Dealer: West	♥ KQ742	Partner bids next.
Vul: Both	♦ T8	
HCP: 6+1	♣ JT8	

Board: 8	♠ KQ53	RHO opens the bidding 1♠.
Dealer: East	♥ 63	You bid next.
Vul: None	♦ AJ84	
HCP: 17	♣ AK5	

Board: 9	♠ 642	LHO opens the bidding 1♦.
Dealer: West	♥ AQ964	Partner bids next.
Vul: N-S	♦ J92	
HCP: 8+1	♣ J5	

Board: 10	♠ J83	LHO opens the bidding 1♦.
Dealer: West	♥ QJ986	Partner bids next.
Vul: None	♦ T53	West (LHO) Doubles 2♦ if possible.
HCP: 4+1	♣ 53	

Both hands (Answers Page)

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

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

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

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

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

North hands

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

Dealer: West ♥ AQ75 You bid next.

Vul: Both ♦ AK5

HCP: 16 ♣ K43

Board: 12 ♠ K63 You bid first.

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

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

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

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

Dealer: West ♥ A6 You bid next.

Vul: E-W ♦ AJ76

HCP: 15 ♣ KQ83

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

Dealer: East ♥ Q9862 Partner bids next.

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

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

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

Dealer: West ♥ K8 You bid next.

Vul: None ♦ K43

HCP: 15+1 ♣ KQ963

Both hands (Answers Page)

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

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

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

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

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

South hands**We_Overcall_NT_then_Jacoby**

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

Dealer: West ♥ 982 Partner bids next.

Vul: Both ♦ 432

HCP: 4+1 ♣ J2

Board: 12 ♠ AT75 Partner bids first.

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

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

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

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

Dealer: West ♥ KJT95 Partner bids next.

Vul: E-W ♦ T54

HCP: 7+1 ♣ 52

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

Dealer: East ♥ KT3 You bid next.

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

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

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

Dealer: West ♥ T7643 Partner bids next.

Vul: None ♦ Q6

HCP: 5+2 ♣ 5

Both hands (Answers Page)

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

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

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

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

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

North hands

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

Dealer: East ♥ K63 Partner bids next.

Vul: Both ♦ 83

HCP: 7+1 ♣ T93

Board: 17 ♠ KJ75 You bid first.

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

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

HCP: 12+3 ♣ AQT8753

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

Dealer: East ♥ Q7642 Partner bids next.

Vul: E-W ♦ 92

HCP: 5+1 ♣ 763

Board: 19 ♠ K84 You bid first.

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

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

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

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

Dealer: East ♥ JT7654 Partner bids next.

Vul: None ♦ A3

HCP: 5+2 ♣ T85

Both hands (Answers Page)

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

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

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

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

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

South hands**We_Overcall_NT_then_Jacoby**

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

North hands

We_Overcall_NT_then_Jacoby

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

Dealer: West ♥ AK2 You bid next.

Vul: None ♦ AQJ64

HCP: 17+1 ♣ 32

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

Dealer: West ♥ A7 You bid next.

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

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

Board: 23 ♠ A876 You bid first.

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

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

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

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

Dealer: East ♥ 2 Partner bids next.

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

HCP: 7+2 ♣ T3

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

Dealer: West ♥ KT82 You bid next.

Vul: E-W ♦ AT82

HCP: 15 ♣ AJ

Both hands (Answers Page)

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

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

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

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

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

South hands**We_Overcall_NT_then_Jacoby**

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

Dealer: West ♥ 765 Partner bids next.

Vul: None ♦ 72

HCP: 4+2 ♣ 98

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

Dealer: West ♥ QT9532 Partner bids next.

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

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

Board: 23 ♠ JT9543 Partner bids first.

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

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

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

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

Dealer: East ♥ KQJ8 You bid next.

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

HCP: 16 ♣ A87

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

Dealer: West ♥ J6 Partner bids next.

Vul: E-W ♦ K97

HCP: 8+1 ♣ 762

Both hands (Answers Page)

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

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

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

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

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

North hands

We_Overcall_NT_then_Jacoby

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

South hands**We_Overcall_NT_then_Jacoby**

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

North hands

We_Overcall_NT_then_Jacoby

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

Dealer: West ♥ A65 You bid next.

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

HCP: 16 ♣ J65

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

Dealer: East ♥ K9432 Partner bids next.

Vul: Both ♦ J4

HCP: 6+1 ♣ Q98

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

Dealer: West ♥ K2 You bid next.

Vul: None ♦ K532

HCP: 17 ♣ KQJ4

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

Dealer: East ♥ T8 Partner bids next.

Vul: E-W ♦ J7

HCP: 4+2 ♣ 532

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

Dealer: West ♥ A643 You bid next.

Vul: N-S ♦ AK8

HCP: 15 ♣ A65

Both hands (Answers Page)

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

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

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

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

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

South hands**We_Overcall_NT_then_Jacoby**

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

Dealer: West ♥ QJT73 Partner bids next.

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

HCP: 9+1 ♣ A43

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

Dealer: East ♥ JT76 You bid next.

Vul: Both ♦ AKQ2

HCP: 16 ♣ J5

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

Dealer: West ♥ QJ6 Partner bids next.

Vul: None ♦ 97

HCP: 4+1 ♣ T98

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

Dealer: East ♥ AJ2 You bid next.

Vul: E-W ♦ T854

HCP: 15 ♣ AK64

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

Dealer: West ♥ KQT Partner bids next.

Vul: N-S ♦ 75

HCP: 11+1 ♣ T83

Both hands (Answers Page)

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

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

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

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

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

North hands

We_Overcall_NT_then_Jacoby

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

South hands**We_Overcall_NT_then_Jacoby**

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

North hands

We_Overcall_NT_then_Jacoby

Board: 41

Dealer: North

♠ AK8

♥ -

You bid first.

Vul: Both

♦ KJ652

East (LHO) bids 1NT if possible.

HCP: 16+2

♣ AJT98

West (RHO) bids 2♦ if possible.

East (LHO) Doubles 3♣ if possible.

Board: 42

Dealer: East

♠ 652

♥ J6432

LHO opens the bidding 1♦.

Partner bids next.

Vul: None

♦ A98

HCP: 5+1

♣ 63

Board: 43

Dealer: North

♠ KQT72

♥ 4

You bid first.

East (LHO) bids 1NT if possible.

Vul: E-W

♦ A8

West (RHO) bids 2♦ if possible.

HCP: 14+2

♣ KQ873

Board: 44

Dealer: South

♠ K63

♥ JT854

Partner bids first.

West (RHO) bids 1NT if possible.

Vul: Both

♦ 6

East (LHO) bids 2♥ if possible.

HCP: 6+1

♣ Q953

Board: 45

Dealer: East

♠ Q9743

♥ 97

LHO opens the bidding 1♣.

Partner bids next.

Vul: E-W

♦ KJT942

East (LHO) bids 3♣ if possible.

HCP: 6+3

♣ -

Both hands (Answers Page)

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

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

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

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

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

South hands**We_Overcall_NT_then_Jacoby****Board: 41**

♠ Q953

Partner bids first.

Dealer: North

♥ 8762

East (RHO) bids 1NT if possible.

Vul: Both

♦ 84

West (LHO) bids 2♦ if possible.

HCP: 2

♣ 642

East (RHO) Doubles 3♣ if possible.

Board: 42

♠ AJT4

RHO opens the bidding 1♦.

Dealer: East

♥ AQ

You bid next.

Vul: None

♦ KJ42

HCP: 18

♣ K75

Board: 43

♠ 94

Partner bids first.

Dealer: North

♥ K65

East (RHO) bids 1NT if possible.

Vul: E-W

♦ QJ753

West (LHO) bids 2♦ if possible.

HCP: 7+1

♣ J92

Board: 44

♠ J

You bid first.

Dealer: South

♥ A9

West (LHO) bids 1NT if possible.

Vul: Both

♦ KT975

East (RHO) bids 2♥ if possible.

HCP: 16+2

♣ AKJ84

Board: 45

♠ KJ85

RHO opens the bidding 1♣.

Dealer: East

♥ K53

You bid next.

Vul: E-W

♦ Q73

East (RHO) bids 3♣ if possible.

HCP: 16

♣ AK6

Both hands (Answers Page)

Board: 41

Dealer: North

North:

♠ AK8

South:

♠ Q953

W
N
E
S

Vul: Both

♥ -

♥ 8762

1♦

1NT

Pass

North HCP: 16+2

♦ KJ652

♦ 84

2♦

3♣

X

All Pass

South HCP: 2

♣ AJT98

♣ 642

Contract: 3♣X North

Board: 42

Dealer: East

North:

♠ 652

South:

♠ AJT4

W
N
E
S

Vul: None

♥ J6432

♥ AQ

1♦

1NT

North HCP: 5+1

♦ A98

♦ KJ42

Pass

2♦

Pass

2♥

South HCP: 18

♣ 63

♣ K75

All Pass

Contract: 2♥ South

Board: 43

Dealer: North

North:

♠ KQT72

South:

♠ 94

W
N
E
S

Vul: E-W

♥ 4

♥ K65

1♠

1NT

Pass

North HCP: 14+2

♦ A8

♦ QJ753

All Pass

South HCP: 7+1

♣ KQ873

♣ J92

Contract: 3♠ South

Board: 44

Dealer: South

North:

♠ K63

South:

♠ J

W
N
E
S

Vul: Both

♥ JT854

♥ A9

1NT

Pass

2♥

3♣

North HCP: 6+1

♦ 6

♦ KT975

All Pass

South HCP: 16+2

♣ Q953

♣ AKJ84

Contract: 3♣ South

Board: 45

Dealer: East

North:

♠ Q9743

South:

♠ KJ85

W
N
E
S

Vul: E-W

♥ 97

♥ K53

1♣

1NT

North HCP: 6+3

♦ KJT942

♦ Q73

Pass

2♥

3♣

X

South HCP: 16

♣ -

♣ AK6

Contract: 4♠ North

North hands

We_Overcall_NT_then_Jacoby

Board: 46

Dealer: North

Vul: None

HCP: 12+1

♠ AKT83

♥ 7

♦ KQ72

♣ 863

You bid first.

East (LHO) bids 1NT if possible.

West (RHO) bids 2♦ if possible.

East (LHO) bids 2♥ if possible.

Board: 47

Dealer: West

Vul: Both

HCP: 15

♠ AJ

♥ AT97

♦ QJT6

♣ QJ4

RHO opens the bidding 1♣.

You bid next.

Board: 48

Dealer: East

Vul: None

HCP: 6+1

♠ AT874

♥ J4

♦ T97

♣ J53

LHO opens the bidding 1♦.

Partner bids next.

Board: 49

Dealer: North

Vul: E-W

HCP: 13+3

♠ J2

♥ KQ

♦ AKT6532

♣ 52

You bid first.

East (LHO) bids 1NT if possible.

West (RHO) bids 2♦ if possible.

West (RHO) bids 3♥ if possible.

East (LHO) Doubles 4♦ if possible.

Board: 50

Dealer: East

Vul: Both

HCP: 7+1

♠ KT9

♥ J9763

♦ QJ4

♣ 74

LHO opens the bidding 1♦.

Partner bids next.

East (LHO) Doubles 2♦ if possible.

Both hands (Answers Page)

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

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

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

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

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

South hands**We_Overcall_NT_then_Jacoby**

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

Both hands (Answers Page)

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

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

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

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

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

North hands

We_Overcall_NT_then_Jacoby

Board: 51

Dealer: North

Vul: E-W

HCP: 13+2

♠ 73

♥ QJ976

♦ AKQ83

♣ J

You bid first.

East (LHO) bids 1NT if possible.

West (RHO) bids 2♥ if possible.

East (LHO) bids 2♠ if possible.

West (RHO) bids 3NT if possible.

East (LHO) Doubles 4♦ if possible.

West (RHO) Doubles 4♥ if possible.

Board: 52

Dealer: East

Vul: None

HCP: 9+1

♠ KQJ

♥ QJ984

♦ 94

♣ 953

LHO opens the bidding 1♣.

Partner bids next.

Board: 53

Dealer: West

Vul: N-S

HCP: 15+1

♠ AK4

♥ 73

♦ AJT76

♣ KT4

RHO opens the bidding 1♣.

You bid next.

Board: 54

Dealer: East

Vul: E-W

HCP: 10+1

♠ J87

♥ AT843

♦ KQ5

♣ 32

LHO opens the bidding 1♣.

Partner bids next.

Both hands (Answers Page)

Board: 51

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

Contract: 4♥X South

Board: 52

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

Contract: 4♥ South

Board: 53

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

Contract: 4♠ South

Board: 54

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

Contract: 5♥ North

1. Super acceptance after NT

South hands**We_Overcall_NT_then_Jacoby****Board: 51**

Dealer: North

Vul: E-W

HCP: 4

♠ A96

♥ 842

♦ T96

♣ 9862

Partner bids first.

East (RHO) bids 1NT if possible.

West (LHO) bids 2♥ if possible.

East (RHO) bids 2♠ if possible.

West (LHO) bids 3NT if possible.

East (RHO) Doubles 4♦ if possible.

West (LHO) Doubles 4♥ if possible.

Board: 52

Dealer: East

Vul: None

HCP: 16

♠ A76

♥ T52

♦ AJT7

♣ AK7

RHO opens the bidding 1♣.

You bid next.

Board: 53

Dealer: West

Vul: N-S

HCP: 11+2

♠ QT8652

♥ K5

♦ KQ

♣ J72

LHO opens the bidding 1♣.

Partner bids next.

Board: 54

Dealer: East

Vul: E-W

HCP: 15

♠ Q6

♥ KJ95

♦ AT9

♣ KQT6

RHO opens the bidding 1♣.

You bid next.

Both hands (Answers Page)

Board: 51

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

Contract: 4♥X South

Board: 52

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

Contract: 4♥ South

Board: 53

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

Contract: 4♠ South

Board: 54

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

Contract: 5♥ North

1. Super acceptance after NT

North hands

We_Overcall_NT_then_Jacoby

Board: 55

Dealer: South

Vul: Both

HCP: 4+1

♠ KT7

♥ JT874

♦ 853

♣ 98

Partner bids first.

West (RHO) bids 1NT if possible.

East (LHO) bids 2♥ if possible.

West (RHO) bids 2♠ if possible.

East (LHO) Doubles 3♥ if possible.

Board: 56

Dealer: East

Vul: None

HCP: 5+2

♠ AJT942

♥ 943

♦ T83

♣ T

LHO opens the bidding 1♣.

Partner bids next.

Board: 57

Dealer: West

Vul: N-S

HCP: 15

♠ KQT5

♥ AK8

♦ K96

♣ T95

RHO opens the bidding 1♦.

You bid next.

Board: 58

Dealer: East

Vul: E-W

HCP: 8+2

♠ J

♥ 98652

♦ K7

♣ KJ954

LHO opens the bidding 1♠.

Partner bids next.

Board: 59

Dealer: West

Vul: None

HCP: 15

♠ AT93

♥ A7

♦ KT32

♣ KJ2

RHO opens the bidding 1♣.

You bid next.

Both hands (Answers Page)

Board: 55	North:	South:	W	N	E	S
Dealer: South	♠ KT7	♠ 96				1♣
Vul: Both	♥ JT874	♥ Q965	1NT	Pass	2♥	Pass
North HCP: 4+1	♦ 853	♦ AJ7	2♠	Pass	Pass	X
South HCP: 13	♣ 98	♣ KQJ3	Pass	3♥	X	All Pass
Contract: 3♥X North						

Board: 56	North:	South:	W	N	E	S
Dealer: East	♠ AJT942	♠ KQ87			1♣	1NT
Vul: None	♥ 943	♥ Q65	Pass	2♥	Pass	3♠ ¹
North HCP: 5+2	♦ T83	♦ K6	All Pass			
South HCP: 15	♣ T	♣ KQ92				1. Super acceptance after NT
Contract: 3♠ South						

Board: 57	North:	South:	W	N	E	S
Dealer: West	♠ KQT5	♠ 98732	1♦	1NT	Pass	2♥
Vul: N-S	♥ AK8	♥ J6	Pass	2♠	All Pass	
North HCP: 15	♦ K96	♦ 8				
South HCP: 7+2	♣ T95	♣ AQ842				
Contract: 2♠ North						

Board: 58	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ AT54			1♠	1NT
Vul: E-W	♥ 98652	♥ JT4	Pass	2♦	Pass	2♥
North HCP: 8+2	♦ K7	♦ AQ8	Pass	2NT	Pass	3♥
South HCP: 15	♣ KJ954	♣ AT6	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 59	North:	South:	W	N	E	S
Dealer: West	♠ AT93	♠ QJ6	1♣	1NT	Pass	2♦
Vul: None	♥ A7	♥ JT653	Pass	2♥	All Pass	
North HCP: 15	♦ KT32	♦ J76				
South HCP: 5+1	♣ KJ2	♣ 65				
Contract: 2♥ North						

South hands**We_Overcall_NT_then_Jacoby**

Board: 55	♠ 96	You bid first.
Dealer: South	♥ Q965	West (LHO) bids 1NT if possible.
Vul: Both	♦ AJ7	East (RHO) bids 2♥ if possible.
HCP: 13	♣ KQJ3	West (LHO) bids 2♠ if possible.
		East (RHO) Doubles 3♥ if possible.
<hr/>		
Board: 56	♠ KQ87	RHO opens the bidding 1♣.
Dealer: East	♥ Q65	You bid next.
Vul: None	♦ K6	
HCP: 15	♣ KQ92	
<hr/>		
Board: 57	♠ 98732	LHO opens the bidding 1♦.
Dealer: West	♥ J6	Partner bids next.
Vul: N-S	♦ 8	
HCP: 7+2	♣ AQ842	
<hr/>		
Board: 58	♠ AT54	RHO opens the bidding 1♠.
Dealer: East	♥ JT4	You bid next.
Vul: E-W	♦ AQ8	
HCP: 15	♣ AT6	
<hr/>		
Board: 59	♠ QJ6	LHO opens the bidding 1♣.
Dealer: West	♥ JT653	Partner bids next.
Vul: None	♦ J76	
HCP: 5+1	♣ 65	

Both hands (Answers Page)

Board: 55	North:	South:	W	N	E	S
Dealer: South	♠ KT7	♠ 96				1♣
Vul: Both	♥ JT874	♥ Q965	1NT	Pass	2♥	Pass
North HCP: 4+1	♦ 853	♦ AJ7	2♠	Pass	Pass	X
South HCP: 13	♣ 98	♣ KQJ3	Pass	3♥	X	All Pass
Contract: 3♥X North						

Board: 56	North:	South:	W	N	E	S
Dealer: East	♠ AJT942	♠ KQ87			1♣	1NT
Vul: None	♥ 943	♥ Q65	Pass	2♥	Pass	3♠ ¹
North HCP: 5+2	♦ T83	♦ K6	All Pass			
South HCP: 15	♣ T	♣ KQ92				1. Super acceptance after NT
Contract: 3♠ South						

Board: 57	North:	South:	W	N	E	S
Dealer: West	♠ KQT5	♠ 98732	1♦	1NT	Pass	2♥
Vul: N-S	♥ AK8	♥ J6	Pass	2♠	All Pass	
North HCP: 15	♦ K96	♦ 8				
South HCP: 7+2	♣ T95	♣ AQ842				
Contract: 2♠ North						

Board: 58	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ AT54			1♠	1NT
Vul: E-W	♥ 98652	♥ JT4	Pass	2♦	Pass	2♥
North HCP: 8+2	♦ K7	♦ AQ8	Pass	2NT	Pass	3♥
South HCP: 15	♣ KJ954	♣ AT6	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 59	North:	South:	W	N	E	S
Dealer: West	♠ AT93	♠ QJ6	1♣	1NT	Pass	2♦
Vul: None	♥ A7	♥ JT653	Pass	2♥	All Pass	
North HCP: 15	♦ KT32	♦ J76				
South HCP: 5+1	♣ KJ2	♣ 65				
Contract: 2♥ North						

North hands

We_Overcall_NT_then_Jacoby

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

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

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

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

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

Both hands (Answers Page)

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ AJ643	♠ Q72				1♦
Vul: N-S	♥ J3	♥ AK	1NT	Pass	2♦	Pass
North HCP: 6+1	♦ T75	♦ AK93	2♥	Pass	Pass	3♣
South HCP: 19	♣ T63	♣ QJ52	All Pass			
Contract: 3♣ South						

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ AQ52	♠ T8	1♠	1NT	Pass	2♦
Vul: N-S	♥ AJ95	♥ K8742	X	3♥ ¹	All Pass	
North HCP: 16	♦ Q7	♦ T95				
South HCP: 3+1	♣ K97	♣ 532	1. Super acceptance after NT			
Contract: 3♥ North						

Board: 62	North:	South:	W	N	E	S
Dealer: West	♠ KQ98	♠ -	1♠	1NT	Pass	2♦
Vul: None	♥ Q74	♥ AK986	Pass	2♥	2♠	5♦
North HCP: 17	♦ AQ4	♦ JT7632	All Pass			
South HCP: 8+3	♣ AT2	♣ 97				
Contract: 5♦ South						

Board: 63	North:	South:	W	N	E	S
Dealer: West	♠ AQ8	♠ J9654	1♦	1NT	Pass	2♥
Vul: None	♥ 865	♥ JT932	Pass	2♠	Pass	4♥
North HCP: 17	♦ AQJ9	♦ K	Pass	4♠	All Pass	
South HCP: 7+2	♣ A75	♣ Q8				
Contract: 4♠ North						

Board: 64	North:	South:	W	N	E	S
Dealer: West	♠ AQ62	♠ T93	1♣	1NT	Pass	2♦
Vul: N-S	♥ AK9	♥ QJ865	3♣	X	Pass	3♥
North HCP: 16	♦ 642	♦ KJ7	All Pass			
South HCP: 7+1	♣ K96	♣ 85				
Contract: 3♥ South						

South hands**We_Overcall_NT_then_Jacoby**

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

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

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

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

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

Both hands (Answers Page)

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ AJ643	♠ Q72				1♦
Vul: N-S	♥ J3	♥ AK	1NT	Pass	2♦	Pass
North HCP: 6+1	♦ T75	♦ AK93	2♥	Pass	Pass	3♣
South HCP: 19	♣ T63	♣ QJ52	All Pass			
Contract: 3♣ South						

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ AQ52	♠ T8	1♠	1NT	Pass	2♦
Vul: N-S	♥ AJ95	♥ K8742	X	3♥ ¹	All Pass	
North HCP: 16	♦ Q7	♦ T95				
South HCP: 3+1	♣ K97	♣ 532	1. Super acceptance after NT			
Contract: 3♥ North						

Board: 62	North:	South:	W	N	E	S
Dealer: West	♠ KQ98	♠ -	1♠	1NT	Pass	2♦
Vul: None	♥ Q74	♥ AK986	Pass	2♥	2♠	5♦
North HCP: 17	♦ AQ4	♦ JT7632	All Pass			
South HCP: 8+3	♣ AT2	♣ 97				
Contract: 5♦ South						

Board: 63	North:	South:	W	N	E	S
Dealer: West	♠ AQ8	♠ J9654	1♦	1NT	Pass	2♥
Vul: None	♥ 865	♥ JT932	Pass	2♠	Pass	4♥
North HCP: 17	♦ AQJ9	♦ K	Pass	4♠	All Pass	
South HCP: 7+2	♣ A75	♣ Q8				
Contract: 4♠ North						

Board: 64	North:	South:	W	N	E	S
Dealer: West	♠ AQ62	♠ T93	1♣	1NT	Pass	2♦
Vul: N-S	♥ AK9	♥ QJ865	3♣	X	Pass	3♥
North HCP: 16	♦ 642	♦ KJ7	All Pass			
South HCP: 7+1	♣ K96	♣ 85				
Contract: 3♥ South						

North hands

We_Overcall_NT_then_Jacoby

Board: 65	♠ A8	RHO opens the bidding 1♥.
Dealer: West	♥ KT8	You bid next.
Vul: Both	♦ K82	
HCP: 15+1	♣ AJT76	

Board: 66	♠ 76	LHO opens the bidding 1♦.
Dealer: East	♥ 987654	Partner bids next.
Vul: E-W	♦ 73	
HCP: 3+2	♣ K84	

Board: 67	♠ KJ	RHO opens the bidding 1♦.
Dealer: West	♥ JT3	You bid next.
Vul: E-W	♦ KQ5	West (RHO) Doubles 2♦ if possible.
HCP: 16+1	♣ KQJ53	

Board: 68	♠ AQT32	LHO opens the bidding 1♥.
Dealer: East	♥ J2	Partner bids next.
Vul: N-S	♦ 762	
HCP: 7+1	♣ T83	

Board: 69	♠ K7	RHO opens the bidding 1♣.
Dealer: West	♥ AQ7	You bid next.
Vul: Both	♦ KT876	
HCP: 15+1	♣ KT7	

Both hands (Answers Page)

Board: 65	North:	South:	W	N	E	S
Dealer: West	♠ A8	♠ KQ7542	1 ♥	1NT	Pass	2 ♥
Vul: Both	♥ KT8	♥ Q54	Pass	2 ♠	Pass	4 ♠
North HCP: 15+1	♦ K82	♦ J64		All Pass		
South HCP: 11+2	♣ AJT76	♣ K				
Contract: 4 ♠ South						

Board: 66	North:	South:	W	N	E	S
Dealer: East	♠ 76	♠ KQ94		1 ♦	1NT	
Vul: E-W	♥ 987654	♥ KQT3	Pass	2 ♦	Pass	3 ♥ ¹
North HCP: 3+2	♦ 73	♦ AJ5		All Pass		
South HCP: 16	♣ K84	♣ JT				
Contract: 3 ♥ South			1. Super acceptance after NT			

Board: 67	North:	South:	W	N	E	S
Dealer: West	♠ KJ	♠ 986	1 ♦	1NT	Pass	2 ♦
Vul: E-W	♥ JT3	♥ AKQ94	X	2 ♥	Pass	4 ♥
North HCP: 16+1	♦ KQ5	♦ 64		All Pass		
South HCP: 9+1	♣ KQJ53	♣ T76				
Contract: 4 ♥ South						

Board: 68	North:	South:	W	N	E	S
Dealer: East	♠ AQT32	♠ K97		1 ♥	1NT	
Vul: N-S	♥ J2	♥ KT97	Pass	2 ♥	Pass	2 ♠
North HCP: 7+1	♦ 762	♦ A985	Pass	2NT	Pass	3 ♠
South HCP: 15	♣ T83	♣ KQ		All Pass		
Contract: 3 ♠ South						

Board: 69	North:	South:	W	N	E	S
Dealer: West	♠ K7	♠ A6432	1 ♣	1NT	Pass	2 ♥
Vul: Both	♥ AQ7	♥ 42	Pass	2 ♠	All Pass	
North HCP: 15+1	♦ KT876	♦ J42				
South HCP: 5+1	♣ KT7	♣ 963				
Contract: 2 ♠ North						

South hands**We_Overcall_NT_then_Jacoby**

Board: 65 ♠ KQ7542 LHO opens the bidding 1♥.

Dealer: West ♥ Q54 Partner bids next.

Vul: Both ♦ J64

HCP: 11+2 ♣ K

Board: 66 ♠ KQ94 RHO opens the bidding 1♦.

Dealer: East ♥ KQT3 You bid next.

Vul: E-W ♦ AJ5

HCP: 16 ♣ JT

Board: 67 ♠ 986 LHO opens the bidding 1♦.

Dealer: West ♥ AKQ94 Partner bids next.

Vul: E-W ♦ 64 West (LHO) Doubles 2♦ if possible.

HCP: 9+1 ♣ T76

Board: 68 ♠ K97 RHO opens the bidding 1♥.

Dealer: East ♥ KT97 You bid next.

Vul: N-S ♦ A985

HCP: 15 ♣ KQ

Board: 69 ♠ A6432 LHO opens the bidding 1♣.

Dealer: West ♥ 42 Partner bids next.

Vul: Both ♦ J42

HCP: 5+1 ♣ 963

Both hands (Answers Page)

Board: 65	North:	South:	W	N	E	S
Dealer: West	♠ A8	♠ KQ7542	1 ♥	1NT	Pass	2 ♥
Vul: Both	♥ KT8	♥ Q54	Pass	2 ♠	Pass	4 ♠
North HCP: 15+1	♦ K82	♦ J64		All Pass		
South HCP: 11+2	♣ AJT76	♣ K				
Contract: 4 ♠ South						

Board: 66	North:	South:	W	N	E	S
Dealer: East	♠ 76	♠ KQ94		1 ♦	1NT	
Vul: E-W	♥ 987654	♥ KQT3	Pass	2 ♦	Pass	3 ♥ ¹
North HCP: 3+2	♦ 73	♦ AJ5		All Pass		
South HCP: 16	♣ K84	♣ JT				
Contract: 3 ♥ South			1. Super acceptance after NT			

Board: 67	North:	South:	W	N	E	S
Dealer: West	♠ KJ	♠ 986	1 ♦	1NT	Pass	2 ♦
Vul: E-W	♥ JT3	♥ AKQ94	X	2 ♥	Pass	4 ♥
North HCP: 16+1	♦ KQ5	♦ 64		All Pass		
South HCP: 9+1	♣ KQJ53	♣ T76				
Contract: 4 ♥ South						

Board: 68	North:	South:	W	N	E	S
Dealer: East	♠ AQT32	♠ K97		1 ♥	1NT	
Vul: N-S	♥ J2	♥ KT97	Pass	2 ♥	Pass	2 ♠
North HCP: 7+1	♦ 762	♦ A985	Pass	2NT	Pass	3 ♠
South HCP: 15	♣ T83	♣ KQ		All Pass		
Contract: 3 ♠ South						

Board: 69	North:	South:	W	N	E	S
Dealer: West	♠ K7	♠ A6432	1 ♣	1NT	Pass	2 ♥
Vul: Both	♥ AQ7	♥ 42	Pass	2 ♠	All Pass	
North HCP: 15+1	♦ KT876	♦ J42				
South HCP: 5+1	♣ KT7	♣ 963				
Contract: 2 ♠ North						

North hands**We_Overcall_NT_then_Jacoby**

Board: 70 ♠ QJ5 LHO opens the bidding 1♣.

Dealer: East ♥ 75432 Partner bids next.

Vul: Both ♦ KQ3

HCP: 8+1 ♣ T9

Board: 71 ♠ KQ3 You bid first.

Dealer: North ♥ A5 East (LHO) bids 1NT if possible.

Vul: None ♦ KQ86432 West (RHO) bids 2♦ if possible.

HCP: 16+3 ♣ Q West (RHO) Doubles 4♦ if possible.

Board: 72 ♠ JT974 LHO opens the bidding 1♦.

Dealer: East ♥ JT976 Partner bids next.

Vul: Both ♦ 3

HCP: 4+2 ♣ Q2

Board: 73 ♠ KQ9 RHO opens the bidding 1♦.

Dealer: West ♥ J9 You bid next.

Vul: N-S ♦ K765

HCP: 16 ♣ AK73

Board: 74 ♠ 653 Partner bids first.

Dealer: South ♥ JT94 West (RHO) bids 1NT if possible.

Vul: E-W ♦ J5 East (LHO) bids 2♦ if possible.

HCP: 7 ♣ KQ83

Both hands (Answers Page)

Board: 70	North:	South:	W	N	E	S
Dealer: East	♠ QJ5	♠ A92			1♣	1NT
Vul: Both	♥ 75432	♥ AQJ6	Pass	2♦	Pass	3♥ ¹
North HCP: 8+1	♦ KQ3	♦ 98			All Pass	
South HCP: 15	♣ T9	♣ A872				
Contract: 3♥ South						1. Super acceptance after NT

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ KQ3	♠ J98542		1♦	1NT	Pass
Vul: None	♥ A5	♥ 73	2♦	4♦	Pass	Pass
North HCP: 16+3	♦ KQ86432	♦ 7	X	All Pass		
South HCP: 1+2	♣ Q	♣ 8532				
Contract: 4♦ X North						

Board: 72	North:	South:	W	N	E	S
Dealer: East	♠ JT974	♠ AQ6			1♦	1NT
Vul: Both	♥ JT976	♥ K8	Pass	2♥	Pass	2♠
North HCP: 4+2	♦ 3	♦ AJ76		All Pass		
South HCP: 17	♣ Q2	♣ K865				
Contract: 2♠ South						

Board: 73	North:	South:	W	N	E	S
Dealer: West	♠ KQ9	♠ 653	1♦	1NT	Pass	2♦
Vul: N-S	♥ J9	♥ T8753	Pass	2♥	All Pass	
North HCP: 16	♦ K765	♦ A4				
South HCP: 4+1	♣ AK73	♣ T54				
Contract: 2♥ North						

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ 653	♠ AT974			1♦	
Vul: E-W	♥ JT94	♥ K	1NT	Pass	2♦	3♠
North HCP: 7	♦ J5	♦ KQ9763		All Pass		
South HCP: 12+3	♣ KQ83	♣ T				
Contract: 3♠ South						

South hands**We_Overcall_NT_then_Jacoby**

Board: 70 ♠ A92 RHO opens the bidding 1♣.

Dealer: East ♥ AQJ6 You bid next.

Vul: Both ♦ 98

HCP: 15 ♣ A872

Board: 71 ♠ J98542 Partner bids first.

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

Vul: None ♦ 7 West (LHO) bids 2♦ if possible.

HCP: 1+2 ♣ 8532 West (LHO) Doubles 4♦ if possible.

Board: 72 ♠ AQ6 RHO opens the bidding 1♦.

Dealer: East ♥ K8 You bid next.

Vul: Both ♦ AJ76

HCP: 17 ♣ K865

Board: 73 ♠ 653 LHO opens the bidding 1♦.

Dealer: West ♥ T8753 Partner bids next.

Vul: N-S ♦ A4

HCP: 4+1 ♣ T54

Board: 74 ♠ AT974 You bid first.

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

Vul: E-W ♦ KQ9763 East (RHO) bids 2♦ if possible.

HCP: 12+3 ♣ T

Both hands (Answers Page)

Board: 70	North:	South:	W	N	E	S
Dealer: East	♠ QJ5	♠ A92			1♣	1NT
Vul: Both	♥ 75432	♥ AQJ6	Pass	2♦	Pass	3♥ ¹
North HCP: 8+1	♦ KQ3	♦ 98			All Pass	
South HCP: 15	♣ T9	♣ A872				
Contract: 3♥ South						1. Super acceptance after NT

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ KQ3	♠ J98542		1♦	1NT	Pass
Vul: None	♥ A5	♥ 73	2♦	4♦	Pass	Pass
North HCP: 16+3	♦ KQ86432	♦ 7	X	All Pass		
South HCP: 1+2	♣ Q	♣ 8532				
Contract: 4♦ X North						

Board: 72	North:	South:	W	N	E	S
Dealer: East	♠ JT974	♠ AQ6			1♦	1NT
Vul: Both	♥ JT976	♥ K8	Pass	2♥	Pass	2♠
North HCP: 4+2	♦ 3	♦ AJ76		All Pass		
South HCP: 17	♣ Q2	♣ K865				
Contract: 2♠ South						

Board: 73	North:	South:	W	N	E	S
Dealer: West	♠ KQ9	♠ 653	1♦	1NT	Pass	2♦
Vul: N-S	♥ J9	♥ T8753	Pass	2♥	All Pass	
North HCP: 16	♦ K765	♦ A4				
South HCP: 4+1	♣ AK73	♣ T54				
Contract: 2♥ North						

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ 653	♠ AT974			1♦	
Vul: E-W	♥ JT94	♥ K	1NT	Pass	2♦	3♠
North HCP: 7	♦ J5	♦ KQ9763		All Pass		
South HCP: 12+3	♣ KQ83	♣ T				
Contract: 3♠ South						

North hands

We_Overcall_NT_then_Jacoby

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

Both hands (Answers Page)

Board: 75	North:	South:	W	N	E	S
Dealer: West	♠ J854	♠ 32	1♦	1NT	Pass	2♦
Vul: Both	♥ A63	♥ K98542	Pass	2♥	Pass	3♥
North HCP: 15	♦ AQT6	♦ 87	Pass	4♥	All Pass	
South HCP: 4+2	♣ A5	♣ JT2				
Contract:	4♥ North					

Board: 76	North:	South:	W	N	E	S
Dealer: East	♠ Q97	♠ KJ3		1♣	1NT	
Vul: E-W	♥ QT632	♥ K9	Pass	2♦	Pass	2♥
North HCP: 4+1	♦ 863	♦ KJ95	All Pass			
South HCP: 16	♣ 72	♣ KQT5				
Contract:	2♥ South					

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ K642		1♣	1NT	Pass
Vul: N-S	♥ A5	♥ 74	2♦	3♣	X	Pass
North HCP: 14+2	♦ KJ9	♦ A865	3♥	Pass	Pass	4♣
South HCP: 7	♣ KQJ543	♣ 872	All Pass			
Contract:	4♣ South					

Board: 78	North:	South:	W	N	E	S
Dealer: East	♠ J9	♠ A632		1♠	1NT	
Vul: Both	♥ A7632	♥ K9	Pass	2♦	Pass	2♥
North HCP: 6+1	♦ 942	♦ 753	All Pass			
South HCP: 16	♣ J54	♣ AKQ9				
Contract:	2♥ South					

Board: 79	North:	South:	W	N	E	S
Dealer: West	♠ K632	♠ 75	1♦	1NT	Pass	2♦
Vul: None	♥ A7	♥ KQT982	Pass	2♥	Pass	3♥
North HCP: 16	♦ A53	♦ 862	All Pass			
South HCP: 5+2	♣ AJ94	♣ 32				
Contract:	3♥ South					

South hands**We_Overcall_NT_then_Jacoby**

Board: 75 ♠ 32 LHO opens the bidding 1♦.

Dealer: West ♥ K98542 Partner bids next.

Vul: Both ♦ 87

HCP: 4+2 ♣ JT2

Board: 76 ♠ KJ3 RHO opens the bidding 1♣.

Dealer: East ♥ K9 You bid next.

Vul: E-W ♦ KJ95

HCP: 16 ♣ KQT5

Board: 77 ♠ K642 Partner bids first.

Dealer: North ♥ 74 East (RHO) bids 1NT if possible.

Vul: N-S ♦ A865 West (LHO) bids 2♦ if possible.

HCP: 7 ♣ 872 East (RHO) Doubles 3♣ if possible.

West (LHO) bids 3♥ if possible.

Board: 78 ♠ A632 RHO opens the bidding 1♠.

Dealer: East ♥ K9 You bid next.

Vul: Both ♦ 753

HCP: 16 ♣ AKQ9

Board: 79 ♠ 75 LHO opens the bidding 1♦.

Dealer: West ♥ KQT982 Partner bids next.

Vul: None ♦ 862

HCP: 5+2 ♣ 32

Both hands (Answers Page)

Board: 75	North:	South:	W	N	E	S
Dealer: West	♠ J854	♠ 32	1♦	1NT	Pass	2♦
Vul: Both	♥ A63	♥ K98542	Pass	2♥	Pass	3♥
North HCP: 15	♦ AQT6	♦ 87	Pass	4♥	All Pass	
South HCP: 4+2	♣ A5	♣ JT2				
Contract: 4♥ North						

Board: 76	North:	South:	W	N	E	S
Dealer: East	♠ Q97	♠ KJ3			1♣	1NT
Vul: E-W	♥ QT632	♥ K9	Pass	2♦	Pass	2♥
North HCP: 4+1	♦ 863	♦ KJ95	All Pass			
South HCP: 16	♣ 72	♣ KQT5				
Contract: 2♥ South						

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ K642		1♣	1NT	Pass
Vul: N-S	♥ A5	♥ 74	2♦	3♣	X	Pass
North HCP: 14+2	♦ KJ9	♦ A865	3♥	Pass	Pass	4♣
South HCP: 7	♣ KQJ543	♣ 872	All Pass			
Contract: 4♣ South						

Board: 78	North:	South:	W	N	E	S
Dealer: East	♠ J9	♠ A632			1♠	1NT
Vul: Both	♥ A7632	♥ K9	Pass	2♦	Pass	2♥
North HCP: 6+1	♦ 942	♦ 753	All Pass			
South HCP: 16	♣ J54	♣ AKQ9				
Contract: 2♥ South						

Board: 79	North:	South:	W	N	E	S
Dealer: West	♠ K632	♠ 75	1♦	1NT	Pass	2♦
Vul: None	♥ A7	♥ KQT982	Pass	2♥	Pass	3♥
North HCP: 16	♦ A53	♦ 862	All Pass			
South HCP: 5+2	♣ AJ94	♣ 32				
Contract: 3♥ South						

North hands

We_Overcall_NT_then_Jacoby

Board: 80 ♠ A9854 LHO opens the bidding 1♥.

Dealer: East ♥ 4 Partner bids next.

Vul: N-S ♦ AK432 East (LHO) Doubles 2♥ if possible.

HCP: 11+2 ♣ 73 West (RHO) bids 3♥ if possible.

Board: 81 ♠ AJ4 RHO opens the bidding 1♣.

Dealer: West ♥ KQ83 You bid next.

Vul: N-S ♦ KT4

HCP: 16 ♣ KT2

Board: 82 ♠ K76 LHO opens the bidding 1♣.

Dealer: East ♥ 98642 Partner bids next.

Vul: E-W ♦ J8

HCP: 4+1 ♣ T43

Board: 83 ♠ AQ9 RHO opens the bidding 1♣.

Dealer: West ♥ AJ96 You bid next.

Vul: None ♦ 952

HCP: 16 ♣ AJ2

Board: 84 ♠ J6 LHO opens the bidding 1♣.

Dealer: East ♥ T98543 Partner bids next.

Vul: N-S ♦ JT

HCP: 4+2 ♣ QT5

Both hands (Answers Page)

Board: 80	North:	South:	W	N	E	S
Dealer: East	♠ A9854	♠ Q6			1♥	1NT
Vul: N-S	♥ 4	♥ AT73	Pass	2♥	X	XX
North HCP: 11+2	♦ AK432	♦ QJT	3♥	3NT	Pass	4♠
South HCP: 17	♣ 73	♣ AKJ9	All Pass			
Contract: 4♠ South						

Board: 81	North:	South:	W	N	E	S
Dealer: West	♠ AJ4	♠ Q87532	1♣	1NT	Pass	2♥
Vul: N-S	♥ KQ83	♥ 974	Pass	2♠	Pass	4♠
North HCP: 16	♦ KT4	♦ A2	All Pass			
South HCP: 10+2	♣ KT2	♣ A3				
Contract: 4♠ South						

Board: 82	North:	South:	W	N	E	S
Dealer: East	♠ K76	♠ AT8			1♣	1NT
Vul: E-W	♥ 98642	♥ AKJ7	Pass	2♦	Pass	2♥
North HCP: 4+1	♦ J8	♦ T72	All Pass			
South HCP: 15	♣ T43	♣ QJ9				
Contract: 2♥ South						

Board: 83	North:	South:	W	N	E	S
Dealer: West	♠ AQ9	♠ KJT652	1♣	1NT	Pass	2♥
Vul: None	♥ AJ96	♥ Q74	Pass	2♠	Pass	3♠
North HCP: 16	♦ 952	♦ 63	Pass	4♠	All Pass	
South HCP: 6+2	♣ AJ2	♣ T5				
Contract: 4♠ North						

Board: 84	North:	South:	W	N	E	S
Dealer: East	♠ J6	♠ K83			1♣	1NT
Vul: N-S	♥ T98543	♥ AQ	Pass	2♦	Pass	2♥
North HCP: 4+2	♦ JT	♦ Q962	All Pass			
South HCP: 15	♣ QT5	♣ KJ97				
Contract: 2♥ South						

South hands**We_Overcall_NT_then_Jacoby**

Board: 80 ♠ Q6 RHO opens the bidding 1♥.

Dealer: East ♥ AT73 You bid next.

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

HCP: 17 ♣ AKJ9 West (LHO) bids 3♥ if possible.

Board: 81 ♠ Q87532 LHO opens the bidding 1♣.

Dealer: West ♥ 974 Partner bids next.

Vul: N-S ♦ A2

HCP: 10+2 ♣ A3

Board: 82 ♠ AT8 RHO opens the bidding 1♣.

Dealer: East ♥ AKJ7 You bid next.

Vul: E-W ♦ T72

HCP: 15 ♣ QJ9

Board: 83 ♠ KJT652 LHO opens the bidding 1♣.

Dealer: West ♥ Q74 Partner bids next.

Vul: None ♦ 63

HCP: 6+2 ♣ T5

Board: 84 ♠ K83 RHO opens the bidding 1♣.

Dealer: East ♥ AQ You bid next.

Vul: N-S ♦ Q962

HCP: 15 ♣ KJ97

Both hands (Answers Page)

Board: 80	North:	South:	W	N	E	S
Dealer: East	♠ A9854	♠ Q6			1♥	1NT
Vul: N-S	♥ 4	♥ AT73	Pass	2♥	X	XX
North HCP: 11+2	♦ AK432	♦ QJT	3♥	3NT	Pass	4♠
South HCP: 17	♣ 73	♣ AKJ9	All Pass			
Contract:	4♠ South					

Board: 81	North:	South:	W	N	E	S
Dealer: West	♠ AJ4	♠ Q87532	1♣	1NT	Pass	2♥
Vul: N-S	♥ KQ83	♥ 974	Pass	2♠	Pass	4♠
North HCP: 16	♦ KT4	♦ A2	All Pass			
South HCP: 10+2	♣ KT2	♣ A3				
Contract:	4♠ South					

Board: 82	North:	South:	W	N	E	S
Dealer: East	♠ K76	♠ AT8			1♣	1NT
Vul: E-W	♥ 98642	♥ AKJ7	Pass	2♦	Pass	2♥
North HCP: 4+1	♦ J8	♦ T72	All Pass			
South HCP: 15	♣ T43	♣ QJ9				
Contract:	2♥ South					

Board: 83	North:	South:	W	N	E	S
Dealer: West	♠ AQ9	♠ KJT652	1♣	1NT	Pass	2♥
Vul: None	♥ AJ96	♥ Q74	Pass	2♠	Pass	3♠
North HCP: 16	♦ 952	♦ 63	Pass	4♠	All Pass	
South HCP: 6+2	♣ AJ2	♣ T5				
Contract:	4♠ North					

Board: 84	North:	South:	W	N	E	S
Dealer: East	♠ J6	♠ K83			1♣	1NT
Vul: N-S	♥ T98543	♥ AQ	Pass	2♦	Pass	2♥
North HCP: 4+2	♦ JT	♦ Q962	All Pass			
South HCP: 15	♣ QT5	♣ KJ97				
Contract:	2♥ South					

North hands

We_Overcall_NT_then_Jacoby

Board: 85 ♠ KT83 RHO opens the bidding 1♦.

Dealer: West ♥ AJT You bid next.

Vul: Both ♦ KJ6

HCP: 17 ♣ AJT

Board: 86 ♠ Q65 LHO opens the bidding 1♣.

Dealer: East ♥ T9642 Partner bids next.

Vul: E-W ♦ 85

HCP: 7+1 ♣ KQ6

Board: 87 ♠ K87 RHO opens the bidding 1♦.

Dealer: West ♥ AT6 You bid next.

Vul: None ♦ AT3

HCP: 15 ♣ AT94

Board: 88 ♠ QJ974 LHO opens the bidding 1♣.

Dealer: East ♥ JT6 Partner bids next.

Vul: Both ♦ 854

HCP: 6+1 ♣ Q5

Board: 89 ♠ T86 RHO opens the bidding 1♣.

Dealer: West ♥ KQJ8 You bid next.

Vul: E-W ♦ AQ3

HCP: 16 ♣ A97

Both hands (Answers Page)

Board: 85	North:	South:	W	N	E	S
Dealer: West	♠ KT83	♠ 52	1♦	1NT	Pass	2♦
Vul: Both	♥ AJT	♥ Q9743	Pass	2♥	Pass	2NT
North HCP: 17	♦ KJ6	♦ QT2	Pass	4♥	All Pass	
South HCP: 7+1	♣ AJT	♣ K86				
Contract: 4♥ North						

Board: 86	North:	South:	W	N	E	S
Dealer: East	♠ Q65	♠ KJ			1♣	1NT
Vul: E-W	♥ T9642	♥ K75	Pass	2♦	Pass	2♥
North HCP: 7+1	♦ 85	♦ A762	All Pass			
South HCP: 15	♣ KQ6	♣ AT85				
Contract: 2♥ South						

Board: 87	North:	South:	W	N	E	S
Dealer: West	♠ K87	♠ QT953	1♦	1NT	Pass	2♥
Vul: None	♥ AT6	♥ J8	Pass	2♠	All Pass	
North HCP: 15	♦ AT3	♦ Q85				
South HCP: 5+1	♣ AT94	♣ 862				
Contract: 2♠ North						

Board: 88	North:	South:	W	N	E	S
Dealer: East	♠ QJ974	♠ A83			1♣	1NT
Vul: Both	♥ JT6	♥ A5	Pass	2♥	Pass	2♠
North HCP: 6+1	♦ 854	♦ QJ72	All Pass			
South HCP: 15	♣ Q5	♣ KJT7				
Contract: 2♠ South						

Board: 89	North:	South:	W	N	E	S
Dealer: West	♠ T86	♠ AKQ72	1♣	1NT	Pass	2♥
Vul: E-W	♥ KQJ8	♥ 95	Pass	2♠	Pass	3NT
North HCP: 16	♦ AQ3	♦ JT9	Pass	4♠	All Pass	
South HCP: 11+1	♣ A97	♣ J63				
Contract: 4♠ North						

South hands**We_Overcall_NT_then_Jacoby**

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

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

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

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

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

Both hands (Answers Page)

Board: 85	North:	South:	W	N	E	S
Dealer: West	♠ KT83	♠ 52	1♦	1NT	Pass	2♦
Vul: Both	♥ AJT	♥ Q9743	Pass	2♥	Pass	2NT
North HCP: 17	♦ KJ6	♦ QT2	Pass	4♥	All Pass	
South HCP: 7+1	♣ AJT	♣ K86				
Contract: 4♥ North						

Board: 86	North:	South:	W	N	E	S
Dealer: East	♠ Q65	♠ KJ			1♣	1NT
Vul: E-W	♥ T9642	♥ K75	Pass	2♦	Pass	2♥
North HCP: 7+1	♦ 85	♦ A762	All Pass			
South HCP: 15	♣ KQ6	♣ AT85				
Contract: 2♥ South						

Board: 87	North:	South:	W	N	E	S
Dealer: West	♠ K87	♠ QT953	1♦	1NT	Pass	2♥
Vul: None	♥ AT6	♥ J8	Pass	2♠	All Pass	
North HCP: 15	♦ AT3	♦ Q85				
South HCP: 5+1	♣ AT94	♣ 862				
Contract: 2♠ North						

Board: 88	North:	South:	W	N	E	S
Dealer: East	♠ QJ974	♠ A83			1♣	1NT
Vul: Both	♥ JT6	♥ A5	Pass	2♥	Pass	2♠
North HCP: 6+1	♦ 854	♦ QJ72	All Pass			
South HCP: 15	♣ Q5	♣ KJT7				
Contract: 2♠ South						

Board: 89	North:	South:	W	N	E	S
Dealer: West	♠ T86	♠ AKQ72	1♣	1NT	Pass	2♥
Vul: E-W	♥ KQJ8	♥ 95	Pass	2♠	Pass	3NT
North HCP: 16	♦ AQ3	♦ JT9	Pass	4♠	All Pass	
South HCP: 11+1	♣ A97	♣ J63				
Contract: 4♠ North						

North hands

We_Overcall_NT_then_Jacoby

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

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

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

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

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

Both hands (Answers Page)

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ 32	♠ AKT965			1 ♠	
Vul: Both	♥ AT76	♥ Q	1NT	Pass	2 ♦	3 ♣
North HCP: 7+1	♦ QJ654	♦ 9	Pass	3 ♠	Pass	4 ♠
South HCP: 16+3	♣ 98	♣ AK743	X	All Pass		
Contract:	4 ♠ X	South				

Board: 91	North:	South:	W	N	E	S
Dealer: West	♠ KQT6	♠ A9743	1 ♦	1NT	Pass	2 ♥
Vul: E-W	♥ KT64	♥ Q95	Pass	3 ♠ ¹	All Pass	
North HCP: 16	♦ A62	♦ J9				
South HCP: 7+1	♣ A5	♣ 873				1. Super acceptance after NT
Contract:	3 ♠	North				

Board: 92	North:	South:	W	N	E	S
Dealer: East	♠ 875	♠ J3		1 ♦	1NT	
Vul: N-S	♥ J9852	♥ AQ64	Pass	2 ♦	Pass	2 ♥
North HCP: 7+1	♦ Q5	♦ AKJ	Pass	Pass	X	Pass
South HCP: 15	♣ KJ2	♣ 8763	2 ♠	X	Pass	3 ♥
Contract:	3 ♥	South				All Pass

Board: 93	North:	South:	W	N	E	S
Dealer: North	♠ J84	♠ T6		1 ♦	1NT	Pass
Vul: N-S	♥ AKT4	♥ QJ65	2 ♥	3 ♥	All Pass	
North HCP: 18	♦ AJ54	♦ T86				
South HCP: 5	♣ AJ	♣ Q732				
Contract:	3 ♥	North				

Board: 94	North:	South:	W	N	E	S
Dealer: East	♠ 97	♠ A64		1 ♠	1NT	
Vul: E-W	♥ AJT85	♥ K2	Pass	2 ♦	Pass	2 ♥
North HCP: 6+1	♦ T93	♦ KQ875	All Pass			
South HCP: 17+1	♣ J95	♣ KQ8				
Contract:	2 ♥	South				

South hands**We_Overcall_NT_then_Jacoby**

Board: 90	♠ AKT965	You bid first.
Dealer: South	♥ Q	West (LHO) bids 1NT if possible.
Vul: Both	♦ 9	East (RHO) bids 2♦ if possible.
HCP: 16+3	♣ AK743	West (LHO) Doubles 4♣ if possible.

Board: 91	♠ A9743	LHO opens the bidding 1♦.
Dealer: West	♥ Q95	Partner bids next.
Vul: E-W	♦ J9	
HCP: 7+1	♣ 873	

Board: 92	♠ J3	RHO opens the bidding 1♦.
Dealer: East	♥ AQ64	You bid next.
Vul: N-S	♦ AKJ	East (RHO) Doubles 2♥ if possible.
HCP: 15	♣ 8763	West (LHO) bids 2♠ if possible.

Board: 93	♠ T6	Partner bids first.
Dealer: North	♥ QJ65	East (RHO) bids 1NT if possible.
Vul: N-S	♦ T86	West (LHO) bids 2♥ if possible.
HCP: 5	♣ Q732	

Board: 94	♠ A64	RHO opens the bidding 1♠.
Dealer: East	♥ K2	You bid next.
Vul: E-W	♦ KQ875	
HCP: 17+1	♣ KQ8	

Both hands (Answers Page)

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ 32	♠ AKT965			1 ♠	
Vul: Both	♥ AT76	♥ Q	1NT	Pass	2 ♦	3 ♣
North HCP: 7+1	♦ QJ654	♦ 9	Pass	3 ♠	Pass	4 ♠
South HCP: 16+3	♣ 98	♣ AK743	X	All Pass		
Contract:	4 ♠ X	South				

Board: 91	North:	South:	W	N	E	S
Dealer: West	♠ KQT6	♠ A9743	1 ♦	1NT	Pass	2 ♥
Vul: E-W	♥ KT64	♥ Q95	Pass	3 ♠ ¹	All Pass	
North HCP: 16	♦ A62	♦ J9				
South HCP: 7+1	♣ A5	♣ 873				1. Super acceptance after NT
Contract:	3 ♠	North				

Board: 92	North:	South:	W	N	E	S
Dealer: East	♠ 875	♠ J3		1 ♦	1NT	
Vul: N-S	♥ J9852	♥ AQ64	Pass	2 ♦	Pass	2 ♥
North HCP: 7+1	♦ Q5	♦ AKJ	Pass	Pass	X	Pass
South HCP: 15	♣ KJ2	♣ 8763	2 ♠	X	Pass	3 ♥
Contract:	3 ♥	South				All Pass

Board: 93	North:	South:	W	N	E	S
Dealer: North	♠ J84	♠ T6		1 ♦	1NT	Pass
Vul: N-S	♥ AKT4	♥ QJ65	2 ♥	3 ♥	All Pass	
North HCP: 18	♦ AJ54	♦ T86				
South HCP: 5	♣ AJ	♣ Q732				
Contract:	3 ♥	North				

Board: 94	North:	South:	W	N	E	S
Dealer: East	♠ 97	♠ A64		1 ♠	1NT	
Vul: E-W	♥ AJT85	♥ K2	Pass	2 ♦	Pass	2 ♥
North HCP: 6+1	♦ T93	♦ KQ875	All Pass			
South HCP: 17+1	♣ J95	♣ KQ8				
Contract:	2 ♥	South				

North hands

We_Overcall_NT_then_Jacoby

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

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

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

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

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

Both hands (Answers Page)

Board: 95	North:	South:	W	N	E	S
Dealer: West	♠ 976	♠ QT542	1♦	1NT	Pass	2♥
Vul: N-S	♥ AJ3	♥ 952	Pass	2♠	All Pass	
North HCP: 15	♦ K85	♦ 64				
South HCP: 3+1	♣ AKT8	♣ J74				
Contract: 2♠ North						

Board: 96	North:	South:	W	N	E	S
Dealer: East	♠ Q8	♠ AT54		1♠	1NT	
Vul: E-W	♥ AT962	♥ QJ5	Pass	2♦	Pass	2♥
North HCP: 9+3	♦ -	♦ A86	Pass	3♣	Pass	4♥
South HCP: 15	♣ QJT532	♣ A64	All Pass			
Contract: 4♥ South						

Board: 97	North:	South:	W	N	E	S
Dealer: West	♠ Q8	♠ J43	1♦	1NT	Pass	2♦
Vul: None	♥ AK4	♥ QJ8753	Pass	2♥	Pass	Pass
North HCP: 17	♦ AJT6	♦ 7	3♣	Pass	3♦	3♥
South HCP: 4+2	♣ KT98	♣ 542	All Pass			
Contract: 3♥ South						

Board: 98	North:	South:	W	N	E	S
Dealer: East	♠ Q98	♠ KT		1♦	1NT	
Vul: Both	♥ K8543	♥ T972	Pass	2♦	Pass	3♥ ¹
North HCP: 5+1	♦ T5	♦ AQ64	All Pass			
South HCP: 16	♣ 652	♣ AK9				
Contract: 3♥ South			1. Super acceptance after NT			

Board: 99	North:	South:	W	N	E	S
Dealer: West	♠ KJ5	♠ Q63	1♠	1NT	Pass	2♦
Vul: N-S	♥ A43	♥ KJT96	Pass	2♥	Pass	3NT
North HCP: 16	♦ AQ4	♦ 987	Pass	4♥	All Pass	
South HCP: 9+1	♣ QT83	♣ K4				
Contract: 4♥ North						

South hands**We_Overcall_NT_then_Jacoby**

Board: 95 ♠ QT542 LHO opens the bidding 1♦.

Dealer: West ♥ 952 Partner bids next.

Vul: N-S ♦ 64

HCP: 3+1 ♣ J74

Board: 96 ♠ AT54 RHO opens the bidding 1♠.

Dealer: East ♥ QJ5 You bid next.

Vul: E-W ♦ A86

HCP: 15 ♣ A64

Board: 97 ♠ J43 LHO opens the bidding 1♦.

Dealer: West ♥ QJ8753 Partner bids next.

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

HCP: 4+2 ♣ 542 East (RHO) bids 3♦ if possible.

Board: 98 ♠ KT RHO opens the bidding 1♦.

Dealer: East ♥ T972 You bid next.

Vul: Both ♦ AQ64

HCP: 16 ♣ AK9

Board: 99 ♠ Q63 LHO opens the bidding 1♠.

Dealer: West ♥ KJT96 Partner bids next.

Vul: N-S ♦ 987

HCP: 9+1 ♣ K4

Both hands (Answers Page)

Board: 95

Dealer: West
Vul: N-S
North HCP: 15
South HCP: 3+1
Contract: 2♠ North

North:

♠ 976
♥ AJ3
♦ K85
♣ AKT8

South:

♠ QT542
♥ 952
♦ 64
♣ J74

W N E S

1♦ 1NT Pass 2♥
Pass 2♠ All Pass

Board: 96

Dealer: East
Vul: E-W
North HCP: 9+3
South HCP: 15
Contract: 4♥ South

North:

♠ Q8
♥ AT962
♦ -
♣ QJT532

South:

♠ AT54
♥ QJ5
♦ A86
♣ A64

W N E S

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

Board: 97

Dealer: West
Vul: None
North HCP: 17
South HCP: 4+2
Contract: 3♥ South

North:

♠ Q8
♥ AK4
♦ AJT6
♣ KT98

South:

♠ J43
♥ QJ8753
♦ 7
♣ 542

W N E S

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

Board: 98

Dealer: East
Vul: Both
North HCP: 5+1
South HCP: 16
Contract: 3♥ South

North:

♠ Q98
♥ K8543
♦ T5
♣ 652

South:

♠ KT
♥ T972
♦ AQ64
♣ AK9

W N E S

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

Board: 99

Dealer: West
Vul: N-S
North HCP: 16
South HCP: 9+1
Contract: 4♥ North

North:

♠ KJ5
♥ A43
♦ AQ4
♣ QT83

South:

♠ Q63
♥ KJT96
♦ 987
♣ K4

W N E S

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

North hands

We_Overcall_NT_then_Jacoby

Board: 100 ♠ Q6 LHO opens the bidding 1♦.

Dealer: East ♥ QJ862 Partner bids next.

Vul: Both ♦ JT4

HCP: 6+1 ♣ 964

Board: 101 ♠ AT8 RHO opens the bidding 1♣.

Dealer: West ♥ 843 You bid next.

Vul: E-W ♦ AQ75

HCP: 15 ♣ KQ6

Board: 102 ♠ KT4 RHO opens the bidding 1♣.

Dealer: West ♥ AJ3 You bid next.

Vul: None ♦ KT62 West (RHO) bids 3♥ if possible.

HCP: 15 ♣ A86

Board: 103 ♠ AT You bid first.

Dealer: North ♥ 3 East (LHO) bids 1NT if possible.

Vul: E-W ♦ KJ4 West (RHO) bids 2♥ if possible.

HCP: 12+3 ♣ AT98532 East (LHO) Doubles 3♣ if possible.

West (RHO) bids 3♠ if possible.

Board: 104 ♠ AKJ98 LHO opens the bidding 1♣.

Dealer: East ♥ 543 Partner bids next.

Vul: Both ♦ Q7

HCP: 11+1 ♣ J82

Both hands (Answers Page)

Board: 100	North:	South:	W	N	E	S
Dealer: East	♠ Q6	♠ A32			1♦	1NT
Vul: Both	♥ QJ862	♥ K975	Pass	2♦	Pass	2♥
North HCP: 6+1	♦ JT4	♦ AKQ			All Pass	
South HCP: 16	♣ 964	♣ 753				
Contract: 2♥ South						

Board: 101	North:	South:	W	N	E	S
Dealer: West	♠ AT8	♠ K5432	1♣	1NT	Pass	2♥
Vul: E-W	♥ 843	♥ KQJ	Pass	2♠	Pass	3NT
North HCP: 15	♦ AQ75	♦ T2	Pass	4♠	All Pass	
South HCP: 9+1	♣ KQ6	♣ 987				
Contract: 4♠ North						

Board: 102	North:	South:	W	N	E	S
Dealer: West	♠ KT4	♠ Q86532	1♣	1NT	Pass	2♥
Vul: None	♥ AJ3	♥ 92	3♥	Pass	Pass	3♠
North HCP: 15	♦ KT62	♦ J4		All Pass		
South HCP: 3+2	♣ A86	♣ T75				
Contract: 3♠ South						

Board: 103	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ 76	1♣	1NT	Pass	
Vul: E-W	♥ 3	♥ KQT64	2♥	3♣	X	Pass
North HCP: 12+3	♦ KJ4	♦ AT73	3♠	Pass	Pass	4♣
South HCP: 9+1	♣ AT98532	♣ 74		All Pass		
Contract: 4♣ South						

Board: 104	North:	South:	W	N	E	S
Dealer: East	♠ AKJ98	♠ Q632		1♣	1NT	
Vul: Both	♥ 543	♥ Q7	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ Q7	♦ AJ65	Pass	3NT	Pass	4♠
South HCP: 16	♣ J82	♣ AK3		All Pass		
Contract: 4♠ South						

South hands**We_Overcall_NT_then_Jacoby**

Board: 100	♠ A32	RHO opens the bidding 1♦.
Dealer: East	♥ K975	You bid next.
Vul: Both	♦ AKQ	
HCP: 16	♣ 753	

Board: 101	♠ K5432	LHO opens the bidding 1♣.
Dealer: West	♥ KQJ	Partner bids next.
Vul: E-W	♦ T2	
HCP: 9+1	♣ 987	

Board: 102	♠ Q86532	LHO opens the bidding 1♣.
Dealer: West	♥ 92	Partner bids next.
Vul: None	♦ J4	West (LHO) bids 3♥ if possible.
HCP: 3+2	♣ T75	

Board: 103	♠ 76	Partner bids first.
Dealer: North	♥ KQT64	East (RHO) bids 1NT if possible.
Vul: E-W	♦ AT73	West (LHO) bids 2♥ if possible.
HCP: 9+1	♣ 74	East (RHO) Doubles 3♣ if possible. West (LHO) bids 3♠ if possible.

Board: 104	♠ Q632	RHO opens the bidding 1♣.
Dealer: East	♥ Q7	You bid next.
Vul: Both	♦ AJ65	
HCP: 16	♣ AK3	

Both hands (Answers Page)

Board: 100	North:	South:	W	N	E	S
Dealer: East	♠ Q6	♠ A32			1♦	1NT
Vul: Both	♥ QJ862	♥ K975	Pass	2♦	Pass	2♥
North HCP: 6+1	♦ JT4	♦ AKQ			All Pass	
South HCP: 16	♣ 964	♣ 753				
Contract: 2♥ South						

Board: 101	North:	South:	W	N	E	S
Dealer: West	♠ AT8	♠ K5432	1♣	1NT	Pass	2♥
Vul: E-W	♥ 843	♥ KQJ	Pass	2♠	Pass	3NT
North HCP: 15	♦ AQ75	♦ T2	Pass	4♠	All Pass	
South HCP: 9+1	♣ KQ6	♣ 987				
Contract: 4♠ North						

Board: 102	North:	South:	W	N	E	S
Dealer: West	♠ KT4	♠ Q86532	1♣	1NT	Pass	2♥
Vul: None	♥ AJ3	♥ 92	3♥	Pass	Pass	3♠
North HCP: 15	♦ KT62	♦ J4		All Pass		
South HCP: 3+2	♣ A86	♣ T75				
Contract: 3♠ South						

Board: 103	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ 76	1♣	1NT	Pass	
Vul: E-W	♥ 3	♥ KQT64	2♥	3♣	X	Pass
North HCP: 12+3	♦ KJ4	♦ AT73	3♠	Pass	Pass	4♣
South HCP: 9+1	♣ AT98532	♣ 74		All Pass		
Contract: 4♣ South						

Board: 104	North:	South:	W	N	E	S
Dealer: East	♠ AKJ98	♠ Q632		1♣	1NT	
Vul: Both	♥ 543	♥ Q7	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ Q7	♦ AJ65	Pass	3NT	Pass	4♠
South HCP: 16	♣ J82	♣ AK3		All Pass		
Contract: 4♠ South						

North hands

We_Overcall_NT_then_Jacoby

Board: 105	♠ KQ5	RHO opens the bidding 1♥.
Dealer: West	♥ A76	You bid next.
Vul: N-S	♦ A65	
HCP: 17	♣ AT62	

Board: 106	♠ T9632	LHO opens the bidding 1♣.
Dealer: East	♥ 8	Partner bids next.
Vul: N-S	♦ QT763	
HCP: 3+2	♣ J8	

Board: 107	♠ A4	RHO opens the bidding 1♥.
Dealer: West	♥ AT53	You bid next.
Vul: None	♦ A53	
HCP: 16	♣ A752	

Board: 108	♠ QJT4	You bid first.
Dealer: North	♥ AT	East (LHO) bids 1NT if possible.
Vul: E-W	♦ Q92	West (RHO) bids 2♦ if possible.
HCP: 12	♣ QJ98	East (LHO) bids 2♥ if possible.

Board: 109	♠ KQ6	RHO opens the bidding 1♦.
Dealer: West	♥ T98	You bid next.
Vul: E-W	♦ A532	
HCP: 15	♣ AQ4	

Both hands (Answers Page)

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

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

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

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

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

South hands**We_Overcall_NT_then_Jacoby**

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

Dealer: West ♥ K3 Partner bids next.

Vul: N-S ♦ KQJT3

HCP: 10+3 ♣ -

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

Dealer: East ♥ QJ97 You bid next.

Vul: N-S ♦ J94

HCP: 15 ♣ AQ6

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

Dealer: West ♥ J2 Partner bids next.

Vul: None ♦ 972

HCP: 5+1 ♣ JT9

Board: 108 ♠ A952 Partner bids first.

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

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

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

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

Dealer: West ♥ Q7532 Partner bids next.

Vul: E-W ♦ KT9

HCP: 10+2 ♣ -

Both hands (Answers Page)

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

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

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

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

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

North hands

We_Overcall_NT_then_Jacoby

Board: 110 ♠ Q54 LHO opens the bidding 1♦.

Dealer: East ♥ J7654 Partner bids next.

Vul: N-S ♦ 32 East (LHO) Doubles 2♦ if possible.

HCP: 10+1 ♣ AK4

Board: 111 ♠ Q964 RHO opens the bidding 1♣.

Dealer: West ♥ JT7 You bid next.

Vul: E-W ♦ AK3

HCP: 15 ♣ AJT

Board: 112 ♠ J62 LHO opens the bidding 1♦.

Dealer: East ♥ AK854 Partner bids next.

Vul: N-S ♦ 73

HCP: 8+1 ♣ 863

Board: 113 ♠ KQ52 RHO opens the bidding 1♥.

Dealer: West ♥ KQJ You bid next.

Vul: Both ♦ Q94

HCP: 16 ♣ QJT

Board: 114 ♠ 862 LHO opens the bidding 1♣.

Dealer: East ♥ QJT76 Partner bids next.

Vul: None ♦ Q5

HCP: 6+1 ♣ J32

Both hands (Answers Page)

Board: 110	North:	South:	W	N	E	S
Dealer: East	♠ Q54	♠ K863			1♦	1NT
Vul: N-S	♥ J7654	♥ AK8	Pass	2♦	X	2♥
North HCP: 10+1	♦ 32	♦ A98	Pass	4♥	All Pass	
South HCP: 15	♣ AK4	♣ JT6				
Contract: 4♥ North						

Board: 111	North:	South:	W	N	E	S
Dealer: West	♠ Q964	♠ 32	1♣	1NT	Pass	2♦
Vul: E-W	♥ JT7	♥ Q9842	Pass	2♥	All Pass	
North HCP: 15	♦ AK3	♦ J9754				
South HCP: 3+2	♣ AJT	♣ 7				
Contract: 2♥ North						

Board: 112	North:	South:	W	N	E	S
Dealer: East	♠ J62	♠ AT4			1♦	1NT
Vul: N-S	♥ AK854	♥ J7	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ 73	♦ AK4	Pass	2NT	All Pass	
South HCP: 15+1	♣ 863	♣ QJT95				
Contract: 2NT North						

Board: 113	North:	South:	W	N	E	S
Dealer: West	♠ KQ52	♠ A8643	1♥	1NT	Pass	2♥
Vul: Both	♥ KQJ	♥ 4	Pass	2♠	Pass	3NT
North HCP: 16	♦ Q94	♦ T3	Pass	4♠	All Pass	
South HCP: 11+2	♣ QJT	♣ AK872				
Contract: 4♠ North						

Board: 114	North:	South:	W	N	E	S
Dealer: East	♠ 862	♠ AK9			1♣	1NT
Vul: None	♥ QJT76	♥ 54	Pass	2♦	Pass	2♥
North HCP: 6+1	♦ Q5	♦ K832	All Pass			
South HCP: 15	♣ J32	♣ KQ94				
Contract: 2♥ South						

South hands**We_Overcall_NT_then_Jacoby**

Board: 110 ♠ K863 RHO opens the bidding 1♦.

Dealer: East ♥ AK8 You bid next.

Vul: N-S ♦ A98 East (RHO) Doubles 2♦ if possible.

HCP: 15 ♣ JT6

Board: 111 ♠ 32 LHO opens the bidding 1♣.

Dealer: West ♥ Q9842 Partner bids next.

Vul: E-W ♦ J9754

HCP: 3+2 ♣ 7

Board: 112 ♠ AT4 RHO opens the bidding 1♦.

Dealer: East ♥ J7 You bid next.

Vul: N-S ♦ AK4

HCP: 15+1 ♣ QJT95

Board: 113 ♠ A8643 LHO opens the bidding 1♥.

Dealer: West ♥ 4 Partner bids next.

Vul: Both ♦ T3

HCP: 11+2 ♣ AK872

Board: 114 ♠ AK9 RHO opens the bidding 1♣.

Dealer: East ♥ 54 You bid next.

Vul: None ♦ K832

HCP: 15 ♣ KQ94

Both hands (Answers Page)

Board: 110	North:	South:	W	N	E	S
Dealer: East	♠ Q54	♠ K863			1♦	1NT
Vul: N-S	♥ J7654	♥ AK8	Pass	2♦	X	2♥
North HCP: 10+1	♦ 32	♦ A98	Pass	4♥	All Pass	
South HCP: 15	♣ AK4	♣ JT6				
Contract: 4♥ North						

Board: 111	North:	South:	W	N	E	S
Dealer: West	♠ Q964	♠ 32	1♣	1NT	Pass	2♦
Vul: E-W	♥ JT7	♥ Q9842	Pass	2♥	All Pass	
North HCP: 15	♦ AK3	♦ J9754				
South HCP: 3+2	♣ AJT	♣ 7				
Contract: 2♥ North						

Board: 112	North:	South:	W	N	E	S
Dealer: East	♠ J62	♠ AT4			1♦	1NT
Vul: N-S	♥ AK854	♥ J7	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ 73	♦ AK4	Pass	2NT	All Pass	
South HCP: 15+1	♣ 863	♣ QJT95				
Contract: 2NT North						

Board: 113	North:	South:	W	N	E	S
Dealer: West	♠ KQ52	♠ A8643	1♥	1NT	Pass	2♥
Vul: Both	♥ KQJ	♥ 4	Pass	2♠	Pass	3NT
North HCP: 16	♦ Q94	♦ T3	Pass	4♠	All Pass	
South HCP: 11+2	♣ QJT	♣ AK872				
Contract: 4♠ North						

Board: 114	North:	South:	W	N	E	S
Dealer: East	♠ 862	♠ AK9			1♣	1NT
Vul: None	♥ QJT76	♥ 54	Pass	2♦	Pass	2♥
North HCP: 6+1	♦ Q5	♦ K832	All Pass			
South HCP: 15	♣ J32	♣ KQ94				
Contract: 2♥ South						

North hands

We_Overcall_NT_then_Jacoby

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

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

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

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

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

Both hands (Answers Page)

Board: 115	North:	South:	W	N	E	S
Dealer: South	♠ QJ82	♠ K64				1♦
Vul: None	♥ Q843	♥ 5	1NT	Pass	2♦	Pass
North HCP: 9	♦ AT	♦ Q8542	2♥	Pass	Pass	X
South HCP: 12+1	♣ 862	♣ AKT7	Pass	2♠	All Pass	
Contract: 2♠ North						

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ 8				1♥
Vul: N-S	♥ 85	♥ AQJ642	1NT	Pass	2♥	X
North HCP: 9+1	♦ AJ762	♦ 98	2♠	3♥	All Pass	
South HCP: 13+2	♣ J95	♣ AQ82				
Contract: 3♥ North						

Board: 117	North:	South:	W	N	E	S
Dealer: South	♠ AJT52	♠ 87				1♦
Vul: E-W	♥ J96	♥ A7	1NT	Pass	2♦	X
North HCP: 10+1	♦ T2	♦ AQ943	2♥	2♠	All Pass	
South HCP: 14+1	♣ AT5	♣ KJ73				
Contract: 2♠ North						

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ K964	♠ AQ				1♥
Vul: Both	♥ J8	♥ AT9532	1NT	Pass	2♥	3♥
North HCP: 8	♦ T92	♦ 87				
South HCP: 15+2	♣ A974	♣ KQT				
Contract: 3♥ South						

Board: 119	North:	South:	W	N	E	S
Dealer: West	♠ A732	♠ Q6	1♠	1NT	Pass	2♦
Vul: Both	♥ J72	♥ Q8654	Pass	2♥	All Pass	
North HCP: 15	♦ AJ4	♦ K73				
South HCP: 7+1	♣ KQ5	♣ 762				
Contract: 2♥ North						

South hands**We_Overcall_NT_then_Jacoby**

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

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

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

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

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

Both hands (Answers Page)

Board: 115	North:	South:	W	N	E	S
Dealer: South	♠ QJ82	♠ K64				1♦
Vul: None	♥ Q843	♥ 5	1NT	Pass	2♦	Pass
North HCP: 9	♦ AT	♦ Q8542	2♥	Pass	Pass	X
South HCP: 12+1	♣ 862	♣ AKT7	Pass	2♠	All Pass	
Contract: 2♠ North						

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ 8				1♥
Vul: N-S	♥ 85	♥ AQJ642	1NT	Pass	2♥	X
North HCP: 9+1	♦ AJ762	♦ 98	2♠	3♥	All Pass	
South HCP: 13+2	♣ J95	♣ AQ82				
Contract: 3♥ North						

Board: 117	North:	South:	W	N	E	S
Dealer: South	♠ AJT52	♠ 87				1♦
Vul: E-W	♥ J96	♥ A7	1NT	Pass	2♦	X
North HCP: 10+1	♦ T2	♦ AQ943	2♥	2♠	All Pass	
South HCP: 14+1	♣ AT5	♣ KJ73				
Contract: 2♠ North						

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ K964	♠ AQ				1♥
Vul: Both	♥ J8	♥ AT9532	1NT	Pass	2♥	3♥
North HCP: 8	♦ T92	♦ 87				
South HCP: 15+2	♣ A974	♣ KQT				
Contract: 3♥ South						

Board: 119	North:	South:	W	N	E	S
Dealer: West	♠ A732	♠ Q6	1♠	1NT	Pass	2♦
Vul: Both	♥ J72	♥ Q8654	Pass	2♥	All Pass	
North HCP: 15	♦ AJ4	♦ K73				
South HCP: 7+1	♣ KQ5	♣ 762				
Contract: 2♥ North						

North hands**We_Overcall_NT_then_Jacoby**

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

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

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

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

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

Both hands (Answers Page)

Board: 120	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AQ862				1 ♠
Vul: None	♥ 982	♥ J6	1NT	Pass	2 ♦	Pass
North HCP: 7+1	♦ KT6	♦ A95	2 ♥	Pass	Pass	X
South HCP: 13+1	♣ KJT84	♣ Q96	Pass	2 ♠	All Pass	
Contract: 2 ♠ North						

Board: 121	North:	South:	W	N	E	S
Dealer: West	♠ K43	♠ J76	1 ♠	1NT	Pass	2 ♦
Vul: N-S	♥ AK3	♥ QJ962	Pass	2 ♥	Pass	2NT
North HCP: 15	♦ QT5	♦ A98	3 ♣	3 ♥	All Pass	
South HCP: 8+1	♣ K842	♣ 73				
Contract: 3 ♥ North						

Board: 122	North:	South:	W	N	E	S
Dealer: East	♠ QJT62	♠ AK7			1 ♥	1NT
Vul: N-S	♥ K3	♥ A64	Pass	2 ♥	Pass	2 ♠
North HCP: 10+1	♦ A64	♦ J85	Pass	3NT	Pass	4 ♠
South HCP: 16	♣ 765	♣ KJ42	All Pass			
Contract: 4 ♠ South						

Board: 123	North:	South:	W	N	E	S
Dealer: West	♠ AK76	♠ J43	1 ♦	1NT	Pass	2 ♦
Vul: E-W	♥ AT8	♥ KQJ72	Pass	2 ♥	Pass	2NT
North HCP: 17	♦ A98	♦ J3	Pass	4 ♥	All Pass	
South HCP: 8+1	♣ Q72	♣ T54				
Contract: 4 ♥ North						

Board: 124	North:	South:	W	N	E	S
Dealer: East	♠ AJ832	♠ KQ75			1 ♥	1NT
Vul: E-W	♥ 643	♥ QJ5	Pass	2 ♥	Pass	3 ♠ ¹
North HCP: 8+1	♦ Q4	♦ AK76	All Pass			
South HCP: 15	♣ J53	♣ 87				
Contract: 3 ♠ South						

1. Super acceptance after NT

South hands**We_Overcall_NT_then_Jacoby**

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

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

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

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

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

Both hands (Answers Page)

Board: 120	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AQ862				1 ♠
Vul: None	♥ 982	♥ J6	1NT	Pass	2 ♦	Pass
North HCP: 7+1	♦ KT6	♦ A95	2 ♥	Pass	Pass	X
South HCP: 13+1	♣ KJT84	♣ Q96	Pass	2 ♠	All Pass	
Contract: 2 ♠ North						

Board: 121	North:	South:	W	N	E	S
Dealer: West	♠ K43	♠ J76	1 ♠	1NT	Pass	2 ♦
Vul: N-S	♥ AK3	♥ QJ962	Pass	2 ♥	Pass	2NT
North HCP: 15	♦ QT5	♦ A98	3 ♣	3 ♥	All Pass	
South HCP: 8+1	♣ K842	♣ 73				
Contract: 3 ♥ North						

Board: 122	North:	South:	W	N	E	S
Dealer: East	♠ QJT62	♠ AK7			1 ♥	1NT
Vul: N-S	♥ K3	♥ A64	Pass	2 ♥	Pass	2 ♠
North HCP: 10+1	♦ A64	♦ J85	Pass	3NT	Pass	4 ♠
South HCP: 16	♣ 765	♣ KJ42	All Pass			
Contract: 4 ♠ South						

Board: 123	North:	South:	W	N	E	S
Dealer: West	♠ AK76	♠ J43	1 ♦	1NT	Pass	2 ♦
Vul: E-W	♥ AT8	♥ KQJ72	Pass	2 ♥	Pass	2NT
North HCP: 17	♦ A98	♦ J3	Pass	4 ♥	All Pass	
South HCP: 8+1	♣ Q72	♣ T54				
Contract: 4 ♥ North						

Board: 124	North:	South:	W	N	E	S
Dealer: East	♠ AJ832	♠ KQ75			1 ♥	1NT
Vul: E-W	♥ 643	♥ QJ5	Pass	2 ♥	Pass	3 ♠ ¹
North HCP: 8+1	♦ Q4	♦ AK76	All Pass			
South HCP: 15	♣ J53	♣ 87				
Contract: 3 ♠ South						

1. Super acceptance after NT

North hands

We_Overcall_NT_then_Jacoby

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

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

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

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

Both hands (Answers Page)

Board: 125

Dealer: West

North:

♠ AJ6

South:

♠ T3

W N E S

1 ♠ 1NT Pass 2 ♦

Vul: Both

♥ Q4

♥ JT983

2 ♠ Pass Pass X

North HCP: 15+1

♦ Q62

♦ AJ9

Pass 3 ♣ All Pass

South HCP: 7+1

♣ AQT32

♣ J54

Contract: 3 ♣ North

Board: 126

Dealer: East

North:

♠ J9872

South:

♠ AK

W N E S

1 ♣ 1NT

Vul: None

♥ QJ4

♥ AT86

Pass 2 ♥ Pass 2 ♠

North HCP: 5+1

♦ T3

♦ K742

All Pass

South HCP: 17

♣ J92

♣ K87

Contract: 2 ♠ South

Board: 127

Dealer: South

North:

♠ A4

South:

♠ J8753

W N E S

1 ♠

Vul: Both

♥ 542

♥ AK

1NT Pass 2 ♦ Pass

North HCP: 8+1

♦ J43

♦ Q52

2 ♥ Pass Pass X

South HCP: 14+1

♣ QJ942

♣ AT8

Pass 3 ♣ All Pass

Contract: 3 ♣ North

Board: 128

Dealer: East

North:

♠ QJT94

South:

♠ 853

W N E S

1 ♣ 1NT

Vul: N-S

♥ J32

♥ A87

Pass 2 ♥ Pass 2 ♠

North HCP: 6+2

♦ -

♦ AK64

All Pass

South HCP: 15

♣ QT973

♣ A64

Contract: 2 ♠ South

South hands**We_Overcall_NT_then_Jacoby**

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

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

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

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

Both hands (Answers Page)

Board: 125

Dealer: West

North:

♠ AJ6

South:

♠ T3

W N E S

1 ♠ 1NT Pass 2 ♦

Vul: Both

♥ Q4

♥ JT983

2 ♠ Pass Pass X

North HCP: 15+1

♦ Q62

♦ AJ9

Pass 3 ♣ All Pass

South HCP: 7+1

♣ AQT32

♣ J54

Contract: 3 ♣ North

Board: 126

Dealer: East

North:

♠ J9872

South:

♠ AK

W N E S

1 ♣ 1NT

Vul: None

♥ QJ4

♥ AT86

Pass 2 ♥ Pass 2 ♠

North HCP: 5+1

♦ T3

♦ K742

All Pass

South HCP: 17

♣ J92

♣ K87

Contract: 2 ♠ South

Board: 127

Dealer: South

North:

♠ A4

South:

♠ J8753

W N E S

1 ♠

Vul: Both

♥ 542

♥ AK

1NT Pass 2 ♦ Pass

North HCP: 8+1

♦ J43

♦ Q52

2 ♥ Pass Pass X

South HCP: 14+1

♣ QJ942

♣ AT8

Pass 3 ♣ All Pass

Contract: 3 ♣ North

Board: 128

Dealer: East

North:

♠ QJT94

South:

♠ 853

W N E S

1 ♣ 1NT

Vul: N-S

♥ J32

♥ A87

Pass 2 ♥ Pass 2 ♠

North HCP: 6+2

♦ -

♦ AK64

All Pass

South HCP: 15

♣ QT973

♣ A64

Contract: 2 ♠ South

North hands

We_Overcall_NT_then_Jacoby

Board: 129

Dealer: West

Vul: N-S

HCP: 16

♠ KJ

♥ AK2

♦ J432

♣ KJT4

RHO opens the bidding 1♣.

You bid next.

West (RHO) Doubles 2♦ if possible.

East (LHO) bids 2♠ if possible.

West (RHO) bids 3♠ if possible.

East (LHO) Doubles 4♥ if possible.

Board: 130

Dealer: West

Vul: Both

HCP: 18

♠ A86

♥ AK6

♦ AK65

♣ 987

RHO opens the bidding 1♦.

You bid next.

West (RHO) bids 1♠ if possible.

Board: 131

Dealer: South

Vul: Both

HCP: 8

♠ KJ97

♥ 53

♦ J643

♣ KT3

Partner bids first.

West (RHO) bids 1NT if possible.

East (LHO) bids 2♥ if possible.

West (RHO) bids 2♠ if possible.

Board: 132

Dealer: East

Vul: None

HCP: 4+2

♠ 532

♥ AT9865

♦ 65

♣ 87

LHO opens the bidding 1♦.

Partner bids next.

Both hands (Answers Page)

Board: 129

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

Contract: 4♥X South

Board: 130

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

Contract: 2♥ South

Board: 131

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

Contract: 3♦ North

Board: 132

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

Contract: 2♥ South

South hands**We_Overcall_NT_then_Jacoby**

Board: 129 ♠ Q92 LHO opens the bidding 1♣.

Dealer: West ♥ J98743 Partner bids next.

Vul: N-S ♦ 5 West (LHO) Doubles 2♦ if possible.

HCP: 3+2 ♣ 973 East (RHO) bids 2♠ if possible.

West (LHO) bids 3♠ if possible.

East (RHO) Doubles 4♥ if possible.

Board: 130 ♠ Q73 LHO opens the bidding 1♦.

Dealer: West ♥ JT953 Partner bids next.

Vul: Both ♦ 92 West (LHO) bids 1♠ if possible.

HCP: 6+1 ♣ K63

Board: 131 ♠ 4 You bid first.

Dealer: South ♥ KQJ72 West (LHO) bids 1NT if possible.

Vul: Both ♦ AQT7 East (RHO) bids 2♥ if possible.

HCP: 13+1 ♣ J75 West (LHO) bids 2♠ if possible.

Board: 132 ♠ AK9 RHO opens the bidding 1♦.

Dealer: East ♥ J73 You bid next.

Vul: None ♦ AJ87

HCP: 18 ♣ KQ6

Both hands (Answers Page)

Board: 129

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

Contract: 4♥X South

Board: 130

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

Contract: 2♥ South

Board: 131

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

Contract: 3♦ North

Board: 132

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

Contract: 2♥ South

North hands

We_Overcall_NT_then_Jacoby

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

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

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

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

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

Both hands (Answers Page)

Board: 133

Dealer: West

North:

♠ AK3

South:

♠ J95

W N E S

1♣ 1NT Pass 2♦

Vul: E-W

♥ A3

♥ Q8764

Pass 2♥ All Pass

North HCP: 17

♦ K532

♦ J98

South HCP: 6+1

♣ KT95

♣ Q4

Contract: 2♥ North

Board: 134

Dealer: East

North:

♠ AJT982

South:

♠ 543

W N E S

1♦ 1NT

Vul: Both

♥ 954

♥ AK83

Pass 2♥ Pass 2♠

North HCP: 7+2

♦ Q3

♦ AK5

Pass 3♠ All Pass

South HCP: 15

♣ 64

♣ J52

Contract: 3♠ North

Board: 135

Dealer: West

North:

♠ Q93

South:

♠ J8765

W N E S

1♣ 1NT Pass 2♥

Vul: N-S

♥ K83

♥ T95

Pass 2♠ All Pass

North HCP: 16

♦ K832

♦ QJ7

South HCP: 4+1

♣ AKJ

♣ 42

Contract: 2♠ North

Board: 136

Dealer: East

North:

♠ QJ9852

South:

♠ KT

W N E S

1♣ 1NT

Vul: Both

♥ 73

♥ K52

Pass 2♥ Pass 2♠

North HCP: 8+2

♦ Q7

♦ K9854

Pass 3♠ Pass 4♠

South HCP: 16+1

♣ QJ5

♣ AKT

All Pass

Contract: 4♠ South

Board: 137

Dealer: West

North:

♠ AK4

South:

♠ T5

W N E S

1♣ 1NT Pass 2♦

Vul: None

♥ 843

♥ T7652

Pass 2♥ All Pass

North HCP: 16

♦ K762

♦ A98

South HCP: 5+1

♣ AQ2

♣ J43

Contract: 2♥ North

South hands**We_Overcall_NT_then_Jacoby**

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

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

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

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

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

Both hands (Answers Page)

Board: 133

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 6+1

Contract: 2♥ North

North:

♠ AK3

♥ A3

♦ K532

♣ KT95

South:

♠ J95

♥ Q8764

♦ J98

♣ Q4

W N E S

1♣ 1NT Pass 2♦

Pass 2♥ All Pass

Board: 134

Dealer: East

Vul: Both

North HCP: 7+2

South HCP: 15

Contract: 3♠ North

North:

♠ AJT982

♥ 954

♦ Q3

♣ 64

South:

♠ 543

♥ AK83

♦ AK5

♣ J52

W N E S

1♦ 1NT

Pass 2♥ Pass 2♠

Pass 3♠ All Pass

Board: 135

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 4+1

Contract: 2♠ North

North:

♠ Q93

♥ K83

♦ K832

♣ AKJ

South:

♠ J8765

♥ T95

♦ QJ7

♣ 42

W N E S

1♣ 1NT Pass 2♥

Pass 2♠ All Pass

Board: 136

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 16+1

Contract: 4♠ South

North:

♠ QJ9852

♥ 73

♦ Q7

♣ QJ5

South:

♠ KT

♥ K52

♦ K9854

♣ AKT

W N E S

1♣ 1NT

Pass 2♥ Pass 2♠

Pass 3♠ Pass 4♠

All Pass

Board: 137

Dealer: West

Vul: None

North HCP: 16

South HCP: 5+1

Contract: 2♥ North

North:

♠ AK4

♥ 843

♦ K762

♣ AQ2

South:

♠ T5

♥ T7652

♦ A98

♣ J43

W N E S

1♣ 1NT Pass 2♦

Pass 2♥ All Pass

North hands

We_Overcall_NT_then_Jacoby

Board: 138 ♠ 964 LHO opens the bidding 1♦.

Dealer: East ♥ KQJ54 Partner bids next.

Vul: E-W ♦ T75

HCP: 8+1 ♣ Q9

Board: 139 ♠ KQ RHO opens the bidding 1♦.

Dealer: West ♥ A865 You bid next.

Vul: None ♦ K984 West (RHO) Doubles 2♠ if possible.

HCP: 15 ♣ K43 East (LHO) bids 3♣ if possible.

Board: 140 ♠ AT9432 LHO opens the bidding 1♦.

Dealer: East ♥ J3 Partner bids next.

Vul: Both ♦ 85

HCP: 7+2 ♣ QT8

Board: 141 ♠ A8 RHO opens the bidding 1♦.

Dealer: West ♥ AK75 You bid next.

Vul: E-W ♦ A32

HCP: 16 ♣ J832

Board: 142 ♠ 62 LHO opens the bidding 1♠.

Dealer: East ♥ J9765 Partner bids next.

Vul: None ♦ 985

HCP: 4+1 ♣ K83

Both hands (Answers Page)

Board: 138	North:	South:	W	N	E	S
Dealer: East	♠ 964	♠ AK72			1♦	1NT
Vul: E-W	♥ KQJ54	♥ A98	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ T75	♦ A86			All Pass	
South HCP: 15	♣ Q9	♣ 872				
Contract: 2♥ South						

Board: 139	North:	South:	W	N	E	S
Dealer: West	♠ KQ	♠ J87654	1♦	1NT	Pass	2♥
Vul: None	♥ A865	♥ K4	Pass	2♠	Pass	Pass
North HCP: 15	♦ K984	♦ J63	X	Pass	3♣	3♠
South HCP: 7+2	♣ K43	♣ Q5			All Pass	
Contract: 3♠ South						

Board: 140	North:	South:	W	N	E	S
Dealer: East	♠ AT9432	♠ K75			1♦	1NT
Vul: Both	♥ J3	♥ AQT	Pass	2♥	Pass	2♠
North HCP: 7+2	♦ 85	♦ KJ32	Pass	3♠	Pass	4♠
South HCP: 16	♣ QT8	♣ K93			All Pass	
Contract: 4♠ South						

Board: 141	North:	South:	W	N	E	S
Dealer: West	♠ A8	♠ KQJ652	1♦	1NT	Pass	2♥
Vul: E-W	♥ AK75	♥ 963	Pass	2♠	Pass	3♠
North HCP: 16	♦ A32	♦ 7			All Pass	
South HCP: 6+2	♣ J832	♣ 975				
Contract: 3♠ South						

Board: 142	North:	South:	W	N	E	S
Dealer: East	♠ 62	♠ AT94			1♠	1NT
Vul: None	♥ J9765	♥ AK8	Pass	2♦	Pass	2♥
North HCP: 4+1	♦ 985	♦ J42			All Pass	
South HCP: 16	♣ K83	♣ A95				
Contract: 2♥ South						

South hands**We_Overcall_NT_then_Jacoby**

Board: 138 ♠ AK72 RHO opens the bidding 1♦.

Dealer: East ♥ A98 You bid next.

Vul: E-W ♦ A86

HCP: 15 ♣ 872

Board: 139 ♠ J87654 LHO opens the bidding 1♦.

Dealer: West ♥ K4 Partner bids next.

Vul: None ♦ J63 West (LHO) Doubles 2♠ if possible.

HCP: 7+2 ♣ Q5 East (RHO) bids 3♣ if possible.

Board: 140 ♠ K75 RHO opens the bidding 1♦.

Dealer: East ♥ AQT You bid next.

Vul: Both ♦ KJ32

HCP: 16 ♣ K93

Board: 141 ♠ KQJ652 LHO opens the bidding 1♦.

Dealer: West ♥ 963 Partner bids next.

Vul: E-W ♦ 7

HCP: 6+2 ♣ 975

Board: 142 ♠ AT94 RHO opens the bidding 1♠.

Dealer: East ♥ AK8 You bid next.

Vul: None ♦ J42

HCP: 16 ♣ A95

Both hands (Answers Page)

Board: 138

Dealer: East

North:

♠ 964

South:

♠ AK72

W N E S

1♦ 1NT

Vul: E-W

♥ KQJ54

♥ A98

Pass 2♦ Pass 2♥

North HCP: 8+1

♦ T75

♦ A86

All Pass

South HCP: 15

♣ Q9

♣ 872

Contract: 2♥ South

Board: 139

Dealer: West

North:

♠ KQ

South:

♠ J87654

W N E S

1♦ 1NT Pass 2♥

Vul: None

♥ A865

♥ K4

Pass 2♠ Pass Pass

North HCP: 15

♦ K984

♦ J63

X Pass 3♣ 3♠

South HCP: 7+2

♣ K43

♣ Q5

All Pass

Contract: 3♠ South

Board: 140

Dealer: East

North:

♠ AT9432

South:

♠ K75

W N E S

1♦ 1NT

Vul: Both

♥ J3

♥ AQT

Pass 2♥ Pass 2♠

North HCP: 7+2

♦ 85

♦ KJ32

Pass 3♠ Pass 4♠

South HCP: 16

♣ QT8

♣ K93

All Pass

Contract: 4♠ South

Board: 141

Dealer: West

North:

♠ A8

South:

♠ KQJ652

W N E S

1♦ 1NT Pass 2♥

Vul: E-W

♥ AK75

♥ 963

Pass 2♠ Pass 3♠

North HCP: 16

♦ A32

♦ 7

All Pass

South HCP: 6+2

♣ J832

♣ 975

Contract: 3♠ South

Board: 142

Dealer: East

North:

♠ 62

South:

♠ AT94

W N E S

1♠ 1NT

Vul: None

♥ J9765

♥ AK8

Pass 2♦ Pass 2♥

North HCP: 4+1

♦ 985

♦ J42

All Pass

South HCP: 16

♣ K83

♣ A95

Contract: 2♥ South

North hands

We_Overcall_NT_then_Jacoby

Board: 143

Dealer: North

Vul: None

HCP: 15+2

♠ Q5

♥ QJ5

♦ KQJ532

♣ AT

You bid first.

East (LHO) bids 1NT if possible.

West (RHO) bids 2♥ if possible.

Board: 144

Dealer: West

Vul: E-W

HCP: 15

♠ 986

♥ A93

♦ A432

♣ AK8

RHO opens the bidding 1♦.

You bid next.

Board: 145

Dealer: East

Vul: N-S

HCP: 5+2

♠ 987

♥ QT7532

♦ 85

♣ K5

LHO opens the bidding 1♣.

Partner bids next.

East (LHO) bids 3♣ if possible.

Board: 146

Dealer: East

Vul: E-W

HCP: 4+2

♠ 987652

♥ 743

♦ 8

♣ A63

LHO opens the bidding 1♥.

Partner bids next.

Board: 147

Dealer: West

Vul: None

HCP: 16

♠ QJ7

♥ A52

♦ AQ98

♣ K84

RHO opens the bidding 1♦.

You bid next.

Both hands (Answers Page)

Board: 143	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ 9863		1♦	1NT	Pass
Vul: None	♥ QJ5	♥ 9432	2♥	3♦	All Pass	
North HCP: 15+2	♦ KQJ532	♦ 4				
South HCP: 2	♣ AT	♣ Q864				
Contract: 3♦ North						

Board: 144	North:	South:	W	N	E	S
Dealer: West	♠ 986	♠ KJT74	1♦	1NT	Pass	2♥
Vul: E-W	♥ A93	♥ Q7654	Pass	2♠	Pass	4♥
North HCP: 15	♦ A432	♦ Q	All Pass			
South HCP: 10+2	♣ AK8	♣ Q6				
Contract: 4♥ South						

Board: 145	North:	South:	W	N	E	S
Dealer: East	♠ 987	♠ KQ4		1♣	1NT	
Vul: N-S	♥ QT7532	♥ K9	Pass	2♦	3♣	Pass
North HCP: 5+2	♦ 85	♦ QJ93	Pass	3♥	All Pass	
South HCP: 15	♣ K5	♣ A863				
Contract: 3♥ North						

Board: 146	North:	South:	W	N	E	S
Dealer: East	♠ 987652	♠ J3		1♥	1NT	
Vul: E-W	♥ 743	♥ AK8	Pass	2♥	Pass	2♠
North HCP: 4+2	♦ 8	♦ AJ64	Pass	3♠	All Pass	
South HCP: 16	♣ A63	♣ QJ85				
Contract: 3♠ North						

Board: 147	North:	South:	W	N	E	S
Dealer: West	♠ QJ7	♠ T82	1♦	1NT	Pass	2♦
Vul: None	♥ A52	♥ Q7643	Pass	2♥	All Pass	
North HCP: 16	♦ AQ98	♦ 53				
South HCP: 8+1	♣ K84	♣ AQ9				
Contract: 2♥ North						

South hands**We_Overcall_NT_then_Jacoby**

Board: 143	♠ 9863	Partner bids first.
Dealer: North	♥ 9432	East (RHO) bids 1NT if possible.
Vul: None	♦ 4	West (LHO) bids 2♥ if possible.
HCP: 2	♣ Q864	
Board: 144	♠ KJT74	LHO opens the bidding 1♦.
Dealer: West	♥ Q7654	Partner bids next.
Vul: E-W	♦ Q	
HCP: 10+2	♣ Q6	
Board: 145	♠ KQ4	RHO opens the bidding 1♣.
Dealer: East	♥ K9	You bid next.
Vul: N-S	♦ QJ93	East (RHO) bids 3♣ if possible.
HCP: 15	♣ A863	
Board: 146	♠ J3	RHO opens the bidding 1♥.
Dealer: East	♥ AK8	You bid next.
Vul: E-W	♦ AJ64	
HCP: 16	♣ QJ85	
Board: 147	♠ T82	LHO opens the bidding 1♦.
Dealer: West	♥ Q7643	Partner bids next.
Vul: None	♦ 53	
HCP: 8+1	♣ AQ9	

Both hands (Answers Page)

Board: 143	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ 9863		1♦	1NT	Pass
Vul: None	♥ QJ5	♥ 9432	2♥	3♦	All Pass	
North HCP: 15+2	♦ KQJ532	♦ 4				
South HCP: 2	♣ AT	♣ Q864				
Contract: 3♦ North						

Board: 144	North:	South:	W	N	E	S
Dealer: West	♠ 986	♠ KJT74	1♦	1NT	Pass	2♥
Vul: E-W	♥ A93	♥ Q7654	Pass	2♠	Pass	4♥
North HCP: 15	♦ A432	♦ Q	All Pass			
South HCP: 10+2	♣ AK8	♣ Q6				
Contract: 4♥ South						

Board: 145	North:	South:	W	N	E	S
Dealer: East	♠ 987	♠ KQ4		1♣	1NT	
Vul: N-S	♥ QT7532	♥ K9	Pass	2♦	3♣	Pass
North HCP: 5+2	♦ 85	♦ QJ93	Pass	3♥	All Pass	
South HCP: 15	♣ K5	♣ A863				
Contract: 3♥ North						

Board: 146	North:	South:	W	N	E	S
Dealer: East	♠ 987652	♠ J3		1♥	1NT	
Vul: E-W	♥ 743	♥ AK8	Pass	2♥	Pass	2♠
North HCP: 4+2	♦ 8	♦ AJ64	Pass	3♠	All Pass	
South HCP: 16	♣ A63	♣ QJ85				
Contract: 3♠ North						

Board: 147	North:	South:	W	N	E	S
Dealer: West	♠ QJ7	♠ T82	1♦	1NT	Pass	2♦
Vul: None	♥ A52	♥ Q7643	Pass	2♥	All Pass	
North HCP: 16	♦ AQ98	♦ 53				
South HCP: 8+1	♣ K84	♣ AQ9				
Contract: 2♥ North						

North hands

We_Overcall_NT_then_Jacoby

Board: 148	♠ KJT64	LHO opens the bidding 1♥.
Dealer: East	♥ 976	Partner bids next.
Vul: Both	♦ 85	
HCP: 4+1	♣ 862	

Board: 149	♠ KT6	RHO opens the bidding 1♣.
Dealer: West	♥ K92	You bid next.
Vul: None	♦ KT4	
HCP: 15	♣ AQT4	

Board: 150	♠ 86	LHO opens the bidding 1♣.
Dealer: East	♥ QT853	Partner bids next.
Vul: N-S	♦ 932	
HCP: 4+1	♣ Q62	

Board: 151	♠ A742	You bid first.
Dealer: North	♥ 75	East (LHO) bids 1NT if possible.
Vul: N-S	♦ AQT987	West (RHO) bids 2♥ if possible.
HCP: 13+2	♣ K	East (LHO) bids 2♠ if possible.

Board: 152	♠ JT8652	LHO opens the bidding 1♦.
Dealer: East	♥ T42	Partner bids next.
Vul: None	♦ QJ5	
HCP: 4+2	♣ 8	

Both hands (Answers Page)

Board: 148

Dealer: East

North:

♠ KJT64

South:

♠ A2

W N E S

1♥ 1NT

Vul: Both

♥ 976

♥ AT4

Pass 2♥ Pass 2♠

North HCP: 4+1

♦ 85

♦ AQT64

All Pass

South HCP: 17+1

♣ 862

♣ K94

Contract: 2♠ South

Board: 149

Dealer: West

North:

♠ KT6

South:

♠ J72

W N E S

1♣ 1NT Pass 2♦

Vul: None

♥ K92

♥ AJQ86

Pass 2♥ Pass 3NT

North HCP: 15

♦ KT4

♦ Q62

Pass 4♥ All Pass

South HCP: 10+1

♣ AQT4

♣ 85

Contract: 4♥ North

Board: 150

Dealer: East

North:

♠ 86

South:

♠ Q32

W N E S

1♣ 1NT

Vul: N-S

♥ QT853

♥ AKJ6

 Pass 2♦ Pass 3♥¹

North HCP: 4+1

♦ 932

♦ T7

All Pass

South HCP: 17

♣ Q62

♣ AK97

1. Super acceptance after NT

Board: 151

Dealer: North

North:

♠ A742

South:

♠ 9

W N E S

1♦ 1NT Pass

Vul: N-S

♥ 75

♥ KJT9432

2♥ Pass 2♠ Pass

North HCP: 13+2

♦ AQT987

♦ 52

Pass 3♦ All Pass

South HCP: 4+3

♣ K

♣ T86

Contract: 3♦ North

Board: 152

Dealer: East

North:

♠ JT8652

South:

♠ A4

W N E S

1♦ 1NT

Vul: None

♥ T42

♥ KJ97

Pass 2♥ Pass 2♠

North HCP: 4+2

♦ QJ5

♦ A93

Pass 3♠ Pass 4♠

South HCP: 16

♣ 8

♣ KJ93

All Pass

Contract: 4♠ South

South hands**We_Overcall_NT_then_Jacoby**

Board: 148	♠ A2	RHO opens the bidding 1♥.
Dealer: East	♥ AT4	You bid next.
Vul: Both	♦ AQT64	
HCP: 17+1	♣ K94	

Board: 149	♠ J72	LHO opens the bidding 1♣.
Dealer: West	♥ AQJ86	Partner bids next.
Vul: None	♦ Q62	
HCP: 10+1	♣ 85	

Board: 150	♠ Q32	RHO opens the bidding 1♣.
Dealer: East	♥ AKJ6	You bid next.
Vul: N-S	♦ T7	
HCP: 17	♣ AK97	

Board: 151	♠ 9	Partner bids first.
Dealer: North	♥ KJT9432	East (RHO) bids 1NT if possible.
Vul: N-S	♦ 52	West (LHO) bids 2♥ if possible.
HCP: 4+3	♣ T86	East (RHO) bids 2♠ if possible.

Board: 152	♠ A4	RHO opens the bidding 1♦.
Dealer: East	♥ KJ97	You bid next.
Vul: None	♦ A93	
HCP: 16	♣ KJ93	

Both hands (Answers Page)

Board: 148

Dealer: East

North:

♠ KJT64

South:

♠ A2

W N E S

1♥ 1NT

Vul: Both

♥ 976

♥ AT4

Pass 2♥ Pass 2♠

North HCP: 4+1

♦ 85

♦ AQT64

All Pass

South HCP: 17+1

♣ 862

♣ K94

Contract: 2♠ South

Board: 149

Dealer: West

North:

♠ KT6

South:

♠ J72

W N E S

1♣ 1NT Pass 2♦

Vul: None

♥ K92

♥ AJQ86

Pass 2♥ Pass 3NT

North HCP: 15

♦ KT4

♦ Q62

Pass 4♥ All Pass

South HCP: 10+1

♣ AQT4

♣ 85

Contract: 4♥ North

Board: 150

Dealer: East

North:

♠ 86

South:

♠ Q32

W N E S

1♣ 1NT

Vul: N-S

♥ QT853

♥ AKJ6

 Pass 2♦ Pass 3♥¹

North HCP: 4+1

♦ 932

♦ T7

All Pass

South HCP: 17

♣ Q62

♣ AK97

1. Super acceptance after NT

Board: 151

Dealer: North

North:

♠ A742

South:

♠ 9

W N E S

1♦ 1NT Pass

Vul: N-S

♥ 75

♥ KJT9432

2♥ Pass 2♠ Pass

North HCP: 13+2

♦ AQT987

♦ 52

Pass 3♦ All Pass

South HCP: 4+3

♣ K

♣ T86

Contract: 3♦ North

Board: 152

Dealer: East

North:

♠ JT8652

South:

♠ A4

W N E S

1♦ 1NT

Vul: None

♥ T42

♥ KJ97

Pass 2♥ Pass 2♠

North HCP: 4+2

♦ QJ5

♦ A93

Pass 3♠ Pass 4♠

South HCP: 16

♣ 8

♣ KJ93

All Pass

Contract: 4♠ South

North hands

We_Overcall_NT_then_Jacoby

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

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

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

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

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

Both hands (Answers Page)

Board: 153

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 8+1

Contract: 4♥ North

North:

♠ A532

♥ QJ7

♦ AQ7

♣ K63

South:

♠ K9

♥ A8653

♦ 943

♣ JT8

W N E S

1♣ 1NT Pass 2♦

Pass 2♥ Pass 2NT

Pass 4♥ All Pass

Board: 154

Dealer: East

Vul: E-W

North HCP: 12+1

South HCP: 15

Contract: 3NT North

North:

♠ QJT76

♥ AJ7

♦ JT

♣ K87

South:

♠ A9

♥ T542

♦ AKQ7

♣ Q53

W N E S

1♦ 1NT

Pass 2♥ Pass 2♠

Pass 3NT All Pass

Board: 155

Dealer: West

Vul: Both

North HCP: 16

South HCP: 7+1

Contract: 3♠ North

North:

♠ K75

♥ KJ98

♦ K5

♣ AQ97

South:

♠ QT832

♥ A42

♦ JT4

♣ 86

W N E S

1♥ 1NT Pass 2♥

Pass 2♠ Pass 2NT

Pass 3♠ All Pass

Board: 156

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 9+1

Contract: 3♣ South

North:

♠ AKQ2

♥ T9

♦ A765

♣ 983

South:

♠ 86

♥ Q83

♦ T32

♣ AQJT7

W N E S

1♦ 1NT Pass

2♦ Pass 2♥ Pass

Pass X Pass 3♣

All Pass

Board: 157

Dealer: West

Vul: Both

North HCP: 15

South HCP: 4+2

Contract: 3♥ South

North:

♠ KT62

♥ AT

♦ AJ4

♣ QJ62

South:

♠ Q74

♥ Q98764

♦ 97

♣ 93

W N E S

1♠ 1NT Pass 2♦

Pass 2♥ Pass 3♥

All Pass

South hands**We_Overcall_NT_then_Jacoby**

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

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

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

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

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

Both hands (Answers Page)

Board: 153	North:	South:	W	N	E	S
Dealer: West	♠ A532	♠ K9	1♣	1NT	Pass	2♦
Vul: N-S	♥ QJ7	♥ A8653	Pass	2♥	Pass	2NT
North HCP: 16	♦ AQ7	♦ 943	Pass	4♥	All Pass	
South HCP: 8+1	♣ K63	♣ JT8				
Contract: 4♥ North						

Board: 154	North:	South:	W	N	E	S
Dealer: East	♠ QJT76	♠ A9		1♦	1NT	
Vul: E-W	♥ AJ7	♥ T542	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ JT	♦ AKQ7	Pass	3NT	All Pass	
South HCP: 15	♣ K87	♣ Q53				
Contract: 3NT North						

Board: 155	North:	South:	W	N	E	S
Dealer: West	♠ K75	♠ QT832	1♥	1NT	Pass	2♥
Vul: Both	♥ KJ98	♥ A42	Pass	2♠	Pass	2NT
North HCP: 16	♦ K5	♦ JT4	Pass	3♠	All Pass	
South HCP: 7+1	♣ AQ97	♣ 86				
Contract: 3♠ North						

Board: 156	North:	South:	W	N	E	S
Dealer: North	♠ AKQ2	♠ 86		1♦	1NT	Pass
Vul: E-W	♥ T9	♥ Q83	2♦	Pass	2♥	Pass
North HCP: 13	♦ A765	♦ T32	Pass	X	Pass	3♣
South HCP: 9+1	♣ 983	♣ AQJT7	All Pass			
Contract: 3♣ South						

Board: 157	North:	South:	W	N	E	S
Dealer: West	♠ KT62	♠ Q74	1♠	1NT	Pass	2♦
Vul: Both	♥ AT	♥ Q98764	Pass	2♥	Pass	3♥
North HCP: 15	♦ AJ4	♦ 97	All Pass			
South HCP: 4+2	♣ QJ62	♣ 93				
Contract: 3♥ South						

North hands**We_Overcall_NT_then_Jacoby**

Board: 158 ♠ J98532 LHO opens the bidding 1♣.

Dealer: East ♥ J9 Partner bids next.

Vul: None ♦ KJ7

HCP: 6+2 ♣ T4

Board: 159 ♠ KQ86 RHO opens the bidding 1♦.

Dealer: West ♥ 83 You bid next.

Vul: Both ♦ AK94

HCP: 15 ♣ QJ6

Board: 160 ♠ J854 Partner bids first.

Dealer: South ♥ A872 West (RHO) bids 1NT if possible.

Vul: E-W ♦ 5 East (LHO) bids 2♦ if possible.

HCP: 7 ♣ Q953

Board: 161 ♠ Q4 Partner bids first.

Dealer: South ♥ K74 West (RHO) bids 1NT if possible.

Vul: None ♦ A87 East (LHO) bids 2♥ if possible.

HCP: 9+1 ♣ T6432 West (RHO) bids 2♠ if possible.

Board: 162 ♠ 964 LHO opens the bidding 1♦.

Dealer: East ♥ Q8753 Partner bids next.

Vul: N-S ♦ 98 East (LHO) Doubles 2♦ if possible.

HCP: 3+1 ♣ J62

Both hands (Answers Page)

Board: 158

Dealer: East

Vul: None

North HCP: 6+2

South HCP: 17

Contract: 4♠ South

North:

♠ J98532

♥ J9

♦ KJ7

♣ T4

South:

♠ AT

♥ K864

♦ AQ84

♣ A62

W
N
E
S

1♣ 1NT

Pass 2♥ Pass 2♠

Pass 3♠ Pass 4♠

All Pass

Board: 159

Dealer: West

Vul: Both

North HCP: 15

South HCP: 7+3

Contract: 3NT North

North:

♠ KQ86

♥ 83

♦ AK94

♣ QJ6

South:

♠ T

♥ QJT95

♦ 6

♣ AT8743

W
N
E
S

1♦ 1NT Pass 2♦

Pass 2♥ Pass 3♣

Pass 3NT All Pass

Board: 160

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 14+2

Contract: 3♦ South

North:

♠ J854

♥ A872

♦ 5

♣ Q953

South:

♠ AT76

♥ JT

♦ KQT843

♣ A

W
N
E
S

1♦

1NT Pass 2♦ 3♦

All Pass

Board: 161

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 14+1

Contract: 3♣ North

North:

♠ Q4

♥ K74

♦ A87

♣ T6432

South:

♠ K9

♥ J86

♦ QJT63

♣ AQJ

W
N
E
S

1♦

1NT Pass 2♥ Pass

2♠ Pass X

Pass 3♣ All Pass

Board: 162

Dealer: East

Vul: N-S

North HCP: 3+1

South HCP: 15

Contract: 3♥ South

North:

♠ 964

♥ Q8753

♦ 98

♣ J62

South:

♠ AJ72

♥ AJ64

♦ AJ5

♣ 75

W
N
E
S

1♦ 1NT

 Pass 2♦ X 3♥¹

All Pass

1. Super acceptance after NT

South hands**We_Overcall_NT_then_Jacoby**

Board: 158	♠ AT	RHO opens the bidding 1♣.
Dealer: East	♥ K864	You bid next.
Vul: None	♦ AQ84	
HCP: 17	♣ A62	

Board: 159	♠ T	LHO opens the bidding 1♦.
Dealer: West	♥ QJT95	Partner bids next.
Vul: Both	♦ 6	
HCP: 7+3	♣ AT8743	

Board: 160	♠ AT76	You bid first.
Dealer: South	♥ JT	West (LHO) bids 1NT if possible.
Vul: E-W	♦ KQT843	East (RHO) bids 2♦ if possible.
HCP: 14+2	♣ A	

Board: 161	♠ K9	You bid first.
Dealer: South	♥ J86	West (LHO) bids 1NT if possible.
Vul: None	♦ QJT63	East (RHO) bids 2♥ if possible.
HCP: 14+1	♣ AQJ	West (LHO) bids 2♠ if possible.

Board: 162	♠ AJ72	RHO opens the bidding 1♦.
Dealer: East	♥ AJ64	You bid next.
Vul: N-S	♦ AJ5	East (RHO) Doubles 2♦ if possible.
HCP: 15	♣ 75	

Both hands (Answers Page)

Board: 158

Dealer: East

North:

♠ J98532

South:

♠ AT

W N E S

1♣ 1NT

Vul: None

♥ J9

♥ K864

Pass 2♥ Pass 2♠

North HCP: 6+2

♦ KJ7

♦ AQ84

Pass 3♠ Pass 4♠

South HCP: 17

♣ T4

♣ A62

All Pass

Contract: 4♠ South

Board: 159

Dealer: West

North:

♠ KQ86

South:

♠ T

W N E S

1♦ 1NT Pass 2♦

Vul: Both

♥ 83

♥ QJT95

Pass 2♥ Pass 3♣

North HCP: 15

♦ AK94

♦ 6

Pass 3NT All Pass

South HCP: 7+3

♣ QJ6

♣ AT8743

Contract: 3NT North

Board: 160

Dealer: South

North:

♠ J854

South:

♠ AT76

W N E S

1♦

Vul: E-W

♥ A872

♥ JT

1NT Pass 2♦ 3♦

North HCP: 7

♦ 5

♦ KQT843

All Pass

South HCP: 14+2

♣ Q953

♣ A

Contract: 3♦ South

Board: 161

Dealer: South

North:

♠ Q4

South:

♠ K9

W N E S

1♦

Vul: None

♥ K74

♥ J86

1NT Pass 2♥ Pass

North HCP: 9+1

♦ A87

♦ QJT63

2♠ Pass Pass X

South HCP: 14+1

♣ T6432

♣ AQJ

Pass 3♣ All Pass

Contract: 3♣ North

Board: 162

Dealer: East

North:

♠ 964

South:

♠ AJ72

W N E S

1♦ 1NT

Vul: N-S

♥ Q8753

♥ AJ64

 Pass 2♦ X 3♥¹

North HCP: 3+1

♦ 98

♦ AJ5

All Pass

South HCP: 15

♣ J62

♣ 75

1. Super acceptance after NT

Contract: 3♥ South

North hands

We_Overcall_NT_then_Jacoby

Board: 163	♠ Q87654	You bid first.
Dealer: North	♥ A	East (LHO) bids 1NT if possible.
Vul: N-S	♦ KJT	West (RHO) bids 2♦ if possible.
HCP: 12+2	♣ QT8	East (LHO) bids 2♥ if possible.
Board: 164	♠ 43	Partner bids first.
Dealer: South	♥ J765	West (RHO) bids 1NT if possible.
Vul: None	♦ 93	East (LHO) bids 2♥ if possible.
HCP: 3+1	♣ QT965	
Board: 165	♠ KQ	RHO opens the bidding 1♦.
Dealer: West	♥ A74	You bid next.
Vul: N-S	♦ AJT8	
HCP: 15	♣ J873	
Board: 166	♠ KQJ4	You bid first.
Dealer: North	♥ 64	East (LHO) bids 1NT if possible.
Vul: N-S	♦ AJ82	West (RHO) bids 2♦ if possible.
HCP: 14	♣ QJ7	East (LHO) bids 2♥ if possible.
Board: 167	♠ AQ95	RHO opens the bidding 1♣.
Dealer: West	♥ J2	You bid next.
Vul: Both	♦ AK54	
HCP: 17	♣ K76	

Both hands (Answers Page)

Board: 163	North:	South:	W	N	E	S
Dealer: North	♠ Q87654	♠ T		1 ♠	1NT	Pass
Vul: N-S	♥ A	♥ Q986	2 ♦	Pass	2 ♥	Pass
North HCP: 12+2	♦ KJT	♦ A9765	Pass	2 ♠	All Pass	
South HCP: 9+1	♣ QT8	♣ K95				
Contract:	2 ♠ North					

Board: 164	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ KQ72			1 ♦	
Vul: None	♥ J765	♥ A4	1NT	Pass	2 ♥	3 ♦
North HCP: 3+1	♦ 93	♦ AQJ652	All Pass			
South HCP: 16+2	♣ QT965	♣ 8				
Contract:	3 ♦ South					

Board: 165	North:	South:	W	N	E	S
Dealer: West	♠ KQ	♠ AJ8643	1 ♦	1NT	Pass	2 ♥
Vul: N-S	♥ A74	♥ T62	Pass	2 ♠	Pass	3 ♠
North HCP: 15	♦ AJT8	♦ 3	All Pass			
South HCP: 5+2	♣ J873	♣ T65				
Contract:	3 ♠ South					

Board: 166	North:	South:	W	N	E	S
Dealer: North	♠ KQJ4	♠ 862		1 ♦	1NT	Pass
Vul: N-S	♥ 64	♥ KQT	2 ♦	Pass	2 ♥	Pass
North HCP: 14	♦ AJ82	♦ T74	Pass	X	Pass	3 ♣
South HCP: 5	♣ QJ7	♣ 8654	All Pass			
Contract:	3 ♣ South					

Board: 167	North:	South:	W	N	E	S
Dealer: West	♠ AQ95	♠ KJ6	1 ♣	1NT	Pass	2 ♦
Vul: Both	♥ J2	♥ T9875	Pass	2 ♥	All Pass	
North HCP: 17	♦ AK54	♦ 73				
South HCP: 4+1	♣ K76	♣ 952				
Contract:	2 ♥ North					

South hands**We_Overcall_NT_then_Jacoby****Board: 163**

Dealer: North

Vul: N-S

HCP: 9+1

♠ T

♥ Q986

♦ A9765

♣ K95

Partner bids first.

East (RHO) bids 1NT if possible.

West (LHO) bids 2♦ if possible.

East (RHO) bids 2♥ if possible.

Board: 164

Dealer: South

Vul: None

HCP: 16+2

♠ KQ72

♥ A4

♦ AQJ652

♣ 8

You bid first.

West (LHO) bids 1NT if possible.

East (RHO) bids 2♥ if possible.

Board: 165

Dealer: West

Vul: N-S

HCP: 5+2

♠ AJ8643

♥ T62

♦ 3

♣ T65

LHO opens the bidding 1♦.

Partner bids next.

Board: 166

Dealer: North

Vul: N-S

HCP: 5

♠ 862

♥ KQT

♦ T74

♣ 8654

Partner bids first.

East (RHO) bids 1NT if possible.

West (LHO) bids 2♦ if possible.

East (RHO) bids 2♥ if possible.

Board: 167

Dealer: West

Vul: Both

HCP: 4+1

♠ KJ6

♥ T9875

♦ 73

♣ 952

LHO opens the bidding 1♣.

Partner bids next.

Both hands (Answers Page)

Board: 163	North:	South:	W	N	E	S
Dealer: North	♠ Q87654	♠ T		1 ♠	1NT	Pass
Vul: N-S	♥ A	♥ Q986	2 ♦	Pass	2 ♥	Pass
North HCP: 12+2	♦ KJT	♦ A9765	Pass	2 ♠	All Pass	
South HCP: 9+1	♣ QT8	♣ K95				
Contract: 2 ♠ North						

Board: 164	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ KQ72			1 ♦	
Vul: None	♥ J765	♥ A4	1NT	Pass	2 ♥	3 ♦
North HCP: 3+1	♦ 93	♦ AQJ652	All Pass			
South HCP: 16+2	♣ QT965	♣ 8				
Contract: 3 ♦ South						

Board: 165	North:	South:	W	N	E	S
Dealer: West	♠ KQ	♠ AJ8643	1 ♦	1NT	Pass	2 ♥
Vul: N-S	♥ A74	♥ T62	Pass	2 ♠	Pass	3 ♠
North HCP: 15	♦ AJT8	♦ 3	All Pass			
South HCP: 5+2	♣ J873	♣ T65				
Contract: 3 ♠ South						

Board: 166	North:	South:	W	N	E	S
Dealer: North	♠ KQJ4	♠ 862		1 ♦	1NT	Pass
Vul: N-S	♥ 64	♥ KQT	2 ♦	Pass	2 ♥	Pass
North HCP: 14	♦ AJ82	♦ T74	Pass	X	Pass	3 ♣
South HCP: 5	♣ QJ7	♣ 8654	All Pass			
Contract: 3 ♣ South						

Board: 167	North:	South:	W	N	E	S
Dealer: West	♠ AQ95	♠ KJ6	1 ♣	1NT	Pass	2 ♦
Vul: Both	♥ J2	♥ T9875	Pass	2 ♥	All Pass	
North HCP: 17	♦ AK54	♦ 73				
South HCP: 4+1	♣ K76	♣ 952				
Contract: 2 ♥ North						

North hands

We_Overcall_NT_then_Jacoby

Board: 168	♠ 7	LHO opens the bidding 1♣.
Dealer: East	♥ 98732	Partner bids next.
Vul: N-S	♦ 93	
HCP: 1+2	♣ JT965	

Board: 169	♠ A63	RHO opens the bidding 1♣.
Dealer: West	♥ A962	You bid next.
Vul: Both	♦ KT4	
HCP: 15	♣ A32	

Board: 170	♠ A5	LHO opens the bidding 1♣.
Dealer: East	♥ J7652	Partner bids next.
Vul: None	♦ 965	
HCP: 6+1	♣ J43	

Board: 171	♠ 832	LHO opens the bidding 1♦.
Dealer: East	♥ 976542	Partner bids next.
Vul: N-S	♦ T6	East (LHO) bids 1♠ if possible.
HCP: 2+2	♣ Q8	

Board: 172	♠ A96	LHO opens the bidding 1♦.
Dealer: East	♥ QJT64	Partner bids next.
Vul: Both	♦ T53	East (LHO) Doubles 2♦ if possible.
HCP: 7+1	♣ T5	

Both hands (Answers Page)

Board: 168

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

Board: 169

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

Board: 170

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

Board: 171

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

Board: 172

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

South hands**We_Overcall_NT_then_Jacoby**

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

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

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

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

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

Both hands (Answers Page)

Board: 168

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

Board: 169

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

Board: 170

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

Board: 171

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

Board: 172

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

North hands

We_Overcall_NT_then_Jacoby

Board: 173 ♠ AK98 RHO opens the bidding 1♦.

Dealer: West ♥ 73 You bid next.

Vul: None ♦ AQT

HCP: 16 ♣ K743

Board: 174 ♠ QJ7542 LHO opens the bidding 1♣.

Dealer: East ♥ 3 Partner bids next.

Vul: N-S ♦ J53

HCP: 6+2 ♣ Q93

Board: 175 ♠ 987 RHO opens the bidding 1♦.

Dealer: West ♥ A985 You bid next.

Vul: E-W ♦ AK7 West (RHO) Doubles 2♥ if possible.

HCP: 15 ♣ A74 East (LHO) bids 2♠ if possible.

East (LHO) bids 3♠ if possible.

West (RHO) Doubles 4♥ if possible.

Board: 176 ♠ J83 LHO opens the bidding 1♦.

Dealer: East ♥ 96543 Partner bids next.

Vul: N-S ♦ 983 East (LHO) Doubles 2♦ if possible.

HCP: 7+1 ♣ AQ

Both hands (Answers Page)

Board: 173

Dealer: West

North:

♠ AK98

South:

♠ JT7

W N E S

1♦ 1NT Pass 2♦

Vul: None

♥ 73

♥ AQJ54

Pass 2♥ Pass 3NT

North HCP: 16

♦ AQT

♦ J75

All Pass

South HCP: 9+1

♣ K743

♣ 82

Contract: 3NT South

Board: 174

Dealer: East

North:

♠ QJ7542

South:

♠ K93

W N E S

1♣ 1NT

Vul: N-S

♥ 3

♥ QT64

Pass 2♥ Pass 2♠

North HCP: 6+2

♦ J53

♦ K96

Pass 3♠ All Pass

South HCP: 15

♣ Q93

♣ AK6

Contract: 3♠ North

Board: 175

Dealer: West

North:

♠ 987

South:

♠ K

W N E S

1♦ 1NT Pass 2♦

Vul: E-W

♥ A985

♥ QT632

Pass 2♥ Pass Pass

North HCP: 15

♦ AK7

♦ 98653

X Pass 2♠ Pass

South HCP: 8+2

♣ A74

♣ QJ

Pass 3♥ 3♠ 4♥

Contract: 4♥X South

X All Pass

Board: 176

Dealer: East

North:

♠ J83

South:

♠ AQ7

W N E S

1♦ 1NT

Vul: N-S

♥ 96543

♥ T72

Pass 2♦ X 2♥

North HCP: 7+1

♦ 983

♦ AQ2

Pass 3♥ Pass 4♥

South HCP: 15

♣ AQ

♣ K652

All Pass

Contract: 4♥ South

South hands**We_Overcall_NT_then_Jacoby**

Board: 173 ♠ JT7 LHO opens the bidding 1♦.

Dealer: West ♥ AQJ54 Partner bids next.

Vul: None ♦ J75

HCP: 9+1 ♣ 82

Board: 174 ♠ K93 RHO opens the bidding 1♣.

Dealer: East ♥ QT64 You bid next.

Vul: N-S ♦ K96

HCP: 15 ♣ AK6

Board: 175 ♠ K LHO opens the bidding 1♦.

Dealer: West ♥ QT632 Partner bids next.

Vul: E-W ♦ 98653 West (LHO) Doubles 2♥ if possible.

HCP: 8+2 ♣ QJ East (RHO) bids 2♠ if possible.

East (RHO) bids 3♠ if possible.

West (LHO) Doubles 4♥ if possible.

Board: 176 ♠ AQ7 RHO opens the bidding 1♦.

Dealer: East ♥ T72 You bid next.

Vul: N-S ♦ AQ2 East (RHO) Doubles 2♦ if possible.

HCP: 15 ♣ K652

Both hands (Answers Page)

Board: 173

Dealer: West

North:

♠ AK98

South:

♠ JT7

W N E S

1♦ 1NT Pass 2♦

Vul: None

♥ 73

♥ AQJ54

Pass 2♥ Pass 3NT

North HCP: 16

♦ AQT

♦ J75

All Pass

South HCP: 9+1

♣ K743

♣ 82

Contract: 3NT South

Board: 174

Dealer: East

North:

♠ QJ7542

South:

♠ K93

W N E S

1♣ 1NT

Vul: N-S

♥ 3

♥ QT64

Pass 2♥ Pass 2♠

North HCP: 6+2

♦ J53

♦ K96

Pass 3♠ All Pass

South HCP: 15

♣ Q93

♣ AK6

Contract: 3♠ North

Board: 175

Dealer: West

North:

♠ 987

South:

♠ K

W N E S

1♦ 1NT Pass 2♦

Vul: E-W

♥ A985

♥ QT632

Pass 2♥ Pass Pass

North HCP: 15

♦ AK7

♦ 98653

X Pass 2♠ Pass

South HCP: 8+2

♣ A74

♣ QJ

Pass 3♥ 3♠ 4♥

Contract: 4♥X South

X All Pass

Board: 176

Dealer: East

North:

♠ J83

South:

♠ AQ7

W N E S

1♦ 1NT

Vul: N-S

♥ 96543

♥ T72

Pass 2♦ X 2♥

North HCP: 7+1

♦ 983

♦ AQ2

Pass 3♥ Pass 4♥

South HCP: 15

♣ AQ

♣ K652

All Pass

Contract: 4♥ South

North hands

We_Overcall_NT_then_Jacoby

Board: 177	♠ A7	RHO opens the bidding 1♣.
Dealer: West	♥ AK3	You bid next.
Vul: N-S	♦ QJ752	
HCP: 17+1	♣ K98	

Board: 178	♠ 852	LHO opens the bidding 1♠.
Dealer: East	♥ KJ9632	Partner bids next.
Vul: Both	♦ J9	
HCP: 7+2	♣ Q4	

Board: 179	♠ 7	You bid first.
Dealer: North	♥ A9854	East (LHO) bids 1NT if possible.
Vul: None	♦ AK432	West (RHO) bids 2♥ if possible.
HCP: 17+2	♣ AQ	West (RHO) bids 3♠ if possible.
		West (RHO) bids 4♠ if possible.

Board: 180	♠ 965	Partner bids first.
Dealer: South	♥ JT8	West (RHO) bids 1NT if possible.
Vul: N-S	♦ 64	East (LHO) bids 2♥ if possible.
HCP: 2+1	♣ JT953	

Board: 181	♠ Q764	RHO opens the bidding 1♣.
Dealer: West	♥ A7	You bid next.
Vul: None	♦ KQ52	
HCP: 16	♣ KQT	

Both hands (Answers Page)

Board: 177

Dealer: West

North:

♠ A7

South:

♠ T6542

W N E S

1♣ 1NT Pass 2♥

Vul: N-S

♥ AK3

♥ 865

Pass 2♠ All Pass

North HCP: 17+1

♦ QJ752

♦ T9

South HCP: 1+1

♣ K98

♣ J73

Contract: 2♠ North

Board: 178

Dealer: East

North:

♠ 852

South:

♠ A96

W N E S

1♠ 1NT

Vul: Both

♥ KJ9632

♥ QT87

 Pass 2♦ Pass 3♥¹

North HCP: 7+2

♦ J9

♦ AQ73

Pass 4♥ All Pass

South HCP: 15

♣ Q4

♣ K3

1. Super acceptance after NT

Contract: 4♥ North

Board: 179

Dealer: North

North:

♠ 7

South:

♠ Q54

W N E S

1♥ 1NT Pass

Vul: None

♥ A9854

♥ 72

2♥ 3♦ Pass Pass

North HCP: 17+2

♦ AK432

♦ J9875

3♠ 4♦ Pass Pass

South HCP: 4+1

♣ AQ

♣ JT7

4♠ X Pass 5♦

Contract: 5♦ South

All Pass

Board: 180

Dealer: South

North:

♠ 965

South:

♠ AKJ

W N E S

1♦

Vul: N-S

♥ JT8

♥ AK62

1NT Pass 2♥ 3♥

North HCP: 2+1

♦ 64

♦ KJ87

All Pass

South HCP: 19

♣ JT953

♣ 82

Contract: 3♥ South

Board: 181

Dealer: West

North:

♠ Q764

South:

♠ J83

W N E S

1♣ 1NT Pass 2♦

Vul: None

♥ A7

♥ 95432

Pass 2♥ All Pass

North HCP: 16

♦ KQ52

♦ J98

South HCP: 3+1

♣ KQT

♣ J7

Contract: 2♥ North

South hands**We_Overcall_NT_then_Jacoby**

Board: 177 ♠ T6542 LHO opens the bidding 1♣.

Dealer: West ♥ 865 Partner bids next.

Vul: N-S ♦ T9

HCP: 1+1 ♣ J73

Board: 178 ♠ A96 RHO opens the bidding 1♠.

Dealer: East ♥ QT87 You bid next.

Vul: Both ♦ AQ73

HCP: 15 ♣ K3

Board: 179 ♠ Q54 Partner bids first.

Dealer: North ♥ 72 East (RHO) bids 1NT if possible.

Vul: None ♦ J9875 West (LHO) bids 2♥ if possible.

HCP: 4+1 ♣ JT7 West (LHO) bids 3♠ if possible.

West (LHO) bids 4♠ if possible.

Board: 180 ♠ AKJ You bid first.

Dealer: South ♥ AK62 West (LHO) bids 1NT if possible.

Vul: N-S ♦ KJ87 East (RHO) bids 2♥ if possible.

HCP: 19 ♣ 82

Board: 181 ♠ J83 LHO opens the bidding 1♣.

Dealer: West ♥ 95432 Partner bids next.

Vul: None ♦ J98

HCP: 3+1 ♣ J7

Both hands (Answers Page)

Board: 177

Dealer: West

North:

♠ A7

South:

♠ T6542

W N E S

1♣ 1NT Pass 2♥

Vul: N-S

♥ AK3

♥ 865

Pass 2♠ All Pass

North HCP: 17+1

♦ QJ752

♦ T9

South HCP: 1+1

♣ K98

♣ J73

Contract: 2♠ North

Board: 178

Dealer: East

North:

♠ 852

South:

♠ A96

W N E S

1♠ 1NT

Vul: Both

♥ KJ9632

♥ QT87

 Pass 2♦ Pass 3♥¹

North HCP: 7+2

♦ J9

♦ AQ73

Pass 4♥ All Pass

South HCP: 15

♣ Q4

♣ K3

1. Super acceptance after NT

Contract: 4♥ North

Board: 179

Dealer: North

North:

♠ 7

South:

♠ Q54

W N E S

1♥ 1NT Pass

Vul: None

♥ A9854

♥ 72

2♥ 3♦ Pass Pass

North HCP: 17+2

♦ AK432

♦ J9875

3♠ 4♦ Pass Pass

South HCP: 4+1

♣ AQ

♣ JT7

4♠ X Pass 5♦

Contract: 5♦ South

All Pass

Board: 180

Dealer: South

North:

♠ 965

South:

♠ AKJ

W N E S

1♦

Vul: N-S

♥ JT8

♥ AK62

1NT Pass 2♥ 3♥

North HCP: 2+1

♦ 64

♦ KJ87

All Pass

South HCP: 19

♣ JT953

♣ 82

Contract: 3♥ South

Board: 181

Dealer: West

North:

♠ Q764

South:

♠ J83

W N E S

1♣ 1NT Pass 2♦

Vul: None

♥ A7

♥ 95432

Pass 2♥ All Pass

North HCP: 16

♦ KQ52

♦ J98

South HCP: 3+1

♣ KQT

♣ J7

Contract: 2♥ North

North hands

We_Overcall_NT_then_Jacoby

Board: 182 ♠ T73 LHO opens the bidding 1♦.

Dealer: East ♥ 987632 Partner bids next.

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

HCP: 4+2 ♣ KJ9 West (RHO) bids 3♣ if possible.

Board: 183 ♠ AQ53 RHO opens the bidding 1♦.

Dealer: West ♥ AT3 You bid next.

Vul: None ♦ AKT8 West (RHO) Doubles 2♥ if possible.

HCP: 17 ♣ 96 East (LHO) bids 3♣ if possible.

Board: 184 ♠ QJ73 Partner bids first.

Dealer: South ♥ 5 West (RHO) bids 1NT if possible.

Vul: E-W ♦ T853 East (LHO) bids 2♥ if possible.

HCP: 7 ♣ KJ96 West (RHO) Doubles 3♦ if possible.

Board: 185 ♠ AK RHO opens the bidding 1♥.

Dealer: West ♥ A652 You bid next.

Vul: E-W ♦ T72 West (RHO) Doubles 2♠ if possible.

HCP: 17 ♣ KQJT East (LHO) bids 3♣ if possible.

Board: 186 ♠ K9543 LHO opens the bidding 1♦.

Dealer: East ♥ T96 Partner bids next.

Vul: Both ♦ QJ8

HCP: 6+1 ♣ 97

Both hands (Answers Page)

Board: 182	North:	South:	W	N	E	S
Dealer: East	♠ T73	♠ AQ85			1♦	1NT
Vul: N-S	♥ 987632	♥ QJ5	Pass	2♦	Pass	2♥
North HCP: 4+2	♦ T	♦ AKJ6	Pass	Pass	X	Pass
South HCP: 17	♣ KJ9	♣ 43	3♣	3♥	All Pass	
Contract: 3♥ North						

Board: 183	North:	South:	W	N	E	S
Dealer: West	♠ AQ53	♠ 842	1♦	1NT	Pass	2♦
Vul: None	♥ AT3	♥ KQJ97	Pass	2♥	Pass	Pass
North HCP: 17	♦ AKT8	♦ 62	X	Pass	3♣	Pass
South HCP: 6+1	♣ 96	♣ 873	Pass	3♥	All Pass	
Contract: 3♥ North						

Board: 184	North:	South:	W	N	E	S
Dealer: South	♠ QJ73	♠ -				1♥
Vul: E-W	♥ 5	♥ A9432	1NT	Pass	2♥	3♦
North HCP: 7	♦ T853	♦ KQJ42	X	All Pass		
South HCP: 14+2	♣ KJ96	♣ AT4				
Contract: 3♦ X South						

Board: 185	North:	South:	W	N	E	S
Dealer: West	♠ AK	♠ JT8543	1♥	1NT	Pass	2♥
Vul: E-W	♥ A652	♥ 974	Pass	2♠	Pass	Pass
North HCP: 17	♦ T72	♦ J63	X	Pass	3♣	3♠
South HCP: 2+2	♣ KQJT	♣ 4	All Pass			
Contract: 3♠ South						

Board: 186	North:	South:	W	N	E	S
Dealer: East	♠ K9543	♠ JT86			1♦	1NT
Vul: Both	♥ T96	♥ AK	Pass	2♥	Pass	3♠ ¹
North HCP: 6+1	♦ QJ8	♦ AT5	All Pass			
South HCP: 16	♣ 97	♣ A842				
Contract: 3♠ South						

1. Super acceptance after NT

South hands**We_Overcall_NT_then_Jacoby**

Board: 182 ♠ AQ85 RHO opens the bidding 1♦.

Dealer: East ♥ QJ5 You bid next.

Vul: N-S ♦ AKJ6 East (RHO) Doubles 2♥ if possible.

HCP: 17 ♣ 43 West (LHO) bids 3♣ if possible.

Board: 183 ♠ 842 LHO opens the bidding 1♦.

Dealer: West ♥ KQJ97 Partner bids next.

Vul: None ♦ 62 West (LHO) Doubles 2♥ if possible.

HCP: 6+1 ♣ 873 East (RHO) bids 3♣ if possible.

Board: 184 ♠ - You bid first.

Dealer: South ♥ A9432 West (LHO) bids 1NT if possible.

Vul: E-W ♦ KQJ42 East (RHO) bids 2♥ if possible.

HCP: 14+2 ♣ AT4 West (LHO) Doubles 3♦ if possible.

Board: 185 ♠ JT8543 LHO opens the bidding 1♥.

Dealer: West ♥ 974 Partner bids next.

Vul: E-W ♦ J63 West (LHO) Doubles 2♠ if possible.

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

Board: 186 ♠ JT86 RHO opens the bidding 1♦.

Dealer: East ♥ AK You bid next.

Vul: Both ♦ AT5

HCP: 16 ♣ A842

Both hands (Answers Page)

Board: 182	North:	South:	W	N	E	S
Dealer: East	♠ T73	♠ AQ85			1♦	1NT
Vul: N-S	♥ 987632	♥ QJ5	Pass	2♦	Pass	2♥
North HCP: 4+2	♦ T	♦ AKJ6	Pass	Pass	X	Pass
South HCP: 17	♣ KJ9	♣ 43	3♣	3♥	All Pass	
Contract: 3♥ North						

Board: 183	North:	South:	W	N	E	S
Dealer: West	♠ AQ53	♠ 842	1♦	1NT	Pass	2♦
Vul: None	♥ AT3	♥ KQJ97	Pass	2♥	Pass	Pass
North HCP: 17	♦ AKT8	♦ 62	X	Pass	3♣	Pass
South HCP: 6+1	♣ 96	♣ 873	Pass	3♥	All Pass	
Contract: 3♥ North						

Board: 184	North:	South:	W	N	E	S
Dealer: South	♠ QJ73	♠ -				1♥
Vul: E-W	♥ 5	♥ A9432	1NT	Pass	2♥	3♦
North HCP: 7	♦ T853	♦ KQJ42	X	All Pass		
South HCP: 14+2	♣ KJ96	♣ AT4				
Contract: 3♦ X South						

Board: 185	North:	South:	W	N	E	S
Dealer: West	♠ AK	♠ JT8543	1♥	1NT	Pass	2♥
Vul: E-W	♥ A652	♥ 974	Pass	2♠	Pass	Pass
North HCP: 17	♦ T72	♦ J63	X	Pass	3♣	3♠
South HCP: 2+2	♣ KQJT	♣ 4	All Pass			
Contract: 3♠ South						

Board: 186	North:	South:	W	N	E	S
Dealer: East	♠ K9543	♠ JT86			1♦	1NT
Vul: Both	♥ T96	♥ AK	Pass	2♥	Pass	3♠ ¹
North HCP: 6+1	♦ QJ8	♦ AT5	All Pass			
South HCP: 16	♣ 97	♣ A842				
Contract: 3♠ South						

1. Super acceptance after NT

North hands

We_Overcall_NT_then_Jacoby

Board: 187 ♠ KQ RHO opens the bidding 1♦.

Dealer: West ♥ 9863 You bid next.

Vul: None ♦ AK84 West (RHO) Doubles 2♠ if possible.

HCP: 15 ♣ KT6

Board: 188 ♠ AK643 LHO opens the bidding 1♣.

Dealer: East ♥ T4 Partner bids next.

Vul: None ♦ T42

HCP: 7+1 ♣ 632

Board: 189 ♠ J72 RHO opens the bidding 1♥.

Dealer: West ♥ AK6 You bid next.

Vul: N-S ♦ KT82

HCP: 15 ♣ A52

Board: 190 ♠ AK7 RHO opens the bidding 1♦.

Dealer: West ♥ Q8 You bid next.

Vul: None ♦ KJT4 West (RHO) bids 3♦ if possible.

HCP: 16 ♣ K974

Board: 191 ♠ AK8 RHO opens the bidding 1♦.

Dealer: West ♥ K63 You bid next.

Vul: E-W ♦ AT4

HCP: 15 ♣ JT72

Both hands (Answers Page)

Board: 187	North:	South:	W	N	E	S
Dealer: West	♠ KQ	♠ JT986	1♦	1NT	Pass	2♥
Vul: None	♥ 9863	♥ Q2	Pass	2♠	Pass	Pass
North HCP: 15	♦ AK84	♦ J65	X	All Pass		
South HCP: 4+1	♣ KT6	♣ 873				
Contract: 2♠X North						

Board: 188	North:	South:	W	N	E	S
Dealer: East	♠ AK643	♠ Q5		1♣	1NT	
Vul: None	♥ T4	♥ 8762	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ T42	♦ AK96	Pass	2NT	All Pass	
South HCP: 16	♣ 632	♣ AKT				
Contract: 2NT North						

Board: 189	North:	South:	W	N	E	S
Dealer: West	♠ J72	♠ AT543	1♥	1NT	Pass	2♥
Vul: N-S	♥ AK6	♥ JT4	Pass	2♠	Pass	2NT
North HCP: 15	♦ KT82	♦ Q93	Pass	3♠	All Pass	
South HCP: 7+1	♣ A52	♣ 43				
Contract: 3♠ North						

Board: 190	North:	South:	W	N	E	S
Dealer: West	♠ AK7	♠ 6	1♦	1NT	Pass	2♦
Vul: None	♥ Q8	♥ JT942	3♦	Pass	Pass	5♣
North HCP: 16	♦ KJT4	♦ 7	All Pass			
South HCP: 8+3	♣ K974	♣ AQJT32				
Contract: 5♣ South						

Board: 191	North:	South:	W	N	E	S
Dealer: West	♠ AK8	♠ J96542	1♦	1NT	Pass	2♥
Vul: E-W	♥ K63	♥ A7	Pass	2♠	Pass	3♠
North HCP: 15	♦ AT4	♦ Q92	All Pass			
South HCP: 7+2	♣ JT72	♣ 95				
Contract: 3♠ South						

South hands**We_Overcall_NT_then_Jacoby**

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

Dealer: West ♥ Q2 Partner bids next.

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

HCP: 4+1 ♣ 873

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

Dealer: East ♥ 8762 You bid next.

Vul: None ♦ AK96

HCP: 16 ♣ AKT

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

Dealer: West ♥ JT4 Partner bids next.

Vul: N-S ♦ Q93

HCP: 7+1 ♣ 43

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

Dealer: West ♥ JT942 Partner bids next.

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

HCP: 8+3 ♣ AQJT32

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

Dealer: West ♥ A7 Partner bids next.

Vul: E-W ♦ Q92

HCP: 7+2 ♣ 95

Both hands (Answers Page)

Board: 187	North:	South:	W	N	E	S
Dealer: West	♠ KQ	♠ JT986	1♦	1NT	Pass	2♥
Vul: None	♥ 9863	♥ Q2	Pass	2♠	Pass	Pass
North HCP: 15	♦ AK84	♦ J65	X	All Pass		
South HCP: 4+1	♣ KT6	♣ 873				
Contract: 2♠X North						

Board: 188	North:	South:	W	N	E	S
Dealer: East	♠ AK643	♠ Q5		1♣	1NT	
Vul: None	♥ T4	♥ 8762	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ T42	♦ AK96	Pass	2NT	All Pass	
South HCP: 16	♣ 632	♣ AKT				
Contract: 2NT North						

Board: 189	North:	South:	W	N	E	S
Dealer: West	♠ J72	♠ AT543	1♥	1NT	Pass	2♥
Vul: N-S	♥ AK6	♥ JT4	Pass	2♠	Pass	2NT
North HCP: 15	♦ KT82	♦ Q93	Pass	3♠	All Pass	
South HCP: 7+1	♣ A52	♣ 43				
Contract: 3♠ North						

Board: 190	North:	South:	W	N	E	S
Dealer: West	♠ AK7	♠ 6	1♦	1NT	Pass	2♦
Vul: None	♥ Q8	♥ JT942	3♦	Pass	Pass	5♣
North HCP: 16	♦ KJT4	♦ 7	All Pass			
South HCP: 8+3	♣ K974	♣ AQJT32				
Contract: 5♣ South						

Board: 191	North:	South:	W	N	E	S
Dealer: West	♠ AK8	♠ J96542	1♦	1NT	Pass	2♥
Vul: E-W	♥ K63	♥ A7	Pass	2♠	Pass	3♠
North HCP: 15	♦ AT4	♦ Q92	All Pass			
South HCP: 7+2	♣ JT72	♣ 95				
Contract: 3♠ South						

North hands

We_Overcall_NT_then_Jacoby

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

South hands**We_Overcall_NT_then_Jacoby**

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

North hands

We_Overcall_NT_then_Jacoby

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

Both hands (Answers Page)

Board: 197

Dealer: West

North:

♠ KJ7

South:

♠ 986

W N E S

1♣ 1NT Pass 2♦

Vul: None

♥ 84

♥ KJT72

Pass 2♥ All Pass

North HCP: 16+1

♦ AKJT7

♦ Q96

South HCP: 8+1

♣ AT2

♣ Q8

Contract: 2♥ North

Board: 198

Dealer: East

North:

♠ 52

South:

♠ AQ87

W N E S

1♣ 1NT

Vul: N-S

♥ KJ9753

♥ AT

Pass 2♦ Pass 2♥

North HCP: 5+2

♦ J7

♦ AT82

Pass 3♥ Pass 4♥

South HCP: 17

♣ 643

♣ QJ8

All Pass

Contract: 4♥ South

Board: 199

Dealer: West

North:

♠ A86

South:

♠ 93

W N E S

1♣ 1NT Pass 2♦

Vul: E-W

♥ K87

♥ JT953

Pass 2♥ All Pass

North HCP: 15

♦ J642

♦ A53

South HCP: 5+1

♣ AQJ

♣ 853

Contract: 2♥ North

Board: 200

Dealer: South

North:

♠ Q4

South:

♠ JT

W N E S

1♣

Vul: None

♥ T652

♥ AKQ9

1NT Pass 2♥ 3♣

North HCP: 7

♦ KQT2

♦ 5

X Pass 3♠ Pass

South HCP: 16+2

♣ 754

♣ AQ9832

Pass 4♣ Pass Pass

Contract: 4♣X North

X All Pass

South hands**We_Overcall_NT_then_Jacoby**

Board: 197	♠ 986	LHO opens the bidding 1♣.
Dealer: West	♥ KJT72	Partner bids next.
Vul: None	♦ Q96	
HCP: 8+1	♣ Q8	

Board: 198	♠ AQ87	RHO opens the bidding 1♣.
Dealer: East	♥ AT	You bid next.
Vul: N-S	♦ AT82	
HCP: 17	♣ QJ8	

Board: 199	♠ 93	LHO opens the bidding 1♣.
Dealer: West	♥ JT953	Partner bids next.
Vul: E-W	♦ A53	
HCP: 5+1	♣ 853	

Board: 200	♠ JT	You bid first.
Dealer: South	♥ AKQ9	West (LHO) bids 1NT if possible.
Vul: None	♦ 5	East (RHO) bids 2♥ if possible.
HCP: 16+2	♣ AQ9832	West (LHO) Doubles 3♣ if possible.
		East (RHO) bids 3♠ if possible.
		West (LHO) Doubles 4♣ if possible.

Both hands (Answers Page)

Board: 197

Dealer: West

North:

♠ KJ7

South:

♠ 986

W N E S

1♣ 1NT Pass 2♦

Vul: None

♥ 84

♥ KJT72

Pass 2♥ All Pass

North HCP: 16+1

♦ AKJT7

♦ Q96

South HCP: 8+1

♣ AT2

♣ Q8

Contract: 2♥ North

Board: 198

Dealer: East

North:

♠ 52

South:

♠ AQ87

W N E S

1♣ 1NT

Vul: N-S

♥ KJ9753

♥ AT

Pass 2♦ Pass 2♥

North HCP: 5+2

♦ J7

♦ AT82

Pass 3♥ Pass 4♥

South HCP: 17

♣ 643

♣ QJ8

All Pass

Contract: 4♥ South

Board: 199

Dealer: West

North:

♠ A86

South:

♠ 93

W N E S

1♣ 1NT Pass 2♦

Vul: E-W

♥ K87

♥ JT953

Pass 2♥ All Pass

North HCP: 15

♦ J642

♦ A53

South HCP: 5+1

♣ AQJ

♣ 853

Contract: 2♥ North

Board: 200

Dealer: South

North:

♠ Q4

South:

♠ JT

W N E S

1♣

Vul: None

♥ T652

♥ AKQ9

1NT Pass 2♥ 3♣

North HCP: 7

♦ KQT2

♦ 5

X Pass 3♠ Pass

South HCP: 16+2

♣ 754

♣ AQ9832

Pass 4♣ Pass Pass

Contract: 4♣X North

X All Pass

North hands

We_Overcall_NT_then_Jacoby

Board: 201 ♠ 74 RHO opens the bidding 1♦.

Dealer: West ♥ KJ9 You bid next.

Vul: N-S ♦ K754 West (RHO) Doubles 2♠ if possible.

HCP: 16 ♣ AKQ8

Board: 202 ♠ Q98653 LHO opens the bidding 1♥.

Dealer: East ♥ 8 Partner bids next.

Vul: Both ♦ J93 East (LHO) bids 3♦ if possible.

HCP: 4+2 ♣ J73 West (RHO) bids 3♥ if possible.

Board: 203 ♠ AQ2 RHO opens the bidding 1♦.

Dealer: West ♥ AJ4 You bid next.

Vul: None ♦ A95

HCP: 17 ♣ QT32

Board: 204 ♠ AT3 LHO opens the bidding 1♣.

Dealer: East ♥ J98752 Partner bids next.

Vul: E-W ♦ J6

HCP: 6+2 ♣ 87

Board: 205 ♠ Q95 LHO opens the bidding 1♣.

Dealer: East ♥ T8764 Partner bids next.

Vul: Both ♦ K87 East (LHO) bids 2♠ if possible.

HCP: 6+1 ♣ J4

Both hands (Answers Page)

Board: 201

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

Contract: 2♠X North

Board: 202

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

Contract: 3♠ North

Board: 203

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

Contract: 4♠ North

Board: 204

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

Contract: 3♥ North

Board: 205

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

Contract: 3♥ North

South hands**We_Overcall_NT_then_Jacoby**

Board: 201 ♠ 96532 LHO opens the bidding 1♦.

Dealer: West ♥ 53 Partner bids next.

Vul: N-S ♦ J86 West (LHO) Doubles 2♠ if possible.

HCP: 2+1 ♣ J92

Board: 202 ♠ JT RHO opens the bidding 1♥.

Dealer: East ♥ AK53 You bid next.

Vul: Both ♦ KQ8 East (RHO) bids 3♦ if possible.

HCP: 18 ♣ KQ62 West (LHO) bids 3♥ if possible.

Board: 203 ♠ 98543 LHO opens the bidding 1♦.

Dealer: West ♥ K32 Partner bids next.

Vul: None ♦ KJ

HCP: 8+1 ♣ J64

Board: 204 ♠ KJ9 RHO opens the bidding 1♣.

Dealer: East ♥ Q3 You bid next.

Vul: E-W ♦ Q985

HCP: 15 ♣ AKT6

Board: 205 ♠ T6 RHO opens the bidding 1♣.

Dealer: East ♥ A53 You bid next.

Vul: Both ♦ AJT6 East (RHO) bids 2♠ if possible.

HCP: 16 ♣ AK62

Both hands (Answers Page)

Board: 201

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

Contract: 2♠X North

Board: 202

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

Contract: 3♠ North

Board: 203

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

Contract: 4♠ North

Board: 204

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

Contract: 3♥ North

Board: 205

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

Contract: 3♥ North

North hands

We_Overcall_NT_then_Jacoby

Board: 206	♠ T8762	LHO opens the bidding 1♥.
Dealer: East	♥ AQ5	Partner bids next.
Vul: None	♦ T43	
HCP: 7+1	♣ J8	

Board: 207	♠ Q5	RHO opens the bidding 1♣.
Dealer: West	♥ K65	You bid next.
Vul: N-S	♦ AJ872	
HCP: 15+1	♣ AJT	

Board: 208	♠ AT753	LHO opens the bidding 1♥.
Dealer: East	♥ 5	Partner bids next.
Vul: Both	♦ QJ752	
HCP: 7+2	♣ 93	

Board: 209	♠ JT9	RHO opens the bidding 1♦.
Dealer: West	♥ A93	You bid next.
Vul: None	♦ A94	
HCP: 15	♣ KQJ4	

Board: 210	♠ 9875	Partner bids first.
Dealer: South	♥ 73	West (RHO) bids 1NT if possible.
Vul: N-S	♦ AT985	East (LHO) bids 2♦ if possible.
HCP: 4+1	♣ T9	West (RHO) bids 2♥ if possible.
		East (LHO) Doubles 3♣ if possible.

Both hands (Answers Page)

Board: 206	North:	South:	W	N	E	S
Dealer: East	♠ T8762	♠ A43			1♥	1NT
Vul: None	♥ AQ5	♥ K762	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ T43	♦ A85	Pass	2NT	Pass	4♠
South HCP: 17	♣ J8	♣ AQ7	All Pass			
Contract: 4♠ South						

Board: 207	North:	South:	W	N	E	S
Dealer: West	♠ Q5	♠ A	1♣	1NT	Pass	2♦
Vul: N-S	♥ K65	♥ JT972	Pass	2♥	All Pass	
North HCP: 15+1	♦ AJ872	♦ 64				
South HCP: 7+2	♣ AJT	♣ Q7632				
Contract: 2♥ North						

Board: 208	North:	South:	W	N	E	S
Dealer: East	♠ AT753	♠ KQ			1♥	1NT
Vul: Both	♥ 5	♥ AT2	Pass	2♥	Pass	2♠
North HCP: 7+2	♦ QJ752	♦ KT8	Pass	2NT	All Pass	
South HCP: 15+1	♣ 93	♣ KT852				
Contract: 2NT North						

Board: 209	North:	South:	W	N	E	S
Dealer: West	♠ JT9	♠ AQ642	1♦	1NT	Pass	2♥
Vul: None	♥ A93	♥ 652	Pass	2♠	All Pass	
North HCP: 15	♦ A94	♦ JT8				
South HCP: 7+1	♣ KQJ4	♣ 82				
Contract: 2♠ North						

Board: 210	North:	South:	W	N	E	S
Dealer: South	♠ 9875	♠ QT				1♣
Vul: N-S	♥ 73	♥ AK5	1NT	Pass	2♦	Pass
North HCP: 4+1	♦ AT985	♦ 76	2♥	Pass	Pass	3♣
South HCP: 14+2	♣ T9	♣ AJ7643	Pass	Pass	X	All Pass
Contract: 3♣X South						

South hands**We_Overcall_NT_then_Jacoby**

Board: 206	♠ A43	RHO opens the bidding 1♥.
Dealer: East	♥ K762	You bid next.
Vul: None	♦ A85	
HCP: 17	♣ AQ7	

Board: 207	♠ A	LHO opens the bidding 1♣.
Dealer: West	♥ JT972	Partner bids next.
Vul: N-S	♦ 64	
HCP: 7+2	♣ Q7632	

Board: 208	♠ KQ	RHO opens the bidding 1♥.
Dealer: East	♥ AT2	You bid next.
Vul: Both	♦ KT8	
HCP: 15+1	♣ KT852	

Board: 209	♠ AQ642	LHO opens the bidding 1♦.
Dealer: West	♥ 652	Partner bids next.
Vul: None	♦ JT8	
HCP: 7+1	♣ 82	

Board: 210	♠ QT	You bid first.
Dealer: South	♥ AK5	West (LHO) bids 1NT if possible.
Vul: N-S	♦ 76	East (RHO) bids 2♦ if possible.
HCP: 14+2	♣ AJ7643	West (LHO) bids 2♥ if possible. East (RHO) Doubles 3♣ if possible.

Both hands (Answers Page)

Board: 206	North:	South:	W	N	E	S
Dealer: East	♠ T8762	♠ A43			1♥	1NT
Vul: None	♥ AQ5	♥ K762	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ T43	♦ A85	Pass	2NT	Pass	4♠
South HCP: 17	♣ J8	♣ AQ7	All Pass			
Contract: 4♠ South						

Board: 207	North:	South:	W	N	E	S
Dealer: West	♠ Q5	♠ A	1♣	1NT	Pass	2♦
Vul: N-S	♥ K65	♥ JT972	Pass	2♥	All Pass	
North HCP: 15+1	♦ AJ872	♦ 64				
South HCP: 7+2	♣ AJT	♣ Q7632				
Contract: 2♥ North						

Board: 208	North:	South:	W	N	E	S
Dealer: East	♠ AT753	♠ KQ			1♥	1NT
Vul: Both	♥ 5	♥ AT2	Pass	2♥	Pass	2♠
North HCP: 7+2	♦ QJ752	♦ KT8	Pass	2NT	All Pass	
South HCP: 15+1	♣ 93	♣ KT852				
Contract: 2NT North						

Board: 209	North:	South:	W	N	E	S
Dealer: West	♠ JT9	♠ AQ642	1♦	1NT	Pass	2♥
Vul: None	♥ A93	♥ 652	Pass	2♠	All Pass	
North HCP: 15	♦ A94	♦ JT8				
South HCP: 7+1	♣ KQJ4	♣ 82				
Contract: 2♠ North						

Board: 210	North:	South:	W	N	E	S
Dealer: South	♠ 9875	♠ QT				1♣
Vul: N-S	♥ 73	♥ AK5	1NT	Pass	2♦	Pass
North HCP: 4+1	♦ AT985	♦ 76	2♥	Pass	Pass	3♣
South HCP: 14+2	♣ T9	♣ AJ7643	Pass	Pass	X	All Pass
Contract: 3♣X South						

North hands

We_Overcall_NT_then_Jacoby

Board: 211	♠ AT9762	LHO opens the bidding 1♦.
Dealer: East	♥ 54	Partner bids next.
Vul: None	♦ J93	East (LHO) bids 3♥ if possible.
HCP: 5+2	♣ T3	

Board: 212	♠ KQT864	LHO opens the bidding 1♦.
Dealer: East	♥ Q62	Partner bids next.
Vul: N-S	♦ K3	
HCP: 10+2	♣ 87	

Board: 213	♠ AT5	RHO opens the bidding 1♣.
Dealer: West	♥ AQ4	You bid next.
Vul: E-W	♦ K92	
HCP: 16	♣ QJ76	

Board: 214	♠ 87653	LHO opens the bidding 1♦.
Dealer: East	♥ A87	Partner bids next.
Vul: N-S	♦ 63	
HCP: 5+1	♣ J85	

Board: 215	♠ 875	RHO opens the bidding 1♦.
Dealer: West	♥ AQT7	You bid next.
Vul: E-W	♦ A87	
HCP: 17	♣ AQJ	

Both hands (Answers Page)

Board: 211

	North:	South:	W	N	E	S
Dealer: East	♠ AT9762	♠ K84			1♦	1NT
Vul: None	♥ 54	♥ AQT9	Pass	2♥	3♥	Pass
North HCP: 5+2	♦ J93	♦ A765	Pass	3♠	All Pass	
South HCP: 15	♣ T3	♣ Q8				

Contract: 3♠ North

Board: 212

	North:	South:	W	N	E	S
Dealer: East	♠ KQT864	♠ J95			1♦	1NT
Vul: N-S	♥ Q62	♥ AK7	Pass	2♥	Pass	2♠
North HCP: 10+2	♦ K3	♦ AJ82	Pass	4♠	All Pass	
South HCP: 15	♣ 87	♣ Q95				

Contract: 4♠ North

Board: 213

	North:	South:	W	N	E	S
Dealer: West	♠ AT5	♠ 97	1♣	1NT	Pass	2♦
Vul: E-W	♥ AQ4	♥ KJ8653	Pass	2♥	Pass	3♥
North HCP: 16	♦ K92	♦ QJ6	All Pass			
South HCP: 7+2	♣ QJ76	♣ 53				

Contract: 3♥ South

Board: 214

	North:	South:	W	N	E	S
Dealer: East	♠ 87653	♠ K92			1♦	1NT
Vul: N-S	♥ A87	♥ K42	Pass	2♥	Pass	2♠
North HCP: 5+1	♦ 63	♦ KJ84	All Pass			
South HCP: 15	♣ J85	♣ KQ9				

Contract: 2♠ South

Board: 215

	North:	South:	W	N	E	S
Dealer: West	♠ 875	♠ KJT43	1♦	1NT	Pass	2♥
Vul: E-W	♥ AQT7	♥ 2	Pass	2♠	All Pass	
North HCP: 17	♦ A87	♦ QJ				
South HCP: 7+2	♣ AQJ	♣ T7653				

Contract: 2♠ North

South hands**We_Overcall_NT_then_Jacoby**

Board: 211	♠ K84	RHO opens the bidding 1♦.
Dealer: East	♥ AQT9	You bid next.
Vul: None	♦ A765	East (RHO) bids 3♥ if possible.
HCP: 15	♣ Q8	

Board: 212	♠ J95	RHO opens the bidding 1♦.
Dealer: East	♥ AK7	You bid next.
Vul: N-S	♦ AJ82	
HCP: 15	♣ Q95	

Board: 213	♠ 97	LHO opens the bidding 1♣.
Dealer: West	♥ KJ8653	Partner bids next.
Vul: E-W	♦ QJ6	
HCP: 7+2	♣ 53	

Board: 214	♠ K92	RHO opens the bidding 1♦.
Dealer: East	♥ K42	You bid next.
Vul: N-S	♦ KJ84	
HCP: 15	♣ KQ9	

Board: 215	♠ KJT43	LHO opens the bidding 1♦.
Dealer: West	♥ 2	Partner bids next.
Vul: E-W	♦ QJ	
HCP: 7+2	♣ T7653	

Both hands (Answers Page)

Board: 211

Dealer: East

Vul: None

North HCP: 5+2

South HCP: 15

Contract: 3♠ North

North:

♠ AT9762

♥ 54

♦ J93

♣ T3

South:

♠ K84

♥ AQT9

♦ A765

♣ Q8

W
N
E
S

1♦ 1NT

3♥ Pass

All Pass

Board: 212

Dealer: East

Vul: N-S

North HCP: 10+2

South HCP: 15

Contract: 4♠ North

North:

♠ KQT864

♥ Q62

♦ K3

♣ 87

South:

♠ J95

♥ AK7

♦ AJ82

♣ Q95

W
N
E
S

1♦ 1NT

Pass 2♠

All Pass

Board: 213

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 7+2

Contract: 3♥ South

North:

♠ AT5

♥ AQ4

♦ K92

♣ QJ76

South:

♠ 97

♥ KJ8653

♦ QJ6

♣ 53

W
N
E
S

1♣ 1NT Pass 2♦

Pass 2♥ Pass 3♥

All Pass

Board: 214

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 15

Contract: 2♠ South

North:

♠ 87653

♥ A87

♦ 63

♣ J85

South:

♠ K92

♥ K42

♦ KJ84

♣ KQ9

W
N
E
S

1♦ 1NT

Pass 2♠

All Pass

Board: 215

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 7+2

Contract: 2♠ North

North:

♠ 875

♥ AQT7

♦ A87

♣ AQJ

South:

♠ KJT43

♥ 2

♦ QJ

♣ T7653

W
N
E
S

1♦ 1NT Pass 2♥

Pass 2♠ All Pass

North hands

We_Overcall_NT_then_Jacoby

Board: 216	♠ 832	LHO opens the bidding 1♣.
Dealer: East	♥ AKT875	Partner bids next.
Vul: None	♦ 75	
HCP: 8+2	♣ J9	

Board: 217	♠ KQ7	RHO opens the bidding 1♦.
Dealer: West	♥ QJ6	You bid next.
Vul: E-W	♦ KQT8	
HCP: 17	♣ A75	

Board: 218	♠ KT86	RHO opens the bidding 1♦.
Dealer: West	♥ A74	You bid next.
Vul: Both	♦ A65	West (RHO) bids 1♠ if possible.
HCP: 18	♣ AQJ	

Board: 219	♠ Q	You bid first.
Dealer: North	♥ KJT984	East (LHO) bids 1NT if possible.
Vul: None	♦ AK42	West (RHO) bids 2♥ if possible.
HCP: 13+2	♣ 53	

Board: 220	♠ KT9632	LHO opens the bidding 1♦.
Dealer: East	♥ 63	Partner bids next.
Vul: E-W	♦ 93	
HCP: 6+2	♣ K98	

Both hands (Answers Page)

Board: 216	North:	South:	W	N	E	S
Dealer: East	♠ 832	♠ AJ4			1♣	1NT
Vul: None	♥ AKT875	♥ J62	Pass	2♦	Pass	2♥
North HCP: 8+2	♦ 75	♦ A83	Pass	3♥	All Pass	
South HCP: 15	♣ J9	♣ KQT7				
Contract: 3♥ North						

Board: 217	North:	South:	W	N	E	S
Dealer: West	♠ KQ7	♠ AJT82	1♦	1NT	Pass	2♥
Vul: E-W	♥ QJ6	♥ K9852	Pass	2♠	Pass	4♥
North HCP: 17	♦ KQT8	♦ 5	Pass	4♠	All Pass	
South HCP: 8+2	♣ A75	♣ 86				
Contract: 4♠ North						

Board: 218	North:	South:	W	N	E	S
Dealer: West	♠ KT86	♠ 73	1♦	X	Pass	1♥
Vul: Both	♥ A74	♥ Q9532	1♠	1NT	Pass	2♥
North HCP: 18	♦ A65	♦ QJ4	All Pass			
South HCP: 5+1	♣ AQJ	♣ T73				
Contract: 2♥ South						

Board: 219	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ JT983		1♥	1NT	Pass
Vul: None	♥ KJT984	♥ 75	2♥	3♥	All Pass	
North HCP: 13+2	♦ AK42	♦ 76				
South HCP: 6+1	♣ 53	♣ AJT6				
Contract: 3♥ North						

Board: 220	North:	South:	W	N	E	S
Dealer: East	♠ KT9632	♠ AQ4			1♦	1NT
Vul: E-W	♥ 63	♥ K98	Pass	2♥	Pass	2♠
North HCP: 6+2	♦ 93	♦ KJT	Pass	3♠	All Pass	
South HCP: 16	♣ K98	♣ QJT5				
Contract: 3♠ North						

South hands**We_Overcall_NT_then_Jacoby**

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

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

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

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

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

Both hands (Answers Page)

Board: 216	North:	South:	W	N	E	S
Dealer: East	♠ 832	♠ AJ4			1♣	1NT
Vul: None	♥ AKT875	♥ J62	Pass	2♦	Pass	2♥
North HCP: 8+2	♦ 75	♦ A83	Pass	3♥	All Pass	
South HCP: 15	♣ J9	♣ KQT7				
Contract: 3♥ North						

Board: 217	North:	South:	W	N	E	S
Dealer: West	♠ KQ7	♠ AJT82	1♦	1NT	Pass	2♥
Vul: E-W	♥ QJ6	♥ K9852	Pass	2♠	Pass	4♥
North HCP: 17	♦ KQT8	♦ 5	Pass	4♠	All Pass	
South HCP: 8+2	♣ A75	♣ 86				
Contract: 4♠ North						

Board: 218	North:	South:	W	N	E	S
Dealer: West	♠ KT86	♠ 73	1♦	X	Pass	1♥
Vul: Both	♥ A74	♥ Q9532	1♠	1NT	Pass	2♥
North HCP: 18	♦ A65	♦ QJ4	All Pass			
South HCP: 5+1	♣ AQJ	♣ T73				
Contract: 2♥ South						

Board: 219	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ JT983		1♥	1NT	Pass
Vul: None	♥ KJT984	♥ 75	2♥	3♥	All Pass	
North HCP: 13+2	♦ AK42	♦ 76				
South HCP: 6+1	♣ 53	♣ AJT6				
Contract: 3♥ North						

Board: 220	North:	South:	W	N	E	S
Dealer: East	♠ KT9632	♠ AQ4			1♦	1NT
Vul: E-W	♥ 63	♥ K98	Pass	2♥	Pass	2♠
North HCP: 6+2	♦ 93	♦ KJT	Pass	3♠	All Pass	
South HCP: 16	♣ K98	♣ QJT5				
Contract: 3♠ North						

North hands

We_Overcall_NT_then_Jacoby

Board: 221	♠ K9	RHO opens the bidding 1♣.
Dealer: West	♥ Q987	You bid next.
Vul: Both	♦ AJ65	
HCP: 16	♣ AQT	

Board: 222	♠ AT862	LHO opens the bidding 1♥.
Dealer: East	♥ 75	Partner bids next.
Vul: N-S	♦ T75	
HCP: 7+1	♣ K76	

Board: 223	♠ Q32	You bid first.
Dealer: North	♥ AT	East (LHO) bids 1NT if possible.
Vul: N-S	♦ AJ54	West (RHO) bids 2♦ if possible.
HCP: 14	♣ KT98	East (LHO) bids 2♥ if possible.

Board: 224	♠ QT542	Partner bids first.
Dealer: South	♥ T3	West (RHO) bids 1NT if possible.
Vul: Both	♦ T732	East (LHO) bids 2♥ if possible.
HCP: 2+1	♣ 54	East (LHO) Doubles 4♥ if possible. West (RHO) Doubles 5♣ if possible.

Board: 225	♠ AK3	RHO opens the bidding 1♥.
Dealer: West	♥ K732	You bid next.
Vul: E-W	♦ AJ65	
HCP: 15	♣ 72	

Both hands (Answers Page)

Board: 221	North:	South:	W	N	E	S
Dealer: West	♠ K9	♠ AJT765	1♣	1NT	Pass	2♥
Vul: Both	♥ Q987	♥ J52	Pass	2♠	Pass	3♠
North HCP: 16	♦ AJ65	♦ 82		All Pass		
South HCP: 6+2	♣ AQT	♣ 75				
Contract: 3♠ South						

Board: 222	North:	South:	W	N	E	S
Dealer: East	♠ AT862	♠ K95		1♥	1NT	
Vul: N-S	♥ 75	♥ AQ83	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ T75	♦ K93	Pass	2NT	Pass	3♠
South HCP: 15	♣ K76	♣ QJ5		All Pass		
Contract: 3♠ South						

Board: 223	North:	South:	W	N	E	S
Dealer: North	♠ Q32	♠ J94		1♦	1NT	Pass
Vul: N-S	♥ AT	♥ 9763	2♦	Pass	2♥	Pass
North HCP: 14	♦ AJ54	♦ 82	Pass	3♣	All Pass	
South HCP: 7	♣ KT98	♣ AQ43				
Contract: 3♣ North						

Board: 224	North:	South:	W	N	E	S
Dealer: South	♠ QT542	♠ -			1♣	
Vul: Both	♥ T3	♥ AQ652	1NT	Pass	2♥	4♥
North HCP: 2+1	♦ T732	♦ J	Pass	Pass	X	Pass
South HCP: 14+4	♣ 54	♣ AKT9763	Pass	5♣	Pass	Pass
Contract: 5♣X North			X	All Pass		

Board: 225	North:	South:	W	N	E	S
Dealer: West	♠ AK3	♠ QT542	1♥	1NT	Pass	2♥
Vul: E-W	♥ K732	♥ QT6	Pass	2♠	Pass	3NT
North HCP: 15	♦ AJ65	♦ KQ7	Pass	4♠	All Pass	
South HCP: 9+1	♣ 72	♣ T9				
Contract: 4♠ North						

South hands**We_Overcall_NT_then_Jacoby**

Board: 221 ♠ AJT765 LHO opens the bidding 1♣.

Dealer: West ♥ J52 Partner bids next.

Vul: Both ♦ 82

HCP: 6+2 ♣ 75

Board: 222 ♠ K95 RHO opens the bidding 1♥.

Dealer: East ♥ AQ83 You bid next.

Vul: N-S ♦ K93

HCP: 15 ♣ QJ5

Board: 223 ♠ J94 Partner bids first.

Dealer: North ♥ 9763 East (RHO) bids 1NT if possible.

Vul: N-S ♦ 82 West (LHO) bids 2♦ if possible.

HCP: 7 ♣ AQ43 East (RHO) bids 2♥ if possible.

Board: 224 ♠ - You bid first.

Dealer: South ♥ AQ652 West (LHO) bids 1NT if possible.

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

HCP: 14+4 ♣ AKT9763 East (RHO) Doubles 4♥ if possible.

West (LHO) Doubles 5♣ if possible.

Board: 225 ♠ QT542 LHO opens the bidding 1♥.

Dealer: West ♥ QT6 Partner bids next.

Vul: E-W ♦ KQ7

HCP: 9+1 ♣ T9

Both hands (Answers Page)

Board: 221	North:	South:	W	N	E	S
Dealer: West	♠ K9	♠ AJT765	1♣	1NT	Pass	2♥
Vul: Both	♥ Q987	♥ J52	Pass	2♠	Pass	3♠
North HCP: 16	♦ AJ65	♦ 82		All Pass		
South HCP: 6+2	♣ AQT	♣ 75				
Contract: 3♠ South						

Board: 222	North:	South:	W	N	E	S
Dealer: East	♠ AT862	♠ K95			1♥	1NT
Vul: N-S	♥ 75	♥ AQ83	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ T75	♦ K93	Pass	2NT	Pass	3♠
South HCP: 15	♣ K76	♣ QJ5		All Pass		
Contract: 3♠ South						

Board: 223	North:	South:	W	N	E	S
Dealer: North	♠ Q32	♠ J94		1♦	1NT	Pass
Vul: N-S	♥ AT	♥ 9763	2♦	Pass	2♥	Pass
North HCP: 14	♦ AJ54	♦ 82	Pass	3♣	All Pass	
South HCP: 7	♣ KT98	♣ AQ43				
Contract: 3♣ North						

Board: 224	North:	South:	W	N	E	S
Dealer: South	♠ QT542	♠ -				1♣
Vul: Both	♥ T3	♥ AQ652	1NT	Pass	2♥	4♥
North HCP: 2+1	♦ T732	♦ J	Pass	Pass	X	Pass
South HCP: 14+4	♣ 54	♣ AKT9763	Pass	5♣	Pass	Pass
Contract: 5♣X North			X	All Pass		

Board: 225	North:	South:	W	N	E	S
Dealer: West	♠ AK3	♠ QT542	1♥	1NT	Pass	2♥
Vul: E-W	♥ K732	♥ QT6	Pass	2♠	Pass	3NT
North HCP: 15	♦ AJ65	♦ KQ7	Pass	4♠	All Pass	
South HCP: 9+1	♣ 72	♣ T9				
Contract: 4♠ North						

North hands

We_Overcall_NT_then_Jacoby

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

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

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

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

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

Both hands (Answers Page)

Board: 226	North:	South:	W	N	E	S
Dealer: South	♠ QT43	♠ KJ76				1♦
Vul: E-W	♥ Q72	♥ K	1NT	Pass	2♦	3♦
North HCP: 7	♦ 984	♦ KQJT62	X	Pass	3♥	Pass
South HCP: 13+2	♣ K63	♣ 87	Pass	4♦	All Pass	
Contract:	4♦ North					

Board: 227	North:	South:	W	N	E	S
Dealer: West	♠ K972	♠ 864	1♣	1NT	Pass	2♦
Vul: None	♥ A2	♥ QJT843	Pass	2♥	Pass	3♥
North HCP: 15	♦ Q865	♦ 2	All Pass			
South HCP: 4+2	♣ AQ2	♣ JT4				
Contract:	3♥ South					

Board: 228	North:	South:	W	N	E	S
Dealer: East	♠ A86	♠ Q7			1♣	1NT
Vul: N-S	♥ K8753	♥ AJ92	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ A82	♦ QT3	Pass	3NT	Pass	4♥
South HCP: 15	♣ T7	♣ AQ42	All Pass			
Contract:	4♥ South					

Board: 229	North:	South:	W	N	E	S
Dealer: West	♠ A98	♠ QJ6	1♠	1NT	Pass	2♦
Vul: E-W	♥ A32	♥ T9875	Pass	2♥	All Pass	
North HCP: 15+1	♦ KJ632	♦ A94				
South HCP: 7+1	♣ KT	♣ 96				
Contract:	2♥ North					

Board: 230	North:	South:	W	N	E	S
Dealer: South	♠ KJT4	♠ AQ6				1♣
Vul: E-W	♥ J43	♥ Q	1NT	Pass	2♦	3♣
North HCP: 5	♦ T743	♦ 852	X	All Pass		
South HCP: 14+2	♣ 83	♣ KQJT74				
Contract:	3♣X South					

South hands**We_Overcall_NT_then_Jacoby**

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

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

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

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

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

Both hands (Answers Page)

Board: 226	North:	South:	W	N	E	S
Dealer: South	♠ QT43	♠ KJ76			1♦	
Vul: E-W	♥ Q72	♥ K	1NT	Pass	2♦	3♦
North HCP: 7	♦ 984	♦ KQJT62	X	Pass	3♥	Pass
South HCP: 13+2	♣ K63	♣ 87	Pass	4♦	All Pass	
Contract: 4♦ North						

Board: 227	North:	South:	W	N	E	S
Dealer: West	♠ K972	♠ 864	1♣	1NT	Pass	2♦
Vul: None	♥ A2	♥ QJT843	Pass	2♥	Pass	3♥
North HCP: 15	♦ Q865	♦ 2	All Pass			
South HCP: 4+2	♣ AQ2	♣ JT4				
Contract: 3♥ South						

Board: 228	North:	South:	W	N	E	S
Dealer: East	♠ A86	♠ Q7		1♣	1NT	
Vul: N-S	♥ K8753	♥ AJ92	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ A82	♦ QT3	Pass	3NT	Pass	4♥
South HCP: 15	♣ T7	♣ AQ42	All Pass			
Contract: 4♥ South						

Board: 229	North:	South:	W	N	E	S
Dealer: West	♠ A98	♠ QJ6	1♠	1NT	Pass	2♦
Vul: E-W	♥ A32	♥ T9875	Pass	2♥	All Pass	
North HCP: 15+1	♦ KJ632	♦ A94				
South HCP: 7+1	♣ KT	♣ 96				
Contract: 2♥ North						

Board: 230	North:	South:	W	N	E	S
Dealer: South	♠ KJT4	♠ AQ6			1♣	
Vul: E-W	♥ J43	♥ Q	1NT	Pass	2♦	3♣
North HCP: 5	♦ T743	♦ 852	X	All Pass		
South HCP: 14+2	♣ 83	♣ KQJT74				
Contract: 3♣X South						

North hands

We_Overcall_NT_then_Jacoby

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

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

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

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

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

Both hands (Answers Page)

Board: 231	North:	South:	W	N	E	S
Dealer: South	♠ AQ76	♠ KT54				1♦
Vul: N-S	♥ Q94	♥ 87	1NT	Pass	2♦	Pass
North HCP: 8	♦ 843	♦ AKT5	2♥	Pass	Pass	X
South HCP: 13	♣ T42	♣ K73	Pass	2♠	All Pass	
Contract: 2♠ North						

Board: 232	North:	South:	W	N	E	S
Dealer: East	♠ AJ765	♠ KQ82			1♥	1NT
Vul: Both	♥ A	♥ K84	Pass	2♥	Pass	3♠ ¹
North HCP: 10+2	♦ J7642	♦ AK	Pass	3NT	Pass	4♦
South HCP: 16	♣ 73	♣ JT82	Pass	4♠	All Pass	
Contract: 4♠ North						1. Super acceptance after NT

Board: 233	North:	South:	W	N	E	S
Dealer: North	♠ A9876	♠ J2		1♠	1NT	Pass
Vul: N-S	♥ 86	♥ KT97	2♦	Pass	2♥	Pass
North HCP: 14+1	♦ A3	♦ 9864	Pass	3♣	All Pass	
South HCP: 5	♣ AQ63	♣ J84				
Contract: 3♣ North						

Board: 234	North:	South:	W	N	E	S
Dealer: East	♠ T98653	♠ K2			1♦	1NT
Vul: E-W	♥ T7	♥ AQ5	Pass	2♥	Pass	2♠
North HCP: 6+2	♦ A7	♦ QJ92	All Pass			
South HCP: 16	♣ QT5	♣ KJ72				
Contract: 2♠ South						

Board: 235	North:	South:	W	N	E	S
Dealer: West	♠ T8	♠ KJ943	1♥	1NT	Pass	2♥
Vul: Both	♥ AQ7	♥ JT	Pass	2♠	All Pass	
North HCP: 15	♦ A852	♦ T64				
South HCP: 6+1	♣ KQ62	♣ J74				
Contract: 2♠ North						

South hands**We_Overcall_NT_then_Jacoby**

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

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

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

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

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

Both hands (Answers Page)

Board: 231	North:	South:	W	N	E	S
Dealer: South	♠ AQ76	♠ KT54				1♦
Vul: N-S	♥ Q94	♥ 87	1NT	Pass	2♦	Pass
North HCP: 8	♦ 843	♦ AKT5	2♥	Pass	Pass	X
South HCP: 13	♣ T42	♣ K73	Pass	2♠	All Pass	
Contract: 2♠ North						

Board: 232	North:	South:	W	N	E	S
Dealer: East	♠ AJ765	♠ KQ82			1♥	1NT
Vul: Both	♥ A	♥ K84	Pass	2♥	Pass	3♠ ¹
North HCP: 10+2	♦ J7642	♦ AK	Pass	3NT	Pass	4♦
South HCP: 16	♣ 73	♣ JT82	Pass	4♠	All Pass	
Contract: 4♠ North						1. Super acceptance after NT

Board: 233	North:	South:	W	N	E	S
Dealer: North	♠ A9876	♠ J2		1♠	1NT	Pass
Vul: N-S	♥ 86	♥ KT97	2♦	Pass	2♥	Pass
North HCP: 14+1	♦ A3	♦ 9864	Pass	3♣	All Pass	
South HCP: 5	♣ AQ63	♣ J84				
Contract: 3♣ North						

Board: 234	North:	South:	W	N	E	S
Dealer: East	♠ T98653	♠ K2			1♦	1NT
Vul: E-W	♥ T7	♥ AQ5	Pass	2♥	Pass	2♠
North HCP: 6+2	♦ A7	♦ QJ92	All Pass			
South HCP: 16	♣ QT5	♣ KJ72				
Contract: 2♠ South						

Board: 235	North:	South:	W	N	E	S
Dealer: West	♠ T8	♠ KJ943	1♥	1NT	Pass	2♥
Vul: Both	♥ AQ7	♥ JT	Pass	2♠	All Pass	
North HCP: 15	♦ A852	♦ T64				
South HCP: 6+1	♣ KQ62	♣ J74				
Contract: 2♠ North						

North hands

We_Overcall_NT_then_Jacoby

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

South hands**We_Overcall_NT_then_Jacoby**

Board: 236 ♠ KJ975 LHO opens the bidding 1♦.

Dealer: West ♥ QT876 Partner bids next.

Vul: None ♦ 2

HCP: 7+2 ♣ J2

Board: 237 ♠ KQT LHO opens the bidding 1♦.

Dealer: West ♥ J8632 Partner bids next.

Vul: None ♦ 72

HCP: 6+1 ♣ 864

Board: 238 ♠ AJ84 RHO opens the bidding 1♥.

Dealer: East ♥ AQ4 You bid next.

Vul: N-S ♦ QT9

HCP: 15 ♣ Q52

Board: 239 ♠ QT742 LHO opens the bidding 1♦.

Dealer: West ♥ K97 Partner bids next.

Vul: Both ♦ J76

HCP: 6+1 ♣ 65

Board: 240 ♠ KT RHO opens the bidding 1♦.

Dealer: East ♥ A86 You bid next.

Vul: N-S ♦ KQ3

HCP: 17+1 ♣ AJ752

Both hands (Answers Page)

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

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

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

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

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

North hands

We_Overcall_NT_then_Jacoby

Board: 241 ♠ AJ RHO opens the bidding 1♣.

Dealer: West ♥ K86 You bid next.

Vul: E-W ♦ K9842

HCP: 15+1 ♣ A85

Board: 242 ♠ T83 Partner bids first.

Dealer: South ♥ T7 West (RHO) bids 1NT if possible.

Vul: Both ♦ 8743 East (LHO) bids 2♥ if possible.

HCP: 5 ♣ KQT5 West (RHO) bids 2♠ if possible.
East (LHO) Doubles 3♦ if possible.

Board: 243 ♠ KQT4 RHO opens the bidding 1♦.

Dealer: West ♥ KQ You bid next.

Vul: N-S ♦ KJ72

HCP: 16 ♣ QT7

Board: 244 ♠ KQ853 LHO opens the bidding 1♥.

Dealer: East ♥ J86 Partner bids next.

Vul: Both ♦ T84

HCP: 6+1 ♣ T5

Board: 245 ♠ K9 RHO opens the bidding 1♣.

Dealer: West ♥ QJ2 You bid next.

Vul: None ♦ KQ972

HCP: 15+1 ♣ KJ6

Both hands (Answers Page)

Board: 241	North:	South:	W	N	E	S
Dealer: West	♠ AJ	♠ K6432	1♣	1NT	Pass	2♥
Vul: E-W	♥ K86	♥ T73	Pass	2♠	All Pass	
North HCP: 15+1	♦ K9842	♦ 76				
South HCP: 6+1	♣ A85	♣ K32				
Contract: 2♠ North						

Board: 242	North:	South:	W	N	E	S
Dealer: South	♠ T83	♠ A2				1♥
Vul: Both	♥ T7	♥ KQ932	1NT	Pass	2♥	Pass
North HCP: 5	♦ 8743	♦ KJT95	2♠	Pass	Pass	3♦
South HCP: 13+2	♣ KQT5	♣ 2	Pass	Pass	X	All Pass
Contract: 3♦ X South						

Board: 243	North:	South:	W	N	E	S
Dealer: West	♠ KQT4	♠ A6	1♦	1NT	Pass	2♦
Vul: N-S	♥ KQ	♥ J96532	Pass	2♥	Pass	3♥
North HCP: 16	♦ KJ72	♦ 543	All Pass			
South HCP: 5+2	♣ QT7	♣ 62				
Contract: 3♥ South						

Board: 244	North:	South:	W	N	E	S
Dealer: East	♠ KQ853	♠ AJ72			1♥	1NT
Vul: Both	♥ J86	♥ K74	Pass	2♥	Pass	3♠ ¹
North HCP: 6+1	♦ T84	♦ 75	All Pass			
South HCP: 17	♣ T5	♣ AKQ2				
Contract: 3♠ South			1. Super acceptance after NT			

Board: 245	North:	South:	W	N	E	S
Dealer: West	♠ K9	♠ 87432	1♣	1NT	Pass	2♥
Vul: None	♥ QJ2	♥ K5	Pass	2♠	All Pass	
North HCP: 15+1	♦ KQ972	♦ JT643				
South HCP: 4+2	♣ KJ6	♣ 3				
Contract: 2♠ North						

South hands**We_Overcall_NT_then_Jacoby**

Board: 241 ♠ K6432 LHO opens the bidding 1♣.

Dealer: West ♥ T73 Partner bids next.

Vul: E-W ♦ 76

HCP: 6+1 ♣ K32

Board: 242 ♠ A2 You bid first.

Dealer: South ♥ KQ932 West (LHO) bids 1NT if possible.

Vul: Both ♦ KJT95 East (RHO) bids 2♥ if possible.

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

East (RHO) Doubles 3♦ if possible.

Board: 243 ♠ A6 LHO opens the bidding 1♦.

Dealer: West ♥ J96532 Partner bids next.

Vul: N-S ♦ 543

HCP: 5+2 ♣ 62

Board: 244 ♠ AJ72 RHO opens the bidding 1♥.

Dealer: East ♥ K74 You bid next.

Vul: Both ♦ 75

HCP: 17 ♣ AKQ2

Board: 245 ♠ 87432 LHO opens the bidding 1♣.

Dealer: West ♥ K5 Partner bids next.

Vul: None ♦ JT643

HCP: 4+2 ♣ 3

Both hands (Answers Page)

Board: 241	North:	South:	W	N	E	S
Dealer: West	♠ AJ	♠ K6432	1♣	1NT	Pass	2♥
Vul: E-W	♥ K86	♥ T73	Pass	2♠	All Pass	
North HCP: 15+1	♦ K9842	♦ 76				
South HCP: 6+1	♣ A85	♣ K32				
Contract: 2♠ North						

Board: 242	North:	South:	W	N	E	S
Dealer: South	♠ T83	♠ A2				1♥
Vul: Both	♥ T7	♥ KQ932	1NT	Pass	2♥	Pass
North HCP: 5	♦ 8743	♦ KJT95	2♠	Pass	Pass	3♦
South HCP: 13+2	♣ KQT5	♣ 2	Pass	Pass	X	All Pass
Contract: 3♦ X South						

Board: 243	North:	South:	W	N	E	S
Dealer: West	♠ KQT4	♠ A6	1♦	1NT	Pass	2♦
Vul: N-S	♥ KQ	♥ J96532	Pass	2♥	Pass	3♥
North HCP: 16	♦ KJ72	♦ 543	All Pass			
South HCP: 5+2	♣ QT7	♣ 62				
Contract: 3♥ South						

Board: 244	North:	South:	W	N	E	S
Dealer: East	♠ KQ853	♠ AJ72			1♥	1NT
Vul: Both	♥ J86	♥ K74	Pass	2♥	Pass	3♠ ¹
North HCP: 6+1	♦ T84	♦ 75	All Pass			
South HCP: 17	♣ T5	♣ AKQ2				
Contract: 3♠ South			1. Super acceptance after NT			

Board: 245	North:	South:	W	N	E	S
Dealer: West	♠ K9	♠ 87432	1♣	1NT	Pass	2♥
Vul: None	♥ QJ2	♥ K5	Pass	2♠	All Pass	
North HCP: 15+1	♦ KQ972	♦ JT643				
South HCP: 4+2	♣ KJ6	♣ 3				
Contract: 2♠ North						

North hands

We_Overcall_NT_then_Jacoby

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

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

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

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

Both hands (Answers Page)

Board: 246

	North:	South:	W	N	E	S
Dealer: East	♠ J8654	♠ 92			1♣	1NT
Vul: N-S	♥ 872	♥ A65	Pass	2♥	Pass	2♠
North HCP: 5+1	♦ 86	♦ AKJ53		All Pass		
South HCP: 15+1	♣ A72	♣ KT6				
Contract:	2♠ South					

Board: 247

	North:	South:	W	N	E	S
Dealer: West	♠ JT7	♠ KQ954	1♦	1NT	Pass	2♥
Vul: E-W	♥ AQ8	♥ J5	Pass	2♠	All Pass	
North HCP: 16	♦ A875	♦ 963				
South HCP: 6+1	♣ AJ8	♣ 752				
Contract:	2♠ North					

Board: 248

	North:	South:	W	N	E	S
Dealer: East	♠ AQJ875	♠ K94			1♦	1NT
Vul: None	♥ 864	♥ AQ3	Pass	2♥	Pass	2♠
North HCP: 7+2	♦ 9	♦ AT53	Pass	3♠	Pass	4♠
South HCP: 16	♣ 987	♣ K42	All Pass			
Contract:	4♠ South					

Board: 249

	North:	South:	W	N	E	S
Dealer: West	♠ AJ84	♠ Q63	1♣	1NT	Pass	2♦
Vul: E-W	♥ K7	♥ J8542	Pass	2♥	All Pass	
North HCP: 16	♦ 982	♦ Q74				
South HCP: 7+1	♣ AKJ4	♣ Q5				
Contract:	2♥ North					

South hands**We_Overcall_NT_then_Jacoby**

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

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

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

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

Both hands (Answers Page)

Board: 246

Dealer: East
Vul: N-S
North HCP: 5+1
South HCP: 15+1
Contract: 2♠ South

North:

♠ J8654
♥ 872
♦ 86
♣ A72

South:

♠ 92
♥ A65
♦ AKJ53
♣ KT6

W N E S

1♣ 1NT
Pass 2♥ Pass 2♠

All Pass

Board: 247

Dealer: West
Vul: E-W
North HCP: 16
South HCP: 6+1
Contract: 2♠ North

North:

♠ JT7
♥ AQ8
♦ A875
♣ AJ8

South:

♠ KQ954
♥ J5
♦ 963
♣ 752

W N E S

1♦ 1NT Pass 2♥

Pass 2♠ All Pass

Board: 248

Dealer: East
Vul: None
North HCP: 7+2
South HCP: 16
Contract: 4♠ South

North:

♠ AQJ875
♥ 864
♦ 9
♣ 987

South:

♠ K94
♥ AQ3
♦ AT53
♣ K42

W N E S

1♦ 1NT

Pass 2♥ Pass 2♠

Pass 3♠ Pass 4♠

All Pass

Board: 249

Dealer: West
Vul: E-W
North HCP: 16
South HCP: 7+1
Contract: 2♥ North

North:

♠ AJ84
♥ K7
♦ 982
♣ AKJ4

South:

♠ Q63
♥ J8542
♦ Q74
♣ Q5

W N E S

1♣ 1NT Pass 2♦

Pass 2♥ All Pass

North hands

We_Overcall_NT_then_Jacoby

Board: 250 ♠ Q97652 Partner bids first.

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

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

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

East (LHO) bids 4♥ if possible.

West (RHO) Doubles 5♦ if possible.

Board: 251 ♠ K3 RHO opens the bidding 1♥.

Dealer: West ♥ AK9 You bid next.

Vul: E-W ♦ QT864

HCP: 16+1 ♣ A42

Board: 252 ♠ K8632 LHO opens the bidding 1♣.

Dealer: East ♥ T84 Partner bids next.

Vul: Both ♦ J3

HCP: 7+1 ♣ KT3

Board: 253 ♠ 32 RHO opens the bidding 1♣.

Dealer: West ♥ KJ95 You bid next.

Vul: None ♦ KQ64

HCP: 16 ♣ AQJ

Both hands (Answers Page)

Board: 250	North:	South:	W	N	E	S
Dealer: South	♠ Q97652	♠ K83				1♦
Vul: E-W	♥ 8	♥ AK52	1NT	Pass	2♦	X
North HCP: 4+2	♦ Q963	♦ AT542	2♥	3♦	4♥	Pass
South HCP: 14+1	♣ 96	♣ 3	Pass	5♦	Pass	Pass
Contract: 5♦ X	North		X	All Pass		

Board: 251	North:	South:	W	N	E	S
Dealer: West	♠ K3	♠ QT974	1♥	1NT	Pass	2♥
Vul: E-W	♥ AK9	♥ QJ2	Pass	2♠	All Pass	
North HCP: 16+1	♦ QT864	♦ 53				
South HCP: 5+1	♣ A42	♣ 765				
Contract: 2♠	North					

Board: 252	North:	South:	W	N	E	S
Dealer: East	♠ K8632	♠ AT5			1♣	1NT
Vul: Both	♥ T84	♥ K92	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ J3	♦ KQ84	Pass	2NT	Pass	4♠
South HCP: 16	♣ KT3	♣ A64	All Pass			
Contract: 4♠	South					

Board: 253	North:	South:	W	N	E	S
Dealer: West	♠ 32	♠ KJ984	1♣	1NT	Pass	2♥
Vul: None	♥ KJ95	♥ T83	Pass	2♠	All Pass	
North HCP: 16	♦ KQ64	♦ 53				
South HCP: 4+1	♣ AQJ	♣ T83				
Contract: 2♠	North					

South hands**We_Overcall_NT_then_Jacoby****Board: 250**

Dealer: South

Vul: E-W

HCP: 14+1

♠ K83

♥ AK52

♦ AT542

♣ 3

You bid first.

West (LHO) bids 1NT if possible.

East (RHO) bids 2♦ if possible.

West (LHO) bids 2♥ if possible.

East (RHO) bids 4♥ if possible.

West (LHO) Doubles 5♦ if possible.

Board: 251

Dealer: West

Vul: E-W

HCP: 5+1

♠ QT974

♥ QJ2

♦ 53

♣ 765

LHO opens the bidding 1♥.

Partner bids next.

Board: 252

Dealer: East

Vul: Both

HCP: 16

♠ AT5

♥ K92

♦ KQ84

♣ A64

RHO opens the bidding 1♣.

You bid next.

Board: 253

Dealer: West

Vul: None

HCP: 4+1

♠ KJ984

♥ T83

♦ 53

♣ T83

LHO opens the bidding 1♣.

Partner bids next.

Both hands (Answers Page)

Board: 250	North:	South:	W	N	E	S
Dealer: South	♠ Q97652	♠ K83				1♦
Vul: E-W	♥ 8	♥ AK52	1NT	Pass	2♦	X
North HCP: 4+2	♦ Q963	♦ AT542	2♥	3♦	4♥	Pass
South HCP: 14+1	♣ 96	♣ 3	Pass	5♦	Pass	Pass
Contract: 5♦ X	North		X	All Pass		

Board: 251	North:	South:	W	N	E	S
Dealer: West	♠ K3	♠ QT974	1♥	1NT	Pass	2♥
Vul: E-W	♥ AK9	♥ QJ2	Pass	2♠	All Pass	
North HCP: 16+1	♦ QT864	♦ 53				
South HCP: 5+1	♣ A42	♣ 765				
Contract: 2♠	North					

Board: 252	North:	South:	W	N	E	S
Dealer: East	♠ K8632	♠ AT5			1♣	1NT
Vul: Both	♥ T84	♥ K92	Pass	2♥	Pass	2♠
North HCP: 7+1	♦ J3	♦ KQ84	Pass	2NT	Pass	4♠
South HCP: 16	♣ KT3	♣ A64	All Pass			
Contract: 4♠	South					

Board: 253	North:	South:	W	N	E	S
Dealer: West	♠ 32	♠ KJ984	1♣	1NT	Pass	2♥
Vul: None	♥ KJ95	♥ T83	Pass	2♠	All Pass	
North HCP: 16	♦ KQ64	♦ 53				
South HCP: 4+1	♣ AQJ	♣ T83				
Contract: 2♠	North					

North hands

We_Overcall_NT_then_Jacoby

Board: 254 ♠ JT542 LHO opens the bidding 1♣.

Dealer: East ♥ A Partner bids next.

Vul: Both ♦ T7

HCP: 10+2 ♣ AJT97

Board: 255 ♠ AK6 RHO opens the bidding 1♣.

Dealer: West ♥ 963 You bid next.

Vul: E-W ♦ K842 West (RHO) Doubles 2♠ if possible.

HCP: 17 ♣ AQJ East (LHO) bids 3♥ if possible.

Board: 256 ♠ KQ5 LHO opens the bidding 1♣.

Dealer: East ♥ JT753 Partner bids next.

Vul: Both ♦ K96

HCP: 9+1 ♣ 73

Both hands (Answers Page)

Board: 254

Dealer: East

North:

♠ JT542

South:

♠ KQ63

W N E S

1♣ 1NT

Vul: Both

♥ A

♥ QJ4

Pass 2♥ Pass 2♠

North HCP: 10+2

♦ T7

♦ A64

Pass 3NT Pass 4♠

South HCP: 15

♣ AJT97

♣ K43

All Pass

Contract: 4♠ South

Board: 255

Dealer: West

North:

♠ AK6

South:

♠ J9853

W N E S

1♣ 1NT Pass 2♥

Vul: E-W

♥ 963

♥ J42

Pass 2♠ Pass Pass

North HCP: 17

♦ K842

♦ AT9

X Pass 3♥ X

South HCP: 6+1

♣ AQJ

♣ 93

Pass 3♠ All Pass

Contract: 3♠ North

Board: 256

Dealer: East

North:

♠ KQ5

South:

♠ J86

W N E S

1♣ 1NT

Vul: Both

♥ JT753

♥ AK8

Pass 2♦ Pass 2♥

North HCP: 9+1

♦ K96

♦ Q83

Pass 3NT Pass 4♥

South HCP: 15

♣ 73

♣ KQT2

All Pass

Contract: 4♥ South

South hands**We_Overcall_NT_then_Jacoby**

Board: 254	♠ KQ63	RHO opens the bidding 1♣.
Dealer: East	♥ QJ4	You bid next.
Vul: Both	♦ A64	
HCP: 15	♣ K43	
Board: 255	♠ J9853	LHO opens the bidding 1♣.
Dealer: West	♥ J42	Partner bids next.
Vul: E-W	♦ AT9	West (LHO) Doubles 2♠ if possible.
HCP: 6+1	♣ 93	East (RHO) bids 3♥ if possible.
Board: 256	♠ J86	RHO opens the bidding 1♣.
Dealer: East	♥ AK8	You bid next.
Vul: Both	♦ Q83	
HCP: 15	♣ KQT2	

Both hands (Answers Page)

Board: 254

Dealer: East

North:

♠ JT542

South:

♠ KQ63

W N E S

1♣ 1NT

Vul: Both

♥ A

♥ QJ4

Pass 2♥ Pass 2♠

North HCP: 10+2

♦ T7

♦ A64

Pass 3NT Pass 4♠

South HCP: 15

♣ AJT97

♣ K43

All Pass

Contract: 4♠ South

Board: 255

Dealer: West

North:

♠ AK6

South:

♠ J9853

W N E S

1♣ 1NT Pass 2♥

Vul: E-W

♥ 963

♥ J42

Pass 2♠ Pass Pass

North HCP: 17

♦ K842

♦ AT9

X Pass 3♥ X

South HCP: 6+1

♣ AQJ

♣ 93

Pass 3♠ All Pass

Contract: 3♠ North

Board: 256

Dealer: East

North:

♠ KQ5

South:

♠ J86

W N E S

1♣ 1NT

Vul: Both

♥ JT753

♥ AK8

Pass 2♦ Pass 2♥

North HCP: 9+1

♦ K96

♦ Q83

Pass 3NT Pass 4♥

South HCP: 15

♣ 73

♣ KQT2

All Pass

Contract: 4♥ South