

North hands

Too_Strong_for_Overcall4th

Board: 1 ♠ AQ7 LHO opens the bidding 1♠.

Dealer: East ♥ 53 Partner bids next.

Vul: N-S ♦ AKQ85

HCP: 19+1 ♣ A74

Board: 2 ♠ K LHO opens the bidding 1♣.

Dealer: East ♥ AK3 Partner bids next.

Vul: E-W ♦ AKJT64 East (LHO) bids 1♠ if possible.

HCP: 18+2 ♣ 862

Board: 3 ♠ AKQ95 LHO opens the bidding 1♥.

Dealer: East ♥ AT7 Partner bids next.

Vul: Both ♦ QJ84 East (LHO) bids 2♥ if possible.

HCP: 18+1 ♣ Q

Board: 4 ♠ T53 RHO opens the bidding 1♦.

Dealer: West ♥ QT7 You bid next.

Vul: E-W ♦ K98 West (RHO) bids 1♥ if possible.

HCP: 7 ♣ QT98

Board: 5 ♠ KT85 Partner bids first.

Dealer: South ♥ 983 East (LHO) Doubles 1♣ if possible.

Vul: Both ♦ 932 East (LHO) Doubles 1♥ if possible.

HCP: 3 ♣ 752

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: East	♠ AQ7	♠ T52			1 ♠	Pass
Vul: N-S	♥ 53	♥ 97	Pass	X	Pass	2 ♣
North HCP: 19+1	♦ AKQ85	♦ J972	Pass	2 ♦	Pass	3 ♦
South HCP: 4	♣ A74	♣ K952	All Pass			
Contract: 3 ♦ South						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ QJ632			1 ♣	Pass
Vul: E-W	♥ AK3	♥ Q8	Pass	X	1 ♠	Pass
North HCP: 18+2	♦ AKJT64	♦ 987	Pass	3 ♦	Pass	3NT
South HCP: 7+1	♣ 862	♣ Q93	All Pass			
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: East	♠ AKQ95	♠ 863			1 ♥	Pass
Vul: Both	♥ AT7	♥ J5	Pass	X	2 ♥	Pass
North HCP: 18+1	♦ QJ84	♦ K932	Pass	2 ♠	Pass	3 ♥ ¹
South HCP: 5	♣ Q	♣ J732	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. limit raise or better in !S

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ T53	♠ AQJ982	1 ♦	Pass	Pass	X
Vul: E-W	♥ QT7	♥ AK	1 ♥	Pass	Pass	2 ♠
North HCP: 7	♦ K98	♦ QJ6	Pass	3 ♥ ¹	Pass	4 ♠
South HCP: 20+2	♣ QT98	♣ K6	All Pass			
Contract: 4 ♠ South						

1. limit raise or better in !S

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ KT85	♠ J74			1 ♣	
Vul: Both	♥ 983	♥ AJ64	Pass	Pass	X	1 ♥
North HCP: 3	♦ 932	♦ 54	Pass	Pass	X	Pass
South HCP: 14	♣ 752	♣ AKJ8	Pass	1 ♠	All Pass	
Contract: 1 ♠ North						

South hands**Too_Strong_for_Overcall4th**

Board: 1 ♠ T52 RHO opens the bidding 1♠.

Dealer: East ♥ 97 You bid next.

Vul: N-S ♦ J972

HCP: 4 ♣ K952

Board: 2 ♠ QJ632 RHO opens the bidding 1♣.

Dealer: East ♥ Q8 You bid next.

Vul: E-W ♦ 987 East (RHO) bids 1♠ if possible.

HCP: 7+1 ♣ Q93

Board: 3 ♠ 863 RHO opens the bidding 1♥.

Dealer: East ♥ J5 You bid next.

Vul: Both ♦ K932 East (RHO) bids 2♥ if possible.

HCP: 5 ♣ J732

Board: 4 ♠ AQJ982 LHO opens the bidding 1♦.

Dealer: West ♥ AK Partner bids next.

Vul: E-W ♦ QJ6 West (LHO) bids 1♥ if possible.

HCP: 20+2 ♣ K6

Board: 5 ♠ J74 You bid first.

Dealer: South ♥ AJ64 East (RHO) Doubles 1♣ if possible.

Vul: Both ♦ 54 East (RHO) Doubles 1♥ if possible.

HCP: 14 ♣ AKJ8

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: East	♠ AQ7	♠ T52			1 ♠	Pass
Vul: N-S	♥ 53	♥ 97	Pass	X	Pass	2 ♣
North HCP: 19+1	♦ AKQ85	♦ J972	Pass	2 ♦	Pass	3 ♦
South HCP: 4	♣ A74	♣ K952	All Pass			
Contract: 3 ♦ South						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ QJ632			1 ♣	Pass
Vul: E-W	♥ AK3	♥ Q8	Pass	X	1 ♠	Pass
North HCP: 18+2	♦ AKJT64	♦ 987	Pass	3 ♦	Pass	3NT
South HCP: 7+1	♣ 862	♣ Q93	All Pass			
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: East	♠ AKQ95	♠ 863			1 ♥	Pass
Vul: Both	♥ AT7	♥ J5	Pass	X	2 ♥	Pass
North HCP: 18+1	♦ QJ84	♦ K932	Pass	2 ♠	Pass	3 ♥ ¹
South HCP: 5	♣ Q	♣ J732	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. limit raise or better in !S

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ T53	♠ AQJ982	1 ♦	Pass	Pass	X
Vul: E-W	♥ QT7	♥ AK	1 ♥	Pass	Pass	2 ♠
North HCP: 7	♦ K98	♦ QJ6	Pass	3 ♥ ¹	Pass	4 ♠
South HCP: 20+2	♣ QT98	♣ K6	All Pass			
Contract: 4 ♠ South						

1. limit raise or better in !S

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ KT85	♠ J74			1 ♣	
Vul: Both	♥ 983	♥ AJ64	Pass	Pass	X	1 ♥
North HCP: 3	♦ 932	♦ 54	Pass	Pass	X	Pass
South HCP: 14	♣ 752	♣ AKJ8	Pass	1 ♠	All Pass	
Contract: 1 ♠ North						

North hands

Too_Strong_for_Overcall4th

Board: 6	♠ Q43	LHO opens the bidding 1♠.
Dealer: East	♥ AKQ94	Partner bids next.
Vul: None	♦ AK9	West (RHO) bids 2♠ if possible.
HCP: 19+1	♣ J2	
Board: 7	♠ A9	LHO opens the bidding 1♣.
Dealer: East	♥ Q64	Partner bids next.
Vul: E-W	♦ AKQJ4	East (LHO) bids 1♠ if possible.
HCP: 21+1	♣ KQ3	
Board: 8	♠ 76	Partner bids first.
Dealer: South	♥ T932	East (LHO) Doubles 1♣ if possible.
Vul: E-W	♦ JT7632	
HCP: 1+2	♣ 6	
Board: 9	♠ AJ7	LHO opens the bidding 1♠.
Dealer: East	♥ 9	Partner bids next.
Vul: None	♦ AK84	East (LHO) bids 2♥ if possible.
HCP: 18+1	♣ KQJT3	West (RHO) bids 3♥ if possible.
Board: 10	♠ Q9873	RHO opens the bidding 1♥.
Dealer: West	♥ T6	You bid next.
Vul: N-S	♦ 75	West (RHO) bids 1♠ if possible.
HCP: 4+1	♣ QT85	East (LHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ Q43	♠ T8			1 ♠	Pass
Vul: None	♥ AKQ94	♥ JT8632	Pass	X	Pass	2 ♥
North HCP: 19+1	♦ AK9	♦ 32	2 ♠	4 ♥	All Pass	
South HCP: 6+2	♣ J2	♣ KQ8				
Contract: 4 ♥ North						

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ A9	♠ T52			1 ♣	Pass
Vul: E-W	♥ Q64	♥ AT97	Pass	X	1 ♠	Pass
North HCP: 21+1	♦ AKQJ4	♦ T7653	Pass	X	Pass	2 ♦
South HCP: 4+1	♣ KQ3	♣ 7	Pass	3 ♦	Pass	3 ♥
Contract: 3NT North			Pass	3NT	All Pass	

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ K542			1 ♣	
Vul: E-W	♥ T932	♥ K65	Pass	Pass	X	1 ♠
North HCP: 1+2	♦ JT7632	♦ AK8			All Pass	
South HCP: 14	♣ 6	♣ J84				
Contract: 1 ♠ South						

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ AJ7	♠ 65			1 ♠	Pass
Vul: None	♥ 9	♥ A73	Pass	X	2 ♥	Pass
North HCP: 18+1	♦ AK84	♦ T973	Pass	3 ♣	Pass	Pass
South HCP: 4	♣ KQJT3	♣ 9876	3 ♥	X	Pass	3 ♠ ¹
Contract: 4 ♣ North			Pass	4 ♣	All Pass	

1. limit raise or better in !C

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ Q9873	♠ A	1 ♥	Pass	Pass	X
Vul: N-S	♥ T6	♥ 872	1 ♠	Pass	2 ♥	3 ♦
North HCP: 4+1	♦ 75	♦ AKQJ4			All Pass	
South HCP: 18+1	♣ QT85	♣ A762				
Contract: 3 ♦ South						

South hands**Too_Strong_for_Overcall4th**

Board: 6	♠ T8	RHO opens the bidding 1 ♠.
Dealer: East	♥ JT8632	You bid next.
Vul: None	♦ 32	West (LHO) bids 2 ♠ if possible.
HCP: 6+2	♣ KQ8	
Board: 7	♠ T52	RHO opens the bidding 1 ♣.
Dealer: East	♥ AT97	You bid next.
Vul: E-W	♦ T7653	East (RHO) bids 1 ♠ if possible.
HCP: 4+1	♣ 7	
Board: 8	♠ K542	You bid first.
Dealer: South	♥ K65	East (RHO) Doubles 1 ♣ if possible.
Vul: E-W	♦ AK8	
HCP: 14	♣ J84	
Board: 9	♠ 65	RHO opens the bidding 1 ♠.
Dealer: East	♥ A73	You bid next.
Vul: None	♦ T973	East (RHO) bids 2 ♥ if possible.
HCP: 4	♣ 9876	West (LHO) bids 3 ♥ if possible.
Board: 10	♠ A	LHO opens the bidding 1 ♥.
Dealer: West	♥ 872	Partner bids next.
Vul: N-S	♦ AKQJ4	West (LHO) bids 1 ♠ if possible.
HCP: 18+1	♣ A762	East (RHO) bids 2 ♥ if possible.

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ Q43	♠ T8			1 ♠	Pass
Vul: None	♥ AKQ94	♥ JT8632	Pass	X	Pass	2 ♥
North HCP: 19+1	♦ AK9	♦ 32	2 ♠	4 ♥	All Pass	
South HCP: 6+2	♣ J2	♣ KQ8				
Contract: 4 ♥ North						

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ A9	♠ T52			1 ♣	Pass
Vul: E-W	♥ Q64	♥ AT97	Pass	X	1 ♠	Pass
North HCP: 21+1	♦ AKQJ4	♦ T7653	Pass	X	Pass	2 ♦
South HCP: 4+1	♣ KQ3	♣ 7	Pass	3 ♦	Pass	3 ♥
Contract: 3NT North			Pass	3NT	All Pass	

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ K542			1 ♣	
Vul: E-W	♥ T932	♥ K65	Pass	Pass	X	1 ♠
North HCP: 1+2	♦ JT7632	♦ AK8			All Pass	
South HCP: 14	♣ 6	♣ J84				
Contract: 1 ♠ South						

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ AJ7	♠ 65			1 ♠	Pass
Vul: None	♥ 9	♥ A73	Pass	X	2 ♥	Pass
North HCP: 18+1	♦ AK84	♦ T973	Pass	3 ♣	Pass	Pass
South HCP: 4	♣ KQJT3	♣ 9876	3 ♥	X	Pass	3 ♠ ¹
Contract: 4 ♣ North			Pass	4 ♣	All Pass	

1. limit raise or better in !C

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ Q9873	♠ A	1 ♥	Pass	Pass	X
Vul: N-S	♥ T6	♥ 872	1 ♠	Pass	2 ♥	3 ♦
North HCP: 4+1	♦ 75	♦ AKQJ4			All Pass	
South HCP: 18+1	♣ QT85	♣ A762				
Contract: 3 ♦ South						

North hands

Too_Strong_for_Overcall4th

Board: 11	♠ A6	You bid first.
Dealer: North	♥ QJ962	West (RHO) Doubles 1♥ if possible.
Vul: E-W	♦ A5	
HCP: 13+1	♣ Q842	
Board: 12	♠ AK9	LHO opens the bidding 1♥.
Dealer: East	♥ J86	Partner bids next.
Vul: Both	♦ K7	East (LHO) bids 2♦ if possible.
HCP: 20+1	♣ AKQ93	West (RHO) bids 2♥ if possible. East (LHO) bids 3♦ if possible. West (RHO) bids 3♥ if possible.
Board: 13	♠ A63	LHO opens the bidding 1♠.
Dealer: East	♥ Q5	Partner bids next.
Vul: N-S	♦ AKQ76	
HCP: 20+1	♣ KQ4	
Board: 14	♠ 74	RHO opens the bidding 1♦.
Dealer: West	♥ J3	You bid next.
Vul: E-W	♦ T76	West (RHO) bids 2♦ if possible.
HCP: 4+2	♣ QJ9654	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KT74		1♥	Pass	Pass
Vul: E-W	♥ QJ962	♥ 543	X	2♣	Pass	2♥
North HCP: 13+1	♦ A5	♦ JT873		All Pass		
South HCP: 4+1	♣ Q842	♣ 7				
Contract: 2♥ South						

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ AK9	♠ QT8652		1♥	Pass	
Vul: Both	♥ J86	♥ 4	Pass	X	2♦	Pass
North HCP: 20+1	♦ K7	♦ Q85	2♥	X	Pass	2♠
South HCP: 4+2	♣ AKQ93	♣ T76	Pass	3♣	3♦	X
Contract: 4♠ North			3♥	X	Pass	3♠

Board: 13	North:	South:	W	N	E	S
Dealer: East	♠ A63	♠ 94		1♠	Pass	
Vul: N-S	♥ Q5	♥ K864	Pass	X	Pass	2♣
North HCP: 20+1	♦ AKQ76	♦ 94	Pass	2♦	All Pass	
South HCP: 3+1	♣ KQ4	♣ 97632				
Contract: 2♦ North						

Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ 74	♠ AQJ95	1♦	Pass	Pass	X
Vul: E-W	♥ J3	♥ AT4	2♦	3♣	Pass	3NT
North HCP: 4+2	♦ T76	♦ Q94		All Pass		
South HCP: 20+1	♣ QJ9654	♣ AK				
Contract: 3NT South						

South hands**Too_Strong_for_Overcall4th****Board: 11**

♠ KT74

Partner bids first.

Dealer: North

♥ 543

West (LHO) Doubles 1♥ if possible.

Vul: E-W

♦ JT873

HCP: 4+1

♣ 7

Board: 12

♠ QT8652

RHO opens the bidding 1♥.

Dealer: East

♥ 4

You bid next.

Vul: Both

♦ Q85

East (RHO) bids 2♦ if possible.

HCP: 4+2

♣ T76

West (LHO) bids 2♥ if possible.

East (RHO) bids 3♦ if possible.

West (LHO) bids 3♥ if possible.

Board: 13

♠ 94

RHO opens the bidding 1♠.

Dealer: East

♥ K864

You bid next.

Vul: N-S

♦ 94

HCP: 3+1

♣ 97632

Board: 14

♠ AQJ95

LHO opens the bidding 1♦.

Dealer: West

♥ AT4

Partner bids next.

Vul: E-W

♦ Q94

West (LHO) bids 2♦ if possible.

HCP: 20+1

♣ AK

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KT74		1♥	Pass	Pass
Vul: E-W	♥ QJ962	♥ 543	X	2♣	Pass	2♥
North HCP: 13+1	♦ A5	♦ JT873		All Pass		
South HCP: 4+1	♣ Q842	♣ 7				
Contract: 2♥ South						

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ AK9	♠ QT8652		1♥	Pass	
Vul: Both	♥ J86	♥ 4	Pass	X	2♦	Pass
North HCP: 20+1	♦ K7	♦ Q85	2♥	X	Pass	2♠
South HCP: 4+2	♣ AKQ93	♣ T76	Pass	3♣	3♦	X
Contract: 4♠ North			3♥	X	Pass	3♠

Board: 13	North:	South:	W	N	E	S
Dealer: East	♠ A63	♠ 94		1♠	Pass	
Vul: N-S	♥ Q5	♥ K864	Pass	X	Pass	2♣
North HCP: 20+1	♦ AKQ76	♦ 94	Pass	2♦	All Pass	
South HCP: 3+1	♣ KQ4	♣ 97632				
Contract: 2♦ North						

Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ 74	♠ AQJ95	1♦	Pass	Pass	X
Vul: E-W	♥ J3	♥ AT4	2♦	3♣	Pass	3NT
North HCP: 4+2	♦ T76	♦ Q94		All Pass		
South HCP: 20+1	♣ QJ9654	♣ AK				
Contract: 3NT South						

North hands

Too_Strong_for_Overcall4th

Board: 15	♠ J976	RHO opens the bidding 1♦.
Dealer: West	♥ A43	You bid next.
Vul: None	♦ 753	
HCP: 7	♣ Q82	

Board: 16	♠ KT96	RHO opens the bidding 1♣.
Dealer: West	♥ T95	You bid next.
Vul: E-W	♦ KQ5	West (RHO) bids 1♥ if possible.
HCP: 8	♣ T75	

Board: 17	♠ 95	You bid first.
Dealer: North	♥ AJ854	West (RHO) Doubles 1♥ if possible.
Vul: E-W	♦ AJ95	West (RHO) bids 3♣ if possible.
HCP: 13+1	♣ K4	

Board: 18	♠ K9	RHO opens the bidding 1♣.
Dealer: West	♥ 76543	You bid next.
Vul: None	♦ 872	West (RHO) bids 1♥ if possible.
HCP: 6+1	♣ KT4	East (LHO) bids 1♠ if possible.

Board: 19	♠ -	LHO opens the bidding 1♦.
Dealer: East	♥ AKJ82	Partner bids next.
Vul: E-W	♦ K54	
HCP: 18+2	♣ AKT85	

Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ J976	♠ AKQ84	1♦	Pass	Pass	X
Vul: None	♥ A43	♥ 76	Pass	1♠	Pass	4♠
North HCP: 7	♦ 753	♦ KJ2	All Pass			
South HCP: 18+1	♣ Q82	♣ AJ3				
Contract: 4♠ South						

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ KT96	♠ AQJ87	1♣	Pass	Pass	X
Vul: E-W	♥ T95	♥ K6	1♥	X	Pass	4♠
North HCP: 8	♦ KQ5	♦ A93	All Pass			
South HCP: 18+1	♣ T75	♣ A92				
Contract: 4♠ South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ 95	♠ AJT86		1♥	Pass	Pass
Vul: E-W	♥ AJ854	♥ T72	X	2♦	Pass	2♥
North HCP: 13+1	♦ AJ95	♦ 864	3♣	Pass	Pass	3♥
South HCP: 5+1	♣ K4	♣ T3	All Pass			
Contract: 3♥ South						

Board: 18	North:	South:	W	N	E	S
Dealer: West	♠ K9	♠ Q62	1♣	Pass	Pass	X
Vul: None	♥ 76543	♥ A8	1♥	Pass	1♠	1NT
North HCP: 6+1	♦ 872	♦ AKJ64	All Pass			
South HCP: 18+1	♣ KT4	♣ A73				
Contract: 1NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ K843			1♦	Pass
Vul: E-W	♥ AKJ82	♥ T63	Pass	X	Pass	1♠
North HCP: 18+2	♦ K54	♦ A97	Pass	2♥	Pass	4♥
South HCP: 8	♣ AKT85	♣ J42	All Pass			
Contract: 4♥ South						

South hands**Too_Strong_for_Overcall4th**

Board: 15 ♠ AKQ84 LHO opens the bidding 1♦.

Dealer: West ♥ 76 Partner bids next.

Vul: None ♦ KJ2

HCP: 18+1 ♣ AJ3

Board: 16 ♠ AQJ87 LHO opens the bidding 1♣.

Dealer: West ♥ K6 Partner bids next.

Vul: E-W ♦ A93 West (LHO) bids 1♥ if possible.

HCP: 18+1 ♣ A92

Board: 17 ♠ AJT86 Partner bids first.

Dealer: North ♥ T72 West (LHO) Doubles 1♥ if possible.

Vul: E-W ♦ 864 West (LHO) bids 3♣ if possible.

HCP: 5+1 ♣ T3

Board: 18 ♠ Q62 LHO opens the bidding 1♣.

Dealer: West ♥ A8 Partner bids next.

Vul: None ♦ AKJ64 West (LHO) bids 1♥ if possible.

HCP: 18+1 ♣ A73 East (RHO) bids 1♠ if possible.

Board: 19 ♠ K843 RHO opens the bidding 1♦.

Dealer: East ♥ T63 You bid next.

Vul: E-W ♦ A97

HCP: 8 ♣ J42

Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ J976	♠ AKQ84	1♦	Pass	Pass	X
Vul: None	♥ A43	♥ 76	Pass	1♠	Pass	4♠
North HCP: 7	♦ 753	♦ KJ2	All Pass			
South HCP: 18+1	♣ Q82	♣ AJ3				
Contract: 4♠ South						

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ KT96	♠ AQJ87	1♣	Pass	Pass	X
Vul: E-W	♥ T95	♥ K6	1♥	X	Pass	4♠
North HCP: 8	♦ KQ5	♦ A93	All Pass			
South HCP: 18+1	♣ T75	♣ A92				
Contract: 4♠ South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ 95	♠ AJT86		1♥	Pass	Pass
Vul: E-W	♥ AJ854	♥ T72	X	2♦	Pass	2♥
North HCP: 13+1	♦ AJ95	♦ 864	3♣	Pass	Pass	3♥
South HCP: 5+1	♣ K4	♣ T3	All Pass			
Contract: 3♥ South						

Board: 18	North:	South:	W	N	E	S
Dealer: West	♠ K9	♠ Q62	1♣	Pass	Pass	X
Vul: None	♥ 76543	♥ A8	1♥	Pass	1♠	1NT
North HCP: 6+1	♦ 872	♦ AKJ64	All Pass			
South HCP: 18+1	♣ KT4	♣ A73				
Contract: 1NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ K843			1♦	Pass
Vul: E-W	♥ AKJ82	♥ T63	Pass	X	Pass	1♠
North HCP: 18+2	♦ K54	♦ A97	Pass	2♥	Pass	4♥
South HCP: 8	♣ AKT85	♣ J42	All Pass			
Contract: 4♥ South						

North hands

Too_Strong_for_Overcall4th

Board: 20	♠ 64	LHO opens the bidding 1♦.
Dealer: East	♥ AKJT5	Partner bids next.
Vul: Both	♦ K95	East (LHO) bids 1♠ if possible.
HCP: 18+1	♣ AK4	

Board: 21	♠ A7	LHO opens the bidding 1♣.
Dealer: East	♥ K86	Partner bids next.
Vul: Both	♦ AKQ72	East (LHO) bids 1♥ if possible.
HCP: 19+1	♣ K93	

Board: 22	♠ KJ973	RHO opens the bidding 1♦.
Dealer: West	♥ 874	You bid next.
Vul: None	♦ T7	
HCP: 4+1	♣ 983	

Board: 23	♠ 876	LHO opens the bidding 1♦.
Dealer: East	♥ AKQ82	Partner bids next.
Vul: None	♦ AKJ	East (LHO) bids 1♥ if possible.
HCP: 18+1	♣ J9	West (RHO) bids 2♦ if possible.

Board: 24	♠ A32	LHO opens the bidding 1♣.
Dealer: East	♥ K3	Partner bids next.
Vul: N-S	♦ AKT85	East (LHO) bids 1♥ if possible.
HCP: 19+1	♣ KQ6	East (LHO) bids 2♣ if possible.

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ 64	♠ KT73			1♦	Pass
Vul: Both	♥ AKJT5	♥ 86	Pass	X	1♠	Pass
North HCP: 18+1	♦ K95	♦ QJ32	Pass	2♥	Pass	2NT
South HCP: 7	♣ AK4	♣ J82	Pass	3NT	All Pass	

Contract: 3NT North

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ A7	♠ JT6			1♣	Pass
Vul: Both	♥ K86	♥ T43	Pass	X	1♥	Pass
North HCP: 19+1	♦ AKQ72	♦ JT93	Pass	2♦	Pass	2♥ ¹
South HCP: 4	♣ K93	♣ Q85	Pass	2NT	All Pass	

Contract: 2NT North

1. limit raise or better in !D

Board: 22	North:	South:	W	N	E	S
Dealer: West	♠ KJ973	♠ T	1♦	Pass	Pass	X
Vul: None	♥ 874	♥ AKQ5	Pass	1♠	Pass	2♣
North HCP: 4+1	♦ T7	♦ K96	Pass	3♣	All Pass	
South HCP: 19+1	♣ 983	♣ AQJ65				

Contract: 3♣ North

Board: 23	North:	South:	W	N	E	S
Dealer: East	♠ 876	♠ KT95			1♦	Pass
Vul: None	♥ AKQ82	♥ J6	Pass	X	1♥	X
North HCP: 18+1	♦ AKJ	♦ 74	2♦	3NT	All Pass	
South HCP: 9+1	♣ J9	♣ KQ732				

Contract: 3NT North

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ A32	♠ Q765			1♣	Pass
Vul: N-S	♥ K3	♥ J8642	Pass	X	1♥	Pass
North HCP: 19+1	♦ AKT85	♦ J3	Pass	X	2♣	Pass
South HCP: 5+1	♣ KQ6	♣ J9	Pass	2♦	Pass	2NT

Contract: 2NT South

All Pass

South hands**Too_Strong_for_Overcall4th**

Board: 20	♠ KT73	RHO opens the bidding 1♦.
Dealer: East	♥ 86	You bid next.
Vul: Both	♦ QJ32	East (RHO) bids 1♠ if possible.
HCP: 7	♣ J82	
Board: 21	♠ JT6	RHO opens the bidding 1♣.
Dealer: East	♥ T43	You bid next.
Vul: Both	♦ JT93	East (RHO) bids 1♥ if possible.
HCP: 4	♣ Q85	
Board: 22	♠ T	LHO opens the bidding 1♦.
Dealer: West	♥ AKQ5	Partner bids next.
Vul: None	♦ K96	
HCP: 19+1	♣ AQJ65	
Board: 23	♠ KT95	RHO opens the bidding 1♦.
Dealer: East	♥ J6	You bid next.
Vul: None	♦ 74	East (RHO) bids 1♥ if possible.
HCP: 9+1	♣ KQ732	West (LHO) bids 2♦ if possible.
Board: 24	♠ Q765	RHO opens the bidding 1♣.
Dealer: East	♥ J8642	You bid next.
Vul: N-S	♦ J3	East (RHO) bids 1♥ if possible.
HCP: 5+1	♣ J9	East (RHO) bids 2♣ if possible.

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ 64	♠ KT73			1♦	Pass
Vul: Both	♥ AKJT5	♥ 86	Pass	X	1♠	Pass
North HCP: 18+1	♦ K95	♦ QJ32	Pass	2♥	Pass	2NT
South HCP: 7	♣ AK4	♣ J82	Pass	3NT	All Pass	

Contract: 3NT North

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ A7	♠ JT6			1♣	Pass
Vul: Both	♥ K86	♥ T43	Pass	X	1♥	Pass
North HCP: 19+1	♦ AKQ72	♦ JT93	Pass	2♦	Pass	2♥ ¹
South HCP: 4	♣ K93	♣ Q85	Pass	2NT	All Pass	

Contract: 2NT North

1. limit raise or better in !D

Board: 22	North:	South:	W	N	E	S
Dealer: West	♠ KJ973	♠ T	1♦	Pass	Pass	X
Vul: None	♥ 874	♥ AKQ5	Pass	1♠	Pass	2♣
North HCP: 4+1	♦ T7	♦ K96	Pass	3♣	All Pass	
South HCP: 19+1	♣ 983	♣ AQJ65				

Contract: 3♣ North

Board: 23	North:	South:	W	N	E	S
Dealer: East	♠ 876	♠ KT95			1♦	Pass
Vul: None	♥ AKQ82	♥ J6	Pass	X	1♥	X
North HCP: 18+1	♦ AKJ	♦ 74	2♦	3NT	All Pass	
South HCP: 9+1	♣ J9	♣ KQ732				

Contract: 3NT North

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ A32	♠ Q765			1♣	Pass
Vul: N-S	♥ K3	♥ J8642	Pass	X	1♥	Pass
North HCP: 19+1	♦ AKT85	♦ J3	Pass	X	2♣	Pass
South HCP: 5+1	♣ KQ6	♣ J9	Pass	2♦	Pass	2NT

Contract: 2NT South

All Pass

North hands

Too_Strong_for_Overcall4th

Board: 25 ♠ J976 RHO opens the bidding 1♣.

Dealer: West ♥ KQ743 You bid next.

Vul: None ♦ 972

HCP: 6+1 ♣ 5

Board: 26 ♠ 853 Partner bids first.

Dealer: South ♥ 4 East (LHO) Doubles 1♥ if possible.

Vul: E-W ♦ T863

HCP: 0+1 ♣ 98654

Board: 27 ♠ AKJ LHO opens the bidding 1♠.

Dealer: East ♥ T654 Partner bids next.

Vul: N-S ♦ AQJ83 East (LHO) bids 2♣ if possible.

HCP: 19+1 ♣ A West (RHO) bids 2♠ if possible.

Board: 28 ♠ 6 RHO opens the bidding 1♥.

Dealer: West ♥ J93 You bid next.

Vul: E-W ♦ Q9762

HCP: 4+1 ♣ J542

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ J976	♠ 8	1 ♣	Pass	Pass	X
Vul: None	♥ KQ743	♥ J865	Pass	1 ♠	Pass	2 ♦
North HCP: 6+1	♦ 972	♦ AKJ84	Pass	2 ♥	Pass	3 ♣ ¹
South HCP: 18+1	♣ 5	♣ AKQ	Pass	3NT	Pass	4 ♣
Contract: 5 ♥ South			Pass	4NT	Pass	5 ♥ ²
			All Pass			

1. limit raise or better in !H

2. A=2/5 or 5/5, Q(H)=0

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ 853	♠ KJ74				1 ♥
Vul: E-W	♥ 4	♥ JT873	Pass	Pass	X	1 ♠
North HCP: 0+1	♦ T863	♦ K		All Pass		
South HCP: 12+1	♣ 98654	♣ AT2				
Contract: 1 ♠ South						

Board: 27	North:	South:	W	N	E	S
Dealer: East	♠ AKJ	♠ T9			1 ♠	Pass
Vul: N-S	♥ T654	♥ 8	Pass	X	2 ♣	Pass
North HCP: 19+1	♦ AQJ83	♦ KT652	2 ♠	3 ♦	Pass	4 ♦
South HCP: 3+2	♣ A	♣ T9832	Pass	5 ♦	All Pass	
Contract: 5 ♦ North						

Board: 28	North:	South:	W	N	E	S
Dealer: West	♠ 6	♠ AKQJ9	1 ♥	Pass	Pass	X
Vul: E-W	♥ J93	♥ A85	Pass	2 ♦	Pass	2 ♠
North HCP: 4+1	♦ Q9762	♦ A83		All Pass		
South HCP: 18+1	♣ J542	♣ T3				
Contract: 2 ♠ South						

South hands**Too_Strong_for_Overcall4th**

Board: 25 ♠ 8 LHO opens the bidding 1♣.

Dealer: West ♥ J865 Partner bids next.

Vul: None ♦ AKJ84

HCP: 18+1 ♣ AKQ

Board: 26 ♠ KJ74 You bid first.

Dealer: South ♥ JT873 East (RHO) Doubles 1♥ if possible.

Vul: E-W ♦ K

HCP: 12+1 ♣ AT2

Board: 27 ♠ T9 RHO opens the bidding 1♠.

Dealer: East ♥ 8 You bid next.

Vul: N-S ♦ KT652 East (RHO) bids 2♣ if possible.

HCP: 3+2 ♣ T9832 West (LHO) bids 2♠ if possible.

Board: 28 ♠ AKQJ9 LHO opens the bidding 1♥.

Dealer: West ♥ A85 Partner bids next.

Vul: E-W ♦ A83

HCP: 18+1 ♣ T3

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ J976	♠ 8	1 ♣	Pass	Pass	X
Vul: None	♥ KQ743	♥ J865	Pass	1 ♠	Pass	2 ♦
North HCP: 6+1	♦ 972	♦ AKJ84	Pass	2 ♥	Pass	3 ♣ ¹
South HCP: 18+1	♣ 5	♣ AKQ	Pass	3NT	Pass	4 ♣
Contract: 5 ♥ South			Pass	4NT	Pass	5 ♥ ²
			All Pass			

1. limit raise or better in !H

2. A=2/5 or 5/5, Q(H)=0

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ 853	♠ KJ74				1 ♥
Vul: E-W	♥ 4	♥ JT873	Pass	Pass	X	1 ♠
North HCP: 0+1	♦ T863	♦ K		All Pass		
South HCP: 12+1	♣ 98654	♣ AT2				
Contract: 1 ♠ South						

Board: 27	North:	South:	W	N	E	S
Dealer: East	♠ AKJ	♠ T9			1 ♠	Pass
Vul: N-S	♥ T654	♥ 8	Pass	X	2 ♣	Pass
North HCP: 19+1	♦ AQJ83	♦ KT652	2 ♠	3 ♦	Pass	4 ♦
South HCP: 3+2	♣ A	♣ T9832	Pass	5 ♦	All Pass	
Contract: 5 ♦ North						

Board: 28	North:	South:	W	N	E	S
Dealer: West	♠ 6	♠ AKQJ9	1 ♥	Pass	Pass	X
Vul: E-W	♥ J93	♥ A85	Pass	2 ♦	Pass	2 ♠
North HCP: 4+1	♦ Q9762	♦ A83		All Pass		
South HCP: 18+1	♣ J542	♣ T3				
Contract: 2 ♠ South						

North hands

Too_Strong_for_Overcall4th

Board: 29	♠ AKQT9	LHO opens the bidding 1♥.
Dealer: East	♥ KQ7	Partner bids next.
Vul: None	♦ KJ74	East (LHO) bids 1♠ if possible.
HCP: 20+1	♣ Q	

Board: 30	♠ J8753	RHO opens the bidding 1♥.
Dealer: West	♥ 82	You bid next.
Vul: None	♦ A9542	West (RHO) bids 1♠ if possible.
HCP: 5+2	♣ 5	East (LHO) bids 2♥ if possible.

Board: 31	♠ AK3	LHO opens the bidding 1♠.
Dealer: East	♥ AJT74	Partner bids next.
Vul: None	♦ A92	East (LHO) bids 2♠ if possible.
HCP: 18+1	♣ QT	East (LHO) bids 3♠ if possible.

Board: 32	♠ AKT32	LHO opens the bidding 1♦.
Dealer: East	♥ AK85	Partner bids next.
Vul: N-S	♦ AJ6	
HCP: 19+1	♣ 9	

Board: 33	♠ A32	LHO opens the bidding 1♠.
Dealer: East	♥ K6	Partner bids next.
Vul: E-W	♦ AQT	West (RHO) bids 2♠ if possible.
HCP: 20+1	♣ AQJ92	

Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: East	♠ AKQT9	♠ 62			1 ♥	Pass
Vul: None	♥ KQ7	♥ T5	Pass	X	1 ♠	2 ♣
North HCP: 20+1	♦ KJ74	♦ T98	Pass	3NT	All Pass	
South HCP: 1+2	♣ Q	♣ JT7654				
Contract: 3NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ J8753	♠ AQ6	1 ♥	Pass	Pass	X
Vul: None	♥ 82	♥ KQ3	1 ♠	Pass	2 ♥	3 ♣
North HCP: 5+2	♦ A9542	♦ Q		All Pass		
South HCP: 19+2	♣ 5	♣ AQT987				
Contract: 3♣ South						

Board: 31	North:	South:	W	N	E	S
Dealer: East	♠ AK3	♠ J2			1 ♠	Pass
Vul: None	♥ AJT74	♥ Q982	Pass	X	2 ♠	Pass
North HCP: 18+1	♦ A92	♦ J873	Pass	3 ♥	3 ♠	4 ♥
South HCP: 7	♣ QT	♣ K42		All Pass		
Contract: 4 ♥ South						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ AKT32	♠ Q765			1 ♦	Pass
Vul: N-S	♥ AK85	♥ QJT	Pass	X	Pass	1 ♠
North HCP: 19+1	♦ AJ6	♦ T43	Pass	4 ♠	All Pass	
South HCP: 5	♣ 9	♣ 832				
Contract: 4 ♠ North						

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ A32	♠ 8			1 ♠	Pass
Vul: E-W	♥ K6	♥ JT8	Pass	X	Pass	2 ♦
North HCP: 20+1	♦ AQT	♦ J87652	2 ♠	3 ♣	All Pass	
South HCP: 5+2	♣ AQJ92	♣ K54				
Contract: 3♣ North						

South hands**Too_Strong_for_Overcall4th**

Board: 29	♠ 62	RHO opens the bidding 1♥.
Dealer: East	♥ T5	You bid next.
Vul: None	♦ T98	East (RHO) bids 1♠ if possible.
HCP: 1+2	♣ JT7654	

Board: 30	♠ AQ6	LHO opens the bidding 1♥.
Dealer: West	♥ KQ3	Partner bids next.
Vul: None	♦ Q	West (LHO) bids 1♠ if possible.
HCP: 19+2	♣ AQT987	East (RHO) bids 2♥ if possible.

Board: 31	♠ J2	RHO opens the bidding 1♠.
Dealer: East	♥ Q982	You bid next.
Vul: None	♦ J873	East (RHO) bids 2♠ if possible.
HCP: 7	♣ K42	East (RHO) bids 3♠ if possible.

Board: 32	♠ Q765	RHO opens the bidding 1♦.
Dealer: East	♥ QJT	You bid next.
Vul: N-S	♦ T43	
HCP: 5	♣ 832	

Board: 33	♠ 8	RHO opens the bidding 1♠.
Dealer: East	♥ JT8	You bid next.
Vul: E-W	♦ J87652	West (LHO) bids 2♠ if possible.
HCP: 5+2	♣ K54	

Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: East	♠ AKQT9	♠ 62			1 ♥	Pass
Vul: None	♥ KQ7	♥ T5	Pass	X	1 ♠	2 ♣
North HCP: 20+1	♦ KJ74	♦ T98	Pass	3NT	All Pass	
South HCP: 1+2	♣ Q	♣ JT7654				
Contract: 3NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ J8753	♠ AQ6	1 ♥	Pass	Pass	X
Vul: None	♥ 82	♥ KQ3	1 ♠	Pass	2 ♥	3 ♣
North HCP: 5+2	♦ A9542	♦ Q		All Pass		
South HCP: 19+2	♣ 5	♣ AQT987				
Contract: 3♣ South						

Board: 31	North:	South:	W	N	E	S
Dealer: East	♠ AK3	♠ J2			1 ♠	Pass
Vul: None	♥ AJT74	♥ Q982	Pass	X	2 ♠	Pass
North HCP: 18+1	♦ A92	♦ J873	Pass	3 ♥	3 ♠	4 ♥
South HCP: 7	♣ QT	♣ K42		All Pass		
Contract: 4 ♥ South						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ AKT32	♠ Q765			1 ♦	Pass
Vul: N-S	♥ AK85	♥ QJT	Pass	X	Pass	1 ♠
North HCP: 19+1	♦ AJ6	♦ T43	Pass	4 ♠	All Pass	
South HCP: 5	♣ 9	♣ 832				
Contract: 4 ♠ North						

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ A32	♠ 8			1 ♠	Pass
Vul: E-W	♥ K6	♥ JT8	Pass	X	Pass	2 ♦
North HCP: 20+1	♦ AQT	♦ J87652	2 ♠	3 ♣	All Pass	
South HCP: 5+2	♣ AQJ92	♣ K54				
Contract: 3♣ North						

North hands

Too_Strong_for_Overcall4th

Board: 34	♠ T863	RHO opens the bidding 1♣.
Dealer: West	♥ 7	You bid next.
Vul: Both	♦ AJ9863	West (RHO) bids 1♥ if possible.
HCP: 5+2	♣ 43	
Board: 35	♠ K43	LHO opens the bidding 1♦.
Dealer: East	♥ K7	Partner bids next.
Vul: E-W	♦ KQ3	East (LHO) bids 1♥ if possible.
HCP: 18+1	♣ AQJ94	West (RHO) bids 1♠ if possible.
Board: 36	♠ 9874	RHO opens the bidding 1♣.
Dealer: West	♥ T8652	You bid next.
Vul: None	♦ J94	West (RHO) bids 1♠ if possible.
HCP: 1+1	♣ 9	
Board: 37	♠ AQJT72	LHO opens the bidding 1♦.
Dealer: East	♥ K8	Partner bids next.
Vul: None	♦ AQ3	
HCP: 19+2	♣ K6	
Board: 38	♠ QJ93	RHO opens the bidding 1♦.
Dealer: West	♥ -	You bid next.
Vul: E-W	♦ 853	
HCP: 5+2	♣ QT9852	

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ T863	♠ AKQJ9	1 ♣	Pass	Pass	X
Vul: Both	♥ 7	♥ AK8	1 ♥	2 ♦	Pass	2 ♠
North HCP: 5+2	♦ AJ9863	♦ Q7	Pass	4 ♠	All Pass	
South HCP: 22+1	♣ 43	♣ QJ9				
Contract:	4 ♠ North					

Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ K43	♠ JT2			1 ♦	Pass
Vul: E-W	♥ K7	♥ J9863	Pass	X	1 ♥	Pass
North HCP: 18+1	♦ KQ3	♦ 8	1 ♠	1 NT	All Pass	
South HCP: 5+1	♣ AQJ94	♣ K862				
Contract:	1 NT North					

Board: 36	North:	South:	W	N	E	S
Dealer: West	♠ 9874	♠ AT	1 ♣	Pass	Pass	X
Vul: None	♥ T8652	♥ QJ3	1 ♠	Pass	Pass	X
North HCP: 1+1	♦ J94	♦ AKQ65	Pass	2 ♥	Pass	3 ♦
South HCP: 21+1	♣ 9	♣ KQ5	All Pass			
Contract:	3 ♦ South					

Board: 37	North:	South:	W	N	E	S
Dealer: East	♠ AQJT72	♠ K			1 ♦	Pass
Vul: None	♥ K8	♥ A7643	Pass	X	Pass	2 ♥
North HCP: 19+2	♦ AQ3	♦ 97	Pass	3 ♠	All Pass	
South HCP: 8+2	♣ K6	♣ JT982				
Contract:	3 ♠ North					

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ QJ93	♠ KT4	1 ♦	Pass	Pass	X
Vul: E-W	♥ -	♥ AKQ63	Pass	2 ♣	Pass	2 ♥
North HCP: 5+2	♦ 853	♦ QJT	All Pass			
South HCP: 18+1	♣ QT9852	♣ K6				
Contract:	2 ♥ South					

South hands**Too_Strong_for_Overcall4th**

Board: 34	♠ AKQJ9	LHO opens the bidding 1♣.
Dealer: West	♥ AK8	Partner bids next.
Vul: Both	♦ Q7	West (LHO) bids 1♥ if possible.
HCP: 22+1	♣ QJ9	

Board: 35	♠ JT2	RHO opens the bidding 1♦.
Dealer: East	♥ J9863	You bid next.
Vul: E-W	♦ 8	East (RHO) bids 1♥ if possible.
HCP: 5+1	♣ K862	West (LHO) bids 1♠ if possible.

Board: 36	♠ AT	LHO opens the bidding 1♣.
Dealer: West	♥ QJ3	Partner bids next.
Vul: None	♦ AKQ65	West (LHO) bids 1♠ if possible.
HCP: 21+1	♣ KQ5	

Board: 37	♠ K	RHO opens the bidding 1♦.
Dealer: East	♥ A7643	You bid next.
Vul: None	♦ 97	
HCP: 8+2	♣ JT982	

Board: 38	♠ KT4	LHO opens the bidding 1♦.
Dealer: West	♥ AKQ63	Partner bids next.
Vul: E-W	♦ QJT	
HCP: 18+1	♣ K6	

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ T863	♠ AKQJ9	1 ♣	Pass	Pass	X
Vul: Both	♥ 7	♥ AK8	1 ♥	2 ♦	Pass	2 ♠
North HCP: 5+2	♦ AJ9863	♦ Q7	Pass	4 ♠	All Pass	
South HCP: 22+1	♣ 43	♣ QJ9				
Contract:	4 ♠ North					

Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ K43	♠ JT2			1 ♦	Pass
Vul: E-W	♥ K7	♥ J9863	Pass	X	1 ♥	Pass
North HCP: 18+1	♦ KQ3	♦ 8	1 ♠	1 NT	All Pass	
South HCP: 5+1	♣ AQJ94	♣ K862				
Contract:	1 NT North					

Board: 36	North:	South:	W	N	E	S
Dealer: West	♠ 9874	♠ AT	1 ♣	Pass	Pass	X
Vul: None	♥ T8652	♥ QJ3	1 ♠	Pass	Pass	X
North HCP: 1+1	♦ J94	♦ AKQ65	Pass	2 ♥	Pass	3 ♦
South HCP: 21+1	♣ 9	♣ KQ5	All Pass			
Contract:	3 ♦ South					

Board: 37	North:	South:	W	N	E	S
Dealer: East	♠ AQJT72	♠ K			1 ♦	Pass
Vul: None	♥ K8	♥ A7643	Pass	X	Pass	2 ♥
North HCP: 19+2	♦ AQ3	♦ 97	Pass	3 ♠	All Pass	
South HCP: 8+2	♣ K6	♣ JT982				
Contract:	3 ♠ North					

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ QJ93	♠ KT4	1 ♦	Pass	Pass	X
Vul: E-W	♥ -	♥ AKQ63	Pass	2 ♣	Pass	2 ♥
North HCP: 5+2	♦ 853	♦ QJT	All Pass			
South HCP: 18+1	♣ QT9852	♣ K6				
Contract:	2 ♥ South					

North hands

Too_Strong_for_Overcall4th

Board: 39	♠ K84	LHO opens the bidding 1♣.
Dealer: East	♥ AK	Partner bids next.
Vul: N-S	♦ AJT62	East (LHO) bids 1♥ if possible.
HCP: 18+1	♣ K94	

Board: 40	♠ 952	RHO opens the bidding 1♦.
Dealer: West	♥ 9654	You bid next.
Vul: E-W	♦ 654	
HCP: 4	♣ KJ5	

Board: 41	♠ A	LHO opens the bidding 1♦.
Dealer: East	♥ Q84	Partner bids next.
Vul: Both	♦ K52	East (LHO) bids 2♦ if possible.
HCP: 18+2	♣ AKQT52	

Board: 42	♠ T97	RHO opens the bidding 1♣.
Dealer: West	♥ J743	You bid next.
Vul: E-W	♦ 6	West (RHO) bids 1♠ if possible.
HCP: 7+1	♣ AQT65	

Board: 43	♠ AKQJ63	LHO opens the bidding 1♣.
Dealer: East	♥ KQ	Partner bids next.
Vul: None	♦ A7	
HCP: 19+2	♣ 762	

Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ K84	♠ 9			1♣	Pass
Vul: N-S	♥ AK	♥ T64	Pass	X	1♥	Pass
North HCP: 18+1	♦ AJT62	♦ KQ9	Pass	1NT	Pass	2♠ ¹
South HCP: 7+2	♣ K94	♣ QT8653	Pass	3♣	Pass	3NT
Contract: 3NT South			All Pass			

1. 1N-2S transfer to clubs

Board: 40	North:	South:	W	N	E	S
Dealer: West	♠ 952	♠ KQJ73	1♦	Pass	Pass	X
Vul: E-W	♥ 9654	♥ A3	Pass	1♥	Pass	2♠
North HCP: 4	♦ 654	♦ AQJ	Pass	3♠	Pass	4♠
South HCP: 21+1	♣ KJ5	♣ AT7	All Pass			
Contract: 4♠ South						

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ QJ73			1♦	Pass
Vul: Both	♥ Q84	♥ AT72	Pass	X	2♦	Pass
North HCP: 18+2	♦ K52	♦ T83	Pass	3♣	All Pass	
South HCP: 8	♣ AKQT52	♣ J7				
Contract: 3♣ North						

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ T97	♠ AJ8	1♣	Pass	Pass	X
Vul: E-W	♥ J743	♥ A6	1♠	Pass	Pass	1NT
North HCP: 7+1	♦ 6	♦ AKJ85	Pass	2♣ ¹	Pass	3♦
South HCP: 18+1	♣ AQT65	♣ J94	All Pass			
Contract: 3♦ South						

1. Stayman

Board: 43	North:	South:	W	N	E	S
Dealer: East	♠ AKQJ63	♠ T875			1♣	Pass
Vul: None	♥ KQ	♥ 9763	Pass	X	Pass	1♥
North HCP: 19+2	♦ A7	♦ QJ2	Pass	3♠	Pass	4♠
South HCP: 4	♣ 762	♣ J5	All Pass			
Contract: 4♠ South						

South hands**Too_Strong_for_Overcall4th**

Board: 39	♠ 9	RHO opens the bidding 1♣.
Dealer: East	♥ T64	You bid next.
Vul: N-S	♦ KQ9	East (RHO) bids 1♥ if possible.
HCP: 7+2	♣ QT8653	

Board: 40	♠ KQJ73	LHO opens the bidding 1♦.
Dealer: West	♥ A3	Partner bids next.
Vul: E-W	♦ AQJ	
HCP: 21+1	♣ AT7	

Board: 41	♠ QJ73	RHO opens the bidding 1♦.
Dealer: East	♥ AT72	You bid next.
Vul: Both	♦ T83	East (RHO) bids 2♦ if possible.
HCP: 8	♣ J7	

Board: 42	♠ AJ8	LHO opens the bidding 1♣.
Dealer: West	♥ A6	Partner bids next.
Vul: E-W	♦ AKJ85	West (LHO) bids 1♠ if possible.
HCP: 18+1	♣ J94	

Board: 43	♠ T875	RHO opens the bidding 1♣.
Dealer: East	♥ 9763	You bid next.
Vul: None	♦ QJ2	
HCP: 4	♣ J5	

Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ K84	♠ 9			1♣	Pass
Vul: N-S	♥ AK	♥ T64	Pass	X	1♥	Pass
North HCP: 18+1	♦ AJT62	♦ KQ9	Pass	1NT	Pass	2♠ ¹
South HCP: 7+2	♣ K94	♣ QT8653	Pass	3♣	Pass	3NT
Contract: 3NT South			All Pass			

1. 1N-2S transfer to clubs

Board: 40	North:	South:	W	N	E	S
Dealer: West	♠ 952	♠ KQJ73	1♦	Pass	Pass	X
Vul: E-W	♥ 9654	♥ A3	Pass	1♥	Pass	2♠
North HCP: 4	♦ 654	♦ AQJ	Pass	3♠	Pass	4♠
South HCP: 21+1	♣ KJ5	♣ AT7	All Pass			
Contract: 4♠ South						

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ QJ73			1♦	Pass
Vul: Both	♥ Q84	♥ AT72	Pass	X	2♦	Pass
North HCP: 18+2	♦ K52	♦ T83	Pass	3♣	All Pass	
South HCP: 8	♣ AKQT52	♣ J7				
Contract: 3♣ North						

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ T97	♠ AJ8	1♣	Pass	Pass	X
Vul: E-W	♥ J743	♥ A6	1♠	Pass	Pass	1NT
North HCP: 7+1	♦ 6	♦ AKJ85	Pass	2♣ ¹	Pass	3♦
South HCP: 18+1	♣ AQT65	♣ J94	All Pass			
Contract: 3♦ South						

1. Stayman

Board: 43	North:	South:	W	N	E	S
Dealer: East	♠ AKQJ63	♠ T875			1♣	Pass
Vul: None	♥ KQ	♥ 9763	Pass	X	Pass	1♥
North HCP: 19+2	♦ A7	♦ QJ2	Pass	3♠	Pass	4♠
South HCP: 4	♣ 762	♣ J5	All Pass			
Contract: 4♠ South						

North hands

Too_Strong_for_Overcall4th

Board: 44	♠ Q54	RHO opens the bidding 1♦.
Dealer: West	♥ 985	You bid next.
Vul: None	♦ Q54	West (RHO) bids 1♠ if possible.
HCP: 4	♣ T964	

Board: 45	♠ 9	RHO opens the bidding 1♣.
Dealer: West	♥ KJT94	You bid next.
Vul: None	♦ Q642	West (RHO) bids 1♥ if possible.
HCP: 7+1	♣ J32	

Board: 46	♠ 74	RHO opens the bidding 1♦.
Dealer: West	♥ Q974	You bid next.
Vul: N-S	♦ Q96	West (RHO) bids 1♥ if possible.
HCP: 5	♣ JT54	West (RHO) Doubles 2♠ if possible.

Board: 47	♠ T32	RHO opens the bidding 1♦.
Dealer: West	♥ T743	You bid next.
Vul: E-W	♦ 85	
HCP: 4	♣ A754	

Board: 48	♠ K742	RHO opens the bidding 1♥.
Dealer: West	♥ J6	You bid next.
Vul: Both	♦ QJ94	West (RHO) bids 2♥ if possible.
HCP: 7	♣ T83	

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ Q54	♠ AK7	1♦	Pass	Pass	X
Vul: None	♥ 985	♥ AKQ74	1♠	Pass	Pass	2♥
North HCP: 4	♦ Q54	♦ J96		All Pass		
South HCP: 18+1	♣ T964	♣ J5				
Contract: 2♥ South						

Board: 45	North:	South:	W	N	E	S
Dealer: West	♠ 9	♠ AQJ54	1♣	Pass	Pass	X
Vul: None	♥ KJT94	♥ -	1♥	Pass	Pass	1♠
North HCP: 7+1	♦ Q642	♦ AK873	Pass	2NT	Pass	3NT
South HCP: 20+2	♣ J32	♣ AQ6		All Pass		
Contract: 3NT South						

Board: 46	North:	South:	W	N	E	S
Dealer: West	♠ 74	♠ AKQT95	1♦	Pass	Pass	X
Vul: N-S	♥ Q974	♥ K52	1♥	Pass	Pass	2♠
North HCP: 5	♦ Q96	♦ KJ7	X	3♥ ¹	Pass	3♠
South HCP: 19+2	♣ JT54	♣ K		All Pass		
Contract: 3♠ South						

1. limit raise or better in !S

Board: 47	North:	South:	W	N	E	S
Dealer: West	♠ T32	♠ A8	1♦	Pass	Pass	X
Vul: E-W	♥ T743	♥ AKJ962	Pass	1♥	Pass	4♥
North HCP: 4	♦ 85	♦ AK3		All Pass		
South HCP: 21+2	♣ A754	♣ Q2				
Contract: 4♥ South						

Board: 48	North:	South:	W	N	E	S
Dealer: West	♠ K742	♠ Q85	1♥	Pass	Pass	X
Vul: Both	♥ J6	♥ AT5	2♥	Pass	Pass	3♣
North HCP: 7	♦ QJ94	♦ K		All Pass		
South HCP: 18+2	♣ T83	♣ AKQ762				
Contract: 3♣ South						

South hands**Too_Strong_for_Overcall4th**

Board: 44	♠ AK7	LHO opens the bidding 1♦.
Dealer: West	♥ AKQ74	Partner bids next.
Vul: None	♦ J96	West (LHO) bids 1♠ if possible.
HCP: 18+1	♣ J5	
Board: 45	♠ AQJ54	LHO opens the bidding 1♣.
Dealer: West	♥ -	Partner bids next.
Vul: None	♦ AK873	West (LHO) bids 1♥ if possible.
HCP: 20+2	♣ AQ6	
Board: 46	♠ AKQT95	LHO opens the bidding 1♦.
Dealer: West	♥ K52	Partner bids next.
Vul: N-S	♦ KJ7	West (LHO) bids 1♥ if possible.
HCP: 19+2	♣ K	West (LHO) Doubles 2♠ if possible.
Board: 47	♠ A8	LHO opens the bidding 1♦.
Dealer: West	♥ AKJ962	Partner bids next.
Vul: E-W	♦ AK3	
HCP: 21+2	♣ Q2	
Board: 48	♠ Q85	LHO opens the bidding 1♥.
Dealer: West	♥ AT5	Partner bids next.
Vul: Both	♦ K	West (LHO) bids 2♥ if possible.
HCP: 18+2	♣ AKQ762	

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ Q54	♠ AK7	1♦	Pass	Pass	X
Vul: None	♥ 985	♥ AKQ74	1♠	Pass	Pass	2♥
North HCP: 4	♦ Q54	♦ J96		All Pass		
South HCP: 18+1	♣ T964	♣ J5				
Contract: 2♥ South						

Board: 45	North:	South:	W	N	E	S
Dealer: West	♠ 9	♠ AQJ54	1♣	Pass	Pass	X
Vul: None	♥ KJT94	♥ -	1♥	Pass	Pass	1♠
North HCP: 7+1	♦ Q642	♦ AK873	Pass	2NT	Pass	3NT
South HCP: 20+2	♣ J32	♣ AQ6		All Pass		
Contract: 3NT South						

Board: 46	North:	South:	W	N	E	S
Dealer: West	♠ 74	♠ AKQT95	1♦	Pass	Pass	X
Vul: N-S	♥ Q974	♥ K52	1♥	Pass	Pass	2♠
North HCP: 5	♦ Q96	♦ KJ7	X	3♥ ¹	Pass	3♠
South HCP: 19+2	♣ JT54	♣ K		All Pass		
Contract: 3♠ South						

1. limit raise or better in !S

Board: 47	North:	South:	W	N	E	S
Dealer: West	♠ T32	♠ A8	1♦	Pass	Pass	X
Vul: E-W	♥ T743	♥ AKJ962	Pass	1♥	Pass	4♥
North HCP: 4	♦ 85	♦ AK3		All Pass		
South HCP: 21+2	♣ A754	♣ Q2				
Contract: 4♥ South						

Board: 48	North:	South:	W	N	E	S
Dealer: West	♠ K742	♠ Q85	1♥	Pass	Pass	X
Vul: Both	♥ J6	♥ AT5	2♥	Pass	Pass	3♣
North HCP: 7	♦ QJ94	♦ K		All Pass		
South HCP: 18+2	♣ T83	♣ AKQ762				
Contract: 3♣ South						

North hands

Too_Strong_for_Overcall4th

Board: 49	♠ A9	LHO opens the bidding 1♣.
Dealer: East	♥ A86	Partner bids next.
Vul: N-S	♦ AQJT4	East (LHO) bids 1♥ if possible.
HCP: 21+1	♣ KQJ	

Board: 50	♠ K972	RHO opens the bidding 1♦.
Dealer: West	♥ 2	You bid next.
Vul: Both	♦ QT8	West (RHO) bids 2♣ if possible.
HCP: 5+1	♣ T9432	

Both hands (Answers Page)

Board: 49

Dealer: East

North:

♠ A9

South:

♠ J87653

W N E S

1♣ Pass

Vul: N-S

♥ A86

♥ T42

Pass X 1♥ Pass

North HCP: 21+1

♦ AQJT4

♦ 85

Pass 2♦ Pass 2♠

South HCP: 1+2

♣ KQJ

♣ T9

Pass 3NT All Pass

Contract: 3NT North

Board: 50

Dealer: West

North:

♠ K972

South:

♠ AQ

W N E S

1♦ Pass Pass X

Vul: Both

♥ 2

♥ AKQ874

2♣ Pass Pass 3♥

North HCP: 5+1

♦ QT8

♦ K94

All Pass

South HCP: 18+2

♣ T9432

♣ 85

Contract: 3♥ South

South hands**Too_Strong_for_Overcall4th**

Board: 49	♠ J87653	RHO opens the bidding 1♣.
Dealer: East	♥ T42	You bid next.
Vul: N-S	♦ 85	East (RHO) bids 1♥ if possible.
HCP: 1+2	♣ T9	

Board: 50	♠ AQ	LHO opens the bidding 1♦.
Dealer: West	♥ AKQ874	Partner bids next.
Vul: Both	♦ K94	West (LHO) bids 2♣ if possible.
HCP: 18+2	♣ 85	

Both hands (Answers Page)

Board: 49

Dealer: East

North:

♠ A9

South:

♠ J87653

W N E S

1♣ Pass

Vul: N-S

♥ A86

♥ T42

Pass X 1♥ Pass

North HCP: 21+1

♦ AQJT4

♦ 85

Pass 2♦ Pass 2♠

South HCP: 1+2

♣ KQJ

♣ T9

Pass 3NT All Pass

Contract: 3NT North

Board: 50

Dealer: West

North:

♠ K972

South:

♠ AQ

W N E S

1♦ Pass Pass X

Vul: Both

♥ 2

♥ AKQ874

2♣ Pass Pass 3♥

North HCP: 5+1

♦ QT8

♦ K94

All Pass

South HCP: 18+2

♣ T9432

♣ 85

Contract: 3♥ South