

# 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

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**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

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**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

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**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

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**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 ♥ <sup>1</sup>
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 ♥ <sup>1</sup>	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

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**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

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**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

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**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

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**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 ♥ <sup>1</sup>
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 ♥ <sup>1</sup>	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

<b>Board: 6</b>	♠ 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	
<b>Board: 7</b>	♠ 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	
<b>Board: 8</b>	♠ 76	Partner bids first.
Dealer: South	♥ T932	East (LHO) Doubles 1 ♣ if possible.
Vul: E-W	♦ JT7632	
HCP: 1+2	♣ 6	
<b>Board: 9</b>	♠ 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.
<b>Board: 10</b>	♠ 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

Dealer: East

Vul: None

North HCP: 19+1

South HCP: 6+2

Contract: 4♥ North

North:

♠ Q43

♥ AKQ94

♦ AK9

♣ J2

South:

♠ T8

♥ JT8632

♦ 32

♣ KQ8

W

N

E

S

1♠ Pass

Pass X Pass 2♥

2♠ 4♥ All Pass

### Board: 7

Dealer: East

Vul: E-W

North HCP: 21+1

South HCP: 4+1

Contract: 3NT North

North:

♠ A9

♥ Q64

♦ AKQJ4

♣ KQ3

South:

♠ T52

♥ AT97

♦ T7653

♣ 7

W

N

E

S

1♣ Pass

Pass X 1♠ Pass

Pass X Pass 2♦

Pass 3♦ Pass 3♥

Pass 3NT All Pass

### Board: 8

Dealer: South

Vul: E-W

North HCP: 1+2

South HCP: 14

Contract: 1♠ South

North:

♠ 76

♥ T932

♦ JT7632

♣ 6

South:

♠ K542

♥ K65

♦ AK8

♣ J84

W

N

E

S

1♣

Pass Pass X 1♠

All Pass

### Board: 9

Dealer: East

Vul: None

North HCP: 18+1

South HCP: 4

Contract: 4♣ North

North:

♠ AJ7

♥ 9

♦ AK84

♣ KQJT3

South:

♠ 65

♥ A73

♦ T973

♣ 9876

W

N

E

S

1♠ Pass

Pass X 2♥ Pass

Pass 3♣ Pass Pass

3♥ X Pass 3♠<sup>1</sup>

Pass 4♣ All Pass

1. limit raise or better in !C

### Board: 10

Dealer: West

Vul: N-S

North HCP: 4+1

South HCP: 18+1

Contract: 3♦ South

North:

♠ Q9873

♥ T6

♦ 75

♣ QT85

South:

♠ A

♥ 872

♦ AKQJ4

♣ A762

W

N

E

S

1♥ Pass Pass X

1♠ Pass 2♥ 3♦

All Pass

## South hands

## Too\_Strong\_for\_Overcall4th

<b>Board: 6</b>	♠ 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	
<b>Board: 7</b>	♠ 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	
<b>Board: 8</b>	♠ K542	You bid first.
Dealer: South	♥ K65	East (RHO) Doubles 1 ♣ if possible.
Vul: E-W	♦ AK8	
HCP: 14	♣ J84	
<b>Board: 9</b>	♠ 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.
<b>Board: 10</b>	♠ 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

Dealer: East

Vul: None

North HCP: 19+1

South HCP: 6+2

Contract: 4♥ North

North:

♠ Q43

♥ AKQ94

♦ AK9

♣ J2

South:

♠ T8

♥ JT8632

♦ 32

♣ KQ8

W

N

E

S

1♠ Pass

Pass X Pass 2♥

2♠ 4♥ All Pass

### Board: 7

Dealer: East

Vul: E-W

North HCP: 21+1

South HCP: 4+1

Contract: 3NT North

North:

♠ A9

♥ Q64

♦ AKQJ4

♣ KQ3

South:

♠ T52

♥ AT97

♦ T7653

♣ 7

W

N

E

S

1♣ Pass

Pass X 1♠ Pass

Pass X Pass 2♦

Pass 3♦ Pass 3♥

Pass 3NT All Pass

### Board: 8

Dealer: South

Vul: E-W

North HCP: 1+2

South HCP: 14

Contract: 1♠ South

North:

♠ 76

♥ T932

♦ JT7632

♣ 6

South:

♠ K542

♥ K65

♦ AK8

♣ J84

W

N

E

S

1♣

Pass Pass X 1♠

All Pass

### Board: 9

Dealer: East

Vul: None

North HCP: 18+1

South HCP: 4

Contract: 4♣ North

North:

♠ AJ7

♥ 9

♦ AK84

♣ KQJT3

South:

♠ 65

♥ A73

♦ T973

♣ 9876

W

N

E

S

1♠ Pass

Pass X 2♥ Pass

Pass 3♣ Pass Pass

3♥ X Pass 3♠<sup>1</sup>

Pass 4♣ All Pass

1. limit raise or better in !C

### Board: 10

Dealer: West

Vul: N-S

North HCP: 4+1

South HCP: 18+1

Contract: 3♦ South

North:

♠ Q9873

♥ T6

♦ 75

♣ QT85

South:

♠ A

♥ 872

♦ AKQJ4

♣ A762

W

N

E

S

1♥ Pass Pass X

1♠ Pass 2♥ 3♦

All Pass



# 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

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**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.

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**Board: 13**      ♠ A63      LHO opens the bidding 1 ♠.

Dealer: East      ♥ Q5      Partner bids next.

Vul: N-S      ♦ AKQ76

HCP: 20+1      ♣ KQ4

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**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

<b>Board: 11</b>	♠ KT74	Partner bids first.
Dealer: North	♥ 543	West (LHO) Doubles 1♥ if possible.
Vul: E-W	♦ JT873	
HCP: 4+1	♣ 7	

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<b>Board: 12</b>	♠ 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.

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<b>Board: 13</b>	♠ 94	RHO opens the bidding 1♠.
Dealer: East	♥ K864	You bid next.
Vul: N-S	♦ 94	
HCP: 3+1	♣ 97632	

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<b>Board: 14</b>	♠ 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

Dealer: West

Vul: None

North HCP: 7

South HCP: 18+1

Contract: 4 ♠ South

North:

♠ J976

♥ A43

♦ 753

♣ Q82

South:

♠ AKQ84

♥ 76

♦ KJ2

♣ AJ3

W	N	E	S
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1 ♦	Pass	Pass	X
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Pass	1 ♠	Pass	4 ♠
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All Pass

### Board: 16

Dealer: West

Vul: E-W

North HCP: 8

South HCP: 18+1

Contract: 4 ♠ South

North:

♠ KT96

♥ T95

♦ KQ5

♣ T75

South:

♠ AQJ87

♥ K6

♦ A93

♣ A92

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

1 ♣	Pass	Pass	X
-----	------	------	---

1 ♥	X	Pass	4 ♠
-----	---	------	-----

All Pass

### Board: 17

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 5+1

Contract: 3 ♥ South

North:

♠ 95

♥ AJ854

♦ AJ95

♣ K4

South:

♠ AJT86

♥ T72

♦ 864

♣ T3

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

	1 ♥	Pass	Pass
--	-----	------	------

X	2 ♦	Pass	2 ♥
---	-----	------	-----

3 ♣	Pass	Pass	3 ♥
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All Pass

### Board: 18

Dealer: West

Vul: None

North HCP: 6+1

South HCP: 18+1

Contract: 1NT South

North:

♠ K9

♥ 76543

♦ 872

♣ KT4

South:

♠ Q62

♥ A8

♦ AKJ64

♣ A73

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

1 ♣	Pass	Pass	X
-----	------	------	---

1 ♥	Pass	1 ♠	1NT
-----	------	-----	-----

All Pass

### Board: 19

Dealer: East

Vul: E-W

North HCP: 18+2

South HCP: 8

Contract: 4 ♥ South

North:

♠ -

♥ AKJ82

♦ K54

♣ AKT85

South:

♠ K843

♥ T63

♦ A97

♣ J42

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

		1 ♦	Pass
--	--	-----	------

Pass	X	Pass	1 ♠
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Pass	2 ♥	Pass	4 ♥
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All Pass

## South hands

## Too\_Strong\_for\_Overcall4th

<b>Board: 15</b>	♠ AKQ84	LHO opens the bidding 1 ♦.
Dealer: West	♥ 76	Partner bids next.
Vul: None	♦ KJ2	
HCP: 18+1	♣ AJ3	
<b>Board: 16</b>	♠ 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	
<b>Board: 17</b>	♠ 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	
<b>Board: 18</b>	♠ 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.
<b>Board: 19</b>	♠ 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

Dealer: West

Vul: None

North HCP: 7

South HCP: 18+1

Contract: 4 ♠ South

North:

♠ J976

♥ A43

♦ 753

♣ Q82

South:

♠ AKQ84

♥ 76

♦ KJ2

♣ AJ3

W	N	E	S
1 ♦	Pass	Pass	X
Pass	1 ♠	Pass	4 ♠
All Pass			

### Board: 16

Dealer: West

Vul: E-W

North HCP: 8

South HCP: 18+1

Contract: 4 ♠ South

North:

♠ KT96

♥ T95

♦ KQ5

♣ T75

South:

♠ AQJ87

♥ K6

♦ A93

♣ A92

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

### Board: 17

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 5+1

Contract: 3 ♥ South

North:

♠ 95

♥ AJ854

♦ AJ95

♣ K4

South:

♠ AJT86

♥ T72

♦ 864

♣ T3

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

### Board: 18

Dealer: West

Vul: None

North HCP: 6+1

South HCP: 18+1

Contract: 1NT South

North:

♠ K9

♥ 76543

♦ 872

♣ KT4

South:

♠ Q62

♥ A8

♦ AKJ64

♣ A73

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

### Board: 19

Dealer: East

Vul: E-W

North HCP: 18+2

South HCP: 8

Contract: 4 ♥ South

North:

♠ -

♥ AKJ82

♦ K54

♣ AKT85

South:

♠ K843

♥ T63

♦ A97

♣ J42

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



# 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 ♥ <sup>1</sup>
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 ♥ <sup>1</sup>
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			

<b>Board: 25</b>	♠ J976	RHO opens the bidding 1 ♣.
Dealer: West	♥ KQ743	You bid next.
Vul: None	♦ 972	
HCP: 6+1	♣ 5	
<hr/>		
<b>Board: 26</b>	♠ 853	Partner bids first.
Dealer: South	♥ 4	East (LHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ T863	
HCP: 0+1	♣ 98654	
<hr/>		
<b>Board: 27</b>	♠ 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.
<hr/>		
<b>Board: 28</b>	♠ 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

Dealer: West

Vul: None

North HCP: 6+1

South HCP: 18+1

Contract: 5♥ South

North:

♠ J976

♥ KQ743

♦ 972

♣ 5

South:

♠ 8

♥ J865

♦ AKJ84

♣ AKQ

W N E S

1♣ Pass Pass X

Pass 1♠ Pass 2♦

Pass 2♥ Pass 3♣<sup>1</sup>

Pass 3NT Pass 4♣

Pass 4NT Pass 5♥<sup>2</sup>

All Pass

1. limit raise or better in !H

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

### Board: 26

Dealer: South

Vul: E-W

North HCP: 0+1

South HCP: 12+1

Contract: 1♠ South

North:

♠ 853

♥ 4

♦ T863

♣ 98654

South:

♠ KJ74

♥ JT873

♦ K

♣ AT2

W N E S

1♥

Pass Pass X 1♠

All Pass

### Board: 27

Dealer: East

Vul: N-S

North HCP: 19+1

South HCP: 3+2

Contract: 5♦ North

North:

♠ AKJ

♥ T654

♦ AQJ83

♣ A

South:

♠ T9

♥ 8

♦ KT652

♣ T9832

W N E S

1♠ Pass

Pass X 2♣ Pass

2♠ 3♦ Pass 4♦

Pass 5♦ All Pass

### Board: 28

Dealer: West

Vul: E-W

North HCP: 4+1

South HCP: 18+1

Contract: 2♠ South

North:

♠ 6

♥ J93

♦ Q9762

♣ J542

South:

♠ AKQJ9

♥ A85

♦ A83

♣ T3

W N E S

1♥ Pass Pass X

Pass 2♦ Pass 2♠

All Pass

<b>Board: 25</b>	♠ 8	LHO opens the bidding 1 ♣.
Dealer: West	♥ J865	Partner bids next.
Vul: None	♦ AKJ84	
HCP: 18+1	♣ AKQ	
<hr/>		
<b>Board: 26</b>	♠ KJ74	You bid first.
Dealer: South	♥ JT873	East (RHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ K	
HCP: 12+1	♣ AT2	
<hr/>		
<b>Board: 27</b>	♠ 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.
<hr/>		
<b>Board: 28</b>	♠ 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

Dealer: West

Vul: None

North HCP: 6+1

South HCP: 18+1

Contract: 5♥ South

North:

♠ J976

♥ KQ743

♦ 972

♣ 5

South:

♠ 8

♥ J865

♦ AKJ84

♣ AKQ

W N E S

1♣ Pass Pass X

Pass 1♠ Pass 2♦

Pass 2♥ Pass 3♣<sup>1</sup>

Pass 3NT Pass 4♣

Pass 4NT Pass 5♥<sup>2</sup>

All Pass

1. limit raise or better in !H

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

### Board: 26

Dealer: South

Vul: E-W

North HCP: 0+1

South HCP: 12+1

Contract: 1♠ South

North:

♠ 853

♥ 4

♦ T863

♣ 98654

South:

♠ KJ74

♥ JT873

♦ K

♣ AT2

W N E S

Pass Pass X 1♥

Pass Pass X 1♠

All Pass

### Board: 27

Dealer: East

Vul: N-S

North HCP: 19+1

South HCP: 3+2

Contract: 5♦ North

North:

♠ AKJ

♥ T654

♦ AQJ83

♣ A

South:

♠ T9

♥ 8

♦ KT652

♣ T9832

W N E S

Pass Pass 1♠ Pass

Pass X 2♣ Pass

2♠ 3♦ Pass 4♦

Pass 5♦ All Pass

### Board: 28

Dealer: West

Vul: E-W

North HCP: 4+1

South HCP: 18+1

Contract: 2♠ South

North:

♠ 6

♥ J93

♦ Q9762

♣ J542

South:

♠ AKQJ9

♥ A85

♦ A83

♣ T3

W N E S

1♥ Pass Pass X

Pass 2♦ Pass 2♠

All Pass



# 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

Dealer: East

Vul: None

North HCP: 20+1

South HCP: 1+2

Contract: 3NT North

North:

♠ AKQT9

♥ KQ7

♦ KJ74

♣ Q

South:

♠ 62

♥ T5

♦ T98

♣ JT7654

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

### Board: 30

Dealer: West

Vul: None

North HCP: 5+2

South HCP: 19+2

Contract: 3♣ South

North:

♠ J8753

♥ 82

♦ A9542

♣ 5

South:

♠ AQ6

♥ KQ3

♦ Q

♣ AQT987

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

### Board: 31

Dealer: East

Vul: None

North HCP: 18+1

South HCP: 7

Contract: 4♥ South

North:

♠ AK3

♥ AJT74

♦ A92

♣ QT

South:

♠ J2

♥ Q982

♦ J873

♣ K42

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

### Board: 32

Dealer: East

Vul: N-S

North HCP: 19+1

South HCP: 5

Contract: 4♠ North

North:

♠ AKT32

♥ AK85

♦ AJ6

♣ 9

South:

♠ Q765

♥ QJT

♦ T43

♣ 832

W	N	E	S
		1♦	Pass
Pass	X	Pass	1♠
Pass	4♠	All Pass	

### Board: 33

Dealer: East

Vul: E-W

North HCP: 20+1

South HCP: 5+2

Contract: 3♣ North

North:

♠ A32

♥ K6

♦ AQT

♣ AQJ92

South:

♠ 8

♥ JT8

♦ J87652

♣ K54

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

## 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

Dealer: East

Vul: None

North HCP: 20+1

South HCP: 1+2

Contract: 3NT North

North:

♠ AKQT9

♥ KQ7

♦ KJ74

♣ Q

South:

♠ 62

♥ T5

♦ T98

♣ JT7654

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

### Board: 30

Dealer: West

Vul: None

North HCP: 5+2

South HCP: 19+2

Contract: 3♣ South

North:

♠ J8753

♥ 82

♦ A9542

♣ 5

South:

♠ AQ6

♥ KQ3

♦ Q

♣ AQT987

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

### Board: 31

Dealer: East

Vul: None

North HCP: 18+1

South HCP: 7

Contract: 4♥ South

North:

♠ AK3

♥ AJT74

♦ A92

♣ QT

South:

♠ J2

♥ Q982

♦ J873

♣ K42

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

### Board: 32

Dealer: East

Vul: N-S

North HCP: 19+1

South HCP: 5

Contract: 4♠ North

North:

♠ AKT32

♥ AK85

♦ AJ6

♣ 9

South:

♠ Q765

♥ QJT

♦ T43

♣ 832

W	N	E	S
		1♦	Pass
Pass	X	Pass	1♠
Pass	4♠	All Pass	

### Board: 33

Dealer: East

Vul: E-W

North HCP: 20+1

South HCP: 5+2

Contract: 3♣ North

North:

♠ A32

♥ K6

♦ AQT

♣ AQJ92

South:

♠ 8

♥ JT8

♦ J87652

♣ K54

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

## 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

Dealer: West

Vul: Both

North HCP: 5+2

South HCP: 22+1

Contract: 4 ♠ North

North:

♠ T863

♥ 7

♦ AJ9863

♣ 43

South:

♠ AKQJ9

♥ AK8

♦ Q7

♣ QJ9

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

1 ♣	Pass	Pass	X
-----	------	------	---

1 ♥	2 ♦	Pass	2 ♠
-----	-----	------	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

### Board: 35

Dealer: East

Vul: E-W

North HCP: 18+1

South HCP: 5+1

Contract: 1NT North

North:

♠ K43

♥ K7

♦ KQ3

♣ AQJ94

South:

♠ JT2

♥ J9863

♦ 8

♣ K862

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

		1 ♦	Pass
--	--	-----	------

Pass	X	1 ♥	Pass
------	---	-----	------

1 ♠	1NT	All Pass	
-----	-----	----------	--

### Board: 36

Dealer: West

Vul: None

North HCP: 1+1

South HCP: 21+1

Contract: 3 ♦ South

North:

♠ 9874

♥ T8652

♦ J94

♣ 9

South:

♠ AT

♥ QJ3

♦ AKQ65

♣ KQ5

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

1 ♣	Pass	Pass	X
-----	------	------	---

1 ♠	Pass	Pass	X
-----	------	------	---

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

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

### Board: 37

Dealer: East

Vul: None

North HCP: 19+2

South HCP: 8+2

Contract: 3 ♠ North

North:

♠ AQJT72

♥ K8

♦ AQ3

♣ K6

South:

♠ K

♥ A7643

♦ 97

♣ JT982

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

		1 ♦	Pass
--	--	-----	------

Pass	X	Pass	2 ♥
------	---	------	-----

Pass	3 ♠	All Pass	
------	-----	----------	--

### Board: 38

Dealer: West

Vul: E-W

North HCP: 5+2

South HCP: 18+1

Contract: 2 ♥ South

North:

♠ QJ93

♥ -

♦ 853

♣ QT9852

South:

♠ KT4

♥ AKQ63

♦ QJT

♣ K6

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

1 ♦	Pass	Pass	X
-----	------	------	---

Pass	2 ♣	Pass	2 ♥
------	-----	------	-----

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

## 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

Dealer: West

Vul: Both

North HCP: 5+2

South HCP: 22+1

Contract: 4 ♠ North

North:

♠ T863

♥ 7

♦ AJ9863

♣ 43

South:

♠ AKQJ9

♥ AK8

♦ Q7

♣ QJ9

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

1 ♣	Pass	Pass	X
-----	------	------	---

1 ♥	2 ♦	Pass	2 ♠
-----	-----	------	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

### Board: 35

Dealer: East

Vul: E-W

North HCP: 18+1

South HCP: 5+1

Contract: 1NT North

North:

♠ K43

♥ K7

♦ KQ3

♣ AQJ94

South:

♠ JT2

♥ J9863

♦ 8

♣ K862

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

		1 ♦	Pass
--	--	-----	------

Pass	X	1 ♥	Pass
------	---	-----	------

1 ♠	1NT	All Pass	
-----	-----	----------	--

### Board: 36

Dealer: West

Vul: None

North HCP: 1+1

South HCP: 21+1

Contract: 3 ♦ South

North:

♠ 9874

♥ T8652

♦ J94

♣ 9

South:

♠ AT

♥ QJ3

♦ AKQ65

♣ KQ5

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

1 ♣	Pass	Pass	X
-----	------	------	---

1 ♠	Pass	Pass	X
-----	------	------	---

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

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

### Board: 37

Dealer: East

Vul: None

North HCP: 19+2

South HCP: 8+2

Contract: 3 ♠ North

North:

♠ AQJT72

♥ K8

♦ AQ3

♣ K6

South:

♠ K

♥ A7643

♦ 97

♣ JT982

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

		1 ♦	Pass
--	--	-----	------

Pass	X	Pass	2 ♥
------	---	------	-----

Pass	3 ♠	All Pass	
------	-----	----------	--

### Board: 38

Dealer: West

Vul: E-W

North HCP: 5+2

South HCP: 18+1

Contract: 2 ♥ South

North:

♠ QJ93

♥ -

♦ 853

♣ QT9852

South:

♠ KT4

♥ AKQ63

♦ QJT

♣ K6

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

1 ♦	Pass	Pass	X
-----	------	------	---

Pass	2 ♣	Pass	2 ♥
------	-----	------	-----

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



## 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

Dealer: East

Vul: N-S

North HCP: 18+1

South HCP: 7+2

Contract: 3NT South

North:

♠ K84

♥ AK

♦ AJT62

♣ K94

South:

♠ 9

♥ T64

♦ KQ9

♣ QT8653

W	N	E	S
		1 ♣	Pass
Pass	X	1 ♥	Pass
Pass	1NT	Pass	2 ♠ <sup>1</sup>
Pass	3 ♣	Pass	3NT
All Pass			

1. 1N-2S transfer to clubs

### Board: 40

Dealer: West

Vul: E-W

North HCP: 4

South HCP: 21+1

Contract: 4 ♠ South

North:

♠ 952

♥ 9654

♦ 654

♣ KJ5

South:

♠ KQJ73

♥ A3

♦ AQJ

♣ AT7

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

### Board: 41

Dealer: East

Vul: Both

North HCP: 18+2

South HCP: 8

Contract: 3 ♣ North

North:

♠ A

♥ Q84

♦ K52

♣ AKQT52

South:

♠ QJ73

♥ AT72

♦ T83

♣ J7

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

### Board: 42

Dealer: West

Vul: E-W

North HCP: 7+1

South HCP: 18+1

Contract: 3 ♦ South

North:

♠ T97

♥ J743

♦ 6

♣ AQT65

South:

♠ AJ8

♥ A6

♦ AKJ85

♣ J94

W	N	E	S
1 ♣	Pass	Pass	X
1 ♠	Pass	Pass	1NT
Pass	2 ♣ <sup>1</sup>	Pass	3 ♦
All Pass			

1. Stayman

### Board: 43

Dealer: East

Vul: None

North HCP: 19+2

South HCP: 4

Contract: 4 ♠ South

North:

♠ AKQJ63

♥ KQ

♦ A7

♣ 762

South:

♠ T875

♥ 9763

♦ QJ2

♣ J5

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

## 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

Dealer: East

Vul: N-S

North HCP: 18+1

South HCP: 7+2

Contract: 3NT South

North:

♠ K84

♥ AK

♦ AJT62

♣ K94

South:

♠ 9

♥ T64

♦ KQ9

♣ QT8653

W	N	E	S
		1 ♣	Pass
Pass	X	1 ♥	Pass
Pass	1NT	Pass	2 ♠ <sup>1</sup>
Pass	3 ♣	Pass	3NT
All Pass			

1. 1N-2S transfer to clubs

### Board: 40

Dealer: West

Vul: E-W

North HCP: 4

South HCP: 21+1

Contract: 4 ♠ South

North:

♠ 952

♥ 9654

♦ 654

♣ KJ5

South:

♠ KQJ73

♥ A3

♦ AQJ

♣ AT7

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

### Board: 41

Dealer: East

Vul: Both

North HCP: 18+2

South HCP: 8

Contract: 3 ♣ North

North:

♠ A

♥ Q84

♦ K52

♣ AKQT52

South:

♠ QJ73

♥ AT72

♦ T83

♣ J7

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

### Board: 42

Dealer: West

Vul: E-W

North HCP: 7+1

South HCP: 18+1

Contract: 3 ♦ South

North:

♠ T97

♥ J743

♦ 6

♣ AQT65

South:

♠ AJ8

♥ A6

♦ AKJ85

♣ J94

W	N	E	S
1 ♣	Pass	Pass	X
1 ♠	Pass	Pass	1NT
Pass	2 ♣ <sup>1</sup>	Pass	3 ♦
All Pass			

1. Stayman

### Board: 43

Dealer: East

Vul: None

North HCP: 19+2

South HCP: 4

Contract: 4 ♠ South

North:

♠ AKQJ63

♥ KQ

♦ A7

♣ 762

South:

♠ T875

♥ 9763

♦ QJ2

♣ J5

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

## North hands

## Too\_Strong\_for\_Overcall4th

<b>Board: 44</b>	♠ Q54	RHO opens the bidding 1 ♦.
Dealer: West	♥ 985	You bid next.
Vul: None	♦ Q54	West (RHO) bids 1 ♠ if possible.
HCP: 4	♣ T964	
<b>Board: 45</b>	♠ 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	
<b>Board: 46</b>	♠ 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.
<b>Board: 47</b>	♠ T32	RHO opens the bidding 1 ♦.
Dealer: West	♥ T743	You bid next.
Vul: E-W	♦ 85	
HCP: 4	♣ A754	
<b>Board: 48</b>	♠ 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

Dealer: West

Vul: None

North HCP: 4

South HCP: 18+1

Contract: 2♥ South

North:

♠ Q54

♥ 985

♦ Q54

♣ T964

South:

♠ AK7

♥ AKQ74

♦ J96

♣ J5

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

### Board: 45

Dealer: West

Vul: None

North HCP: 7+1

South HCP: 20+2

Contract: 3NT South

North:

♠ 9

♥ KJT94

♦ Q642

♣ J32

South:

♠ AQJ54

♥ -

♦ AK873

♣ AQ6

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

### Board: 46

Dealer: West

Vul: N-S

North HCP: 5

South HCP: 19+2

Contract: 3♠ South

North:

♠ 74

♥ Q974

♦ Q96

♣ JT54

South:

♠ AKQT95

♥ K52

♦ KJ7

♣ K

W	N	E	S
1♦	Pass	Pass	X
1♥	Pass	Pass	2♠
X	3♥ <sup>1</sup>	Pass	3♠
All Pass			

1. limit raise or better in !S

### Board: 47

Dealer: West

Vul: E-W

North HCP: 4

South HCP: 21+2

Contract: 4♥ South

North:

♠ T32

♥ T743

♦ 85

♣ A754

South:

♠ A8

♥ AKJ962

♦ AK3

♣ Q2

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

### Board: 48

Dealer: West

Vul: Both

North HCP: 7

South HCP: 18+2

Contract: 3♣ South

North:

♠ K742

♥ J6

♦ QJ94

♣ T83

South:

♠ Q85

♥ AT5

♦ K

♣ AKQ762

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

## South hands

## Too\_Strong\_for\_Overcall4th

<b>Board: 44</b>	♠ 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	
<b>Board: 45</b>	♠ AQJ54	LHO opens the bidding 1 ♣.
Dealer: West	♥ -	Partner bids next.
Vul: None	♦ AK873	West (LHO) bids 1 ♥ if possible.
HCP: 20+2	♣ AQ6	
<b>Board: 46</b>	♠ 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.
<b>Board: 47</b>	♠ A8	LHO opens the bidding 1 ♦.
Dealer: West	♥ AKJ962	Partner bids next.
Vul: E-W	♦ AK3	
HCP: 21+2	♣ Q2	
<b>Board: 48</b>	♠ 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

Dealer: West

Vul: None

North HCP: 4

South HCP: 18+1

Contract: 2♥ South

North:

♠ Q54

♥ 985

♦ Q54

♣ T964

South:

♠ AK7

♥ AKQ74

♦ J96

♣ J5

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

### Board: 45

Dealer: West

Vul: None

North HCP: 7+1

South HCP: 20+2

Contract: 3NT South

North:

♠ 9

♥ KJT94

♦ Q642

♣ J32

South:

♠ AQJ54

♥ -

♦ AK873

♣ AQ6

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

### Board: 46

Dealer: West

Vul: N-S

North HCP: 5

South HCP: 19+2

Contract: 3♠ South

North:

♠ 74

♥ Q974

♦ Q96

♣ JT54

South:

♠ AKQT95

♥ K52

♦ KJ7

♣ K

W	N	E	S
1♦	Pass	Pass	X
1♥	Pass	Pass	2♠
X	3♥ <sup>1</sup>	Pass	3♠
All Pass			

1. limit raise or better in !S

### Board: 47

Dealer: West

Vul: E-W

North HCP: 4

South HCP: 21+2

Contract: 4♥ South

North:

♠ T32

♥ T743

♦ 85

♣ A754

South:

♠ A8

♥ AKJ962

♦ AK3

♣ Q2

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

### Board: 48

Dealer: West

Vul: Both

North HCP: 7

South HCP: 18+2

Contract: 3♣ South

North:

♠ K742

♥ J6

♦ QJ94

♣ T83

South:

♠ Q85

♥ AT5

♦ K

♣ AKQ762

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



**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

Vul: N-S

North HCP: 21+1

South HCP: 1+2

Contract: 3NT North

**North:**

♠ A9

♥ A86

♦ AQJT4

♣ KQJ

**South:**

♠ J87653

♥ T42

♦ 85

♣ T9

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

1 ♣ Pass

Pass X 1 ♥ Pass

Pass 2 ♦ Pass 2 ♠

Pass 3NT All Pass

**Board: 50**

Dealer: West

Vul: Both

North HCP: 5+1

South HCP: 18+2

Contract: 3 ♥ South

**North:**

♠ K972

♥ 2

♦ QT8

♣ T9432

**South:**

♠ AQ

♥ AKQ874

♦ K94

♣ 85

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

1 ♦ Pass Pass X

2 ♣ Pass Pass 3 ♥

All Pass

<b>Board: 49</b>	♠ 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	

---

<b>Board: 50</b>	♠ 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

Vul: N-S

North HCP: 21+1

South HCP: 1+2

Contract: 3NT North

**North:**

♠ A9

♥ A86

♦ AQJT4

♣ KQJ

**South:**

♠ J87653

♥ T42

♦ 85

♣ T9

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

1 ♣ Pass

Pass X 1 ♥ Pass

Pass 2 ♦ Pass 2 ♠

Pass 3NT All Pass

**Board: 50**

Dealer: West

Vul: Both

North HCP: 5+1

South HCP: 18+2

Contract: 3 ♥ South

**North:**

♠ K972

♥ 2

♦ QT8

♣ T9432

**South:**

♠ AQ

♥ AKQ874

♦ K94

♣ 85

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

1 ♦ Pass Pass X

2 ♣ Pass Pass 3 ♥

All Pass