

## North hands

## Too\_Strong\_for\_Overcall

<b>Board: 1</b>	♠ QJT863	You bid first.
Dealer: North	♥ A7	East (LHO) Doubles 1 ♠ if possible.
Vul: None	♦ AJ43	West (RHO) bids 2 ♦ if possible.
HCP: 12+2	♣ 4	East (LHO) bids 3 ♣ if possible.

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<b>Board: 2</b>	♠ AJ97	RHO opens the bidding 1 ♣.
Dealer: West	♥ 7	You bid next.
Vul: N-S	♦ AKQ65	East (LHO) bids 1 ♦ if possible.
HCP: 18+1	♣ A42	West (RHO) bids 1 ♥ if possible.
		East (LHO) bids 2 ♥ if possible.

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<b>Board: 3</b>	♠ T73	LHO opens the bidding 1 ♦.
Dealer: East	♥ JT73	Partner bids next.
Vul: E-W	♦ 6	East (LHO) bids 1 ♠ if possible.
HCP: 4+1	♣ KT872	West (RHO) Doubles 4 ♥ if possible.

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<b>Board: 4</b>	♠ AJ6	RHO opens the bidding 1 ♦.
Dealer: West	♥ AKQ97	You bid next.
Vul: Both	♦ J63	West (RHO) bids 2 ♦ if possible.
HCP: 18+1	♣ K7	

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<b>Board: 5</b>	♠ KQJ	RHO opens the bidding 1 ♠.
Dealer: West	♥ K9	You bid next.
Vul: N-S	♦ AKQJ9	
HCP: 21+1	♣ Q76	

## Both hands (Answers Page)

### Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ QJT863	♠ 92		1 ♠	X	Pass
Vul: None	♥ A7	♥ J952	2 ♦	2 ♠	3 ♣	3 ♠
North HCP: 12+2	♦ AJ43	♦ K8	All Pass			
South HCP: 8+1	♣ 4	♣ KJ972				
Contract: 3 ♠ South						

### Board: 2

	North:	South:	W	N	E	S
Dealer: West	♠ AJ97	♠ Q64	1 ♣	X	1 ♦	Pass
Vul: N-S	♥ 7	♥ T854	1 ♥	X	Pass	2 ♣
North HCP: 18+1	♦ AKQ65	♦ 4	Pass	Pass	2 ♥	3 ♣
South HCP: 2+1	♣ A42	♣ T9753	All Pass			
Contract: 3 ♣ South						

### Board: 3

	North:	South:	W	N	E	S
Dealer: East	♠ T73	♠ AK2			1 ♦	X
Vul: E-W	♥ JT73	♥ AKQ862	Pass	1 ♥	1 ♠	4 ♥
North HCP: 4+1	♦ 6	♦ T82	X	All Pass		
South HCP: 18+2	♣ KT872	♣ Q				
Contract: 4 ♥ X South						

### Board: 4

	North:	South:	W	N	E	S
Dealer: West	♠ AJ6	♠ T8542	1 ♦	X	Pass	1 ♠
Vul: Both	♥ AKQ97	♥ J2	2 ♦	2 ♥	Pass	2 ♠
North HCP: 18+1	♦ J63	♦ K2	Pass	3 ♠	All Pass	
South HCP: 6+1	♣ K7	♣ Q962				
Contract: 3 ♠ North						

### Board: 5

	North:	South:	W	N	E	S
Dealer: West	♠ KQJ	♠ 87	1 ♠	X	Pass	2 ♥
Vul: N-S	♥ K9	♥ Q863	Pass	3 ♦	All Pass	
North HCP: 21+1	♦ AKQJ9	♦ 732				
South HCP: 3	♣ Q76	♣ J432				
Contract: 3 ♦ North						

## South hands

## Too\_Strong\_for\_Overcall

<b>Board: 1</b>	♠ 92	Partner bids first.
Dealer: North	♥ J952	East (RHO) Doubles 1 ♠ if possible.
Vul: None	♦ K8	West (LHO) bids 2 ♦ if possible.
HCP: 8+1	♣ KJ972	East (RHO) bids 3 ♣ if possible.

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<b>Board: 2</b>	♠ Q64	LHO opens the bidding 1 ♣.
Dealer: West	♥ T854	Partner bids next.
Vul: N-S	♦ 4	East (RHO) bids 1 ♦ if possible.
HCP: 2+1	♣ T9753	West (LHO) bids 1 ♥ if possible.
		East (RHO) bids 2 ♥ if possible.

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<b>Board: 3</b>	♠ AK2	RHO opens the bidding 1 ♦.
Dealer: East	♥ AKQ862	You bid next.
Vul: E-W	♦ T82	East (RHO) bids 1 ♠ if possible.
HCP: 18+2	♣ Q	West (LHO) Doubles 4 ♥ if possible.

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<b>Board: 4</b>	♠ T8542	LHO opens the bidding 1 ♦.
Dealer: West	♥ J2	Partner bids next.
Vul: Both	♦ K2	West (LHO) bids 2 ♦ if possible.
HCP: 6+1	♣ Q962	

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<b>Board: 5</b>	♠ 87	LHO opens the bidding 1 ♠.
Dealer: West	♥ Q863	Partner bids next.
Vul: N-S	♦ 732	
HCP: 3	♣ J432	

## Both hands (Answers Page)

### Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ QJT863	♠ 92		1 ♠	X	Pass
Vul: None	♥ A7	♥ J952	2 ♦	2 ♠	3 ♣	3 ♠
North HCP: 12+2	♦ AJ43	♦ K8	All Pass			
South HCP: 8+1	♣ 4	♣ KJ972				
Contract: 3 ♠ South						

### Board: 2

	North:	South:	W	N	E	S
Dealer: West	♠ AJ97	♠ Q64	1 ♣	X	1 ♦	Pass
Vul: N-S	♥ 7	♥ T854	1 ♥	X	Pass	2 ♣
North HCP: 18+1	♦ AKQ65	♦ 4	Pass	Pass	2 ♥	3 ♣
South HCP: 2+1	♣ A42	♣ T9753	All Pass			
Contract: 3 ♣ South						

### Board: 3

	North:	South:	W	N	E	S
Dealer: East	♠ T73	♠ AK2			1 ♦	X
Vul: E-W	♥ JT73	♥ AKQ862	Pass	1 ♥	1 ♠	4 ♥
North HCP: 4+1	♦ 6	♦ T82	X	All Pass		
South HCP: 18+2	♣ KT872	♣ Q				
Contract: 4 ♥ X South						

### Board: 4

	North:	South:	W	N	E	S
Dealer: West	♠ AJ6	♠ T8542	1 ♦	X	Pass	1 ♠
Vul: Both	♥ AKQ97	♥ J2	2 ♦	2 ♥	Pass	2 ♠
North HCP: 18+1	♦ J63	♦ K2	Pass	3 ♠	All Pass	
South HCP: 6+1	♣ K7	♣ Q962				
Contract: 3 ♠ North						

### Board: 5

	North:	South:	W	N	E	S
Dealer: West	♠ KQJ	♠ 87	1 ♠	X	Pass	2 ♥
Vul: N-S	♥ K9	♥ Q863	Pass	3 ♦	All Pass	
North HCP: 21+1	♦ AKQJ9	♦ 732				
South HCP: 3	♣ Q76	♣ J432				
Contract: 3 ♦ North						

## North hands

## Too\_Strong\_for\_Overcall

<b>Board: 6</b>	♠ T85	LHO opens the bidding 1 ♦.
Dealer: East	♥ T86543	Partner bids next.
Vul: E-W	♦ T74	East (LHO) bids 1 ♠ if possible.
HCP: 0+2	♣ 8	
<b>Board: 7</b>	♠ T7	You bid first.
Dealer: North	♥ AK642	East (LHO) Doubles 1 ♥ if possible.
Vul: Both	♦ K872	West (RHO) bids 2 ♠ if possible.
HCP: 13+1	♣ K2	
<b>Board: 8</b>	♠ -	LHO opens the bidding 1 ♥.
Dealer: East	♥ 43	Partner bids next.
Vul: None	♦ KJ7532	
HCP: 5+3	♣ JT742	
<b>Board: 9</b>	♠ AKQT5	RHO opens the bidding 1 ♦.
Dealer: West	♥ Q3	You bid next.
Vul: E-W	♦ KQ3	West (RHO) bids 1 ♠ if possible.
HCP: 20+1	♣ A65	
<b>Board: 10</b>	♠ -	Partner bids first.
Dealer: South	♥ JT752	West (RHO) Doubles 1 ♠ if possible.
Vul: Both	♦ 98765	East (LHO) bids 2 ♦ if possible.
HCP: 3+2	♣ Q85	West (RHO) bids 3 ♣ if possible.

## Both hands (Answers Page)

### Board: 6

Dealer: East

Vul: E-W

North HCP: 0+2

South HCP: 19+2

Contract: 3♣ South

North:

♠ T85

♥ T86543

♦ T74

♣ 8

South:

♠ AJ3

♥ 9

♦ AJ5

♣ AKQ754

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

### Board: 7

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 5

Contract: 3♥ North

North:

♠ T7

♥ AK642

♦ K872

♣ K2

South:

♠ K42

♥ 853

♦ Q93

♣ T953

W	N	E	S
	1♥	X	2♥
2♠	3♥	All Pass	

### Board: 8

Dealer: East

Vul: None

North HCP: 5+3

South HCP: 20+1

Contract: 2♠ South

North:

♠ -

♥ 43

♦ KJ7532

♣ JT742

South:

♠ KQJ65

♥ AQT

♦ AT8

♣ A9

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

### Board: 9

Dealer: West

Vul: E-W

North HCP: 20+1

South HCP: 1+1

Contract: 1NT North

North:

♠ AKQT5

♥ Q3

♦ KQ3

♣ A65

South:

♠ 43

♥ 9874

♦ T8652

♣ J8

W	N	E	S
1♦	X	Pass	1♥
1♠	1NT	All Pass	

### Board: 10

Dealer: South

Vul: Both

North HCP: 3+2

South HCP: 14+2

Contract: 3♥ North

North:

♠ -

♥ JT752

♦ 98765

♣ Q85

South:

♠ KQ6543

♥ AKQ3

♦ -

♣ 732

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

## South hands

## Too\_Strong\_for\_Overcall

<b>Board: 6</b>	♠ AJ3	RHO opens the bidding 1 ♦ .
Dealer: East	♥ 9	You bid next.
Vul: E-W	♦ AJ5	East (RHO) bids 1 ♠ if possible.
HCP: 19+2	♣ AKQ754	
<b>Board: 7</b>	♠ K42	Partner bids first.
Dealer: North	♥ 853	East (RHO) Doubles 1 ♥ if possible.
Vul: Both	♦ Q93	West (LHO) bids 2 ♠ if possible.
HCP: 5	♣ T953	
<b>Board: 8</b>	♠ KQJ65	RHO opens the bidding 1 ♥ .
Dealer: East	♥ AQT	You bid next.
Vul: None	♦ AT8	
HCP: 20+1	♣ A9	
<b>Board: 9</b>	♠ 43	LHO opens the bidding 1 ♦ .
Dealer: West	♥ 9874	Partner bids next.
Vul: E-W	♦ T8652	West (LHO) bids 1 ♠ if possible.
HCP: 1+1	♣ J8	
<b>Board: 10</b>	♠ KQ6543	You bid first.
Dealer: South	♥ AKQ3	West (LHO) Doubles 1 ♠ if possible.
Vul: Both	♦ -	East (RHO) bids 2 ♦ if possible.
HCP: 14+2	♣ 732	West (LHO) bids 3 ♣ if possible.

## Both hands (Answers Page)

### Board: 6

Dealer: East

Vul: E-W

North HCP: 0+2

South HCP: 19+2

Contract: 3♣ South

North:

♠ T85

♥ T86543

♦ T74

♣ 8

South:

♠ AJ3

♥ 9

♦ AJ5

♣ AKQ754

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

### Board: 7

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 5

Contract: 3♥ North

North:

♠ T7

♥ AK642

♦ K872

♣ K2

South:

♠ K42

♥ 853

♦ Q93

♣ T953

W	N	E	S
	1♥	X	2♥
2♠	3♥	All Pass	

### Board: 8

Dealer: East

Vul: None

North HCP: 5+3

South HCP: 20+1

Contract: 2♠ South

North:

♠ -

♥ 43

♦ KJ7532

♣ JT742

South:

♠ KQJ65

♥ AQT

♦ AT8

♣ A9

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

### Board: 9

Dealer: West

Vul: E-W

North HCP: 20+1

South HCP: 1+1

Contract: 1NT North

North:

♠ AKQT5

♥ Q3

♦ KQ3

♣ A65

South:

♠ 43

♥ 9874

♦ T8652

♣ J8

W	N	E	S
1♦	X	Pass	1♥
1♠	1NT	All Pass	

### Board: 10

Dealer: South

Vul: Both

North HCP: 3+2

South HCP: 14+2

Contract: 3♥ North

North:

♠ -

♥ JT752

♦ 98765

♣ Q85

South:

♠ KQ6543

♥ AKQ3

♦ -

♣ 732

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



# North hands

# Too\_Strong\_for\_Overcall

<b>Board: 11</b>	♠ AJ8	RHO opens the bidding 1 ♣.
Dealer: West	♥ AKJ97	You bid next.
Vul: None	♦ K8	East (LHO) bids 1 ♠ if possible.
HCP: 18+1	♣ Q97	West (RHO) bids 2 ♣ if possible.
<b>Board: 12</b>	♠ QJ875	Partner bids first.
Dealer: South	♥ T43	West (RHO) Doubles 1 ♣ if possible.
Vul: E-W	♦ T986	
HCP: 3+1	♣ 9	
<b>Board: 13</b>	♠ K76	Partner bids first.
Dealer: South	♥ J86	West (RHO) Doubles 1 ♣ if possible.
Vul: Both	♦ 7642	East (LHO) bids 1 ♠ if possible.
HCP: 4	♣ 654	West (RHO) bids 2 ♦ if possible.
<b>Board: 14</b>	♠ KQT543	RHO opens the bidding 1 ♦.
Dealer: West	♥ A	You bid next.
Vul: None	♦ QT7	East (LHO) bids 1 ♠ if possible.
HCP: 18+2	♣ AK7	
<b>Board: 15</b>	♠ AK8	RHO opens the bidding 1 ♦.
Dealer: West	♥ AJT75	You bid next.
Vul: N-S	♦ A84	
HCP: 19+1	♣ QJ	

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: West	♠ AJ8	♠ 7532	1 ♣	X	1 ♠	Pass
Vul: None	♥ AKJ97	♥ 5	2 ♣	2 ♥	All Pass	
North HCP: 18+1	♦ K8	♦ AT95				
South HCP: 4	♣ Q97	♣ 5432				
Contract: 2 ♥ North						

### Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ QJ875	♠ KT2				1 ♣
Vul: E-W	♥ T43	♥ KJ97	X	All Pass		
North HCP: 3+1	♦ T986	♦ 5				
South HCP: 13+1	♣ 9	♣ AQT86				
Contract: 1 ♣ X South						

### Board: 13

	North:	South:	W	N	E	S
Dealer: South	♠ K76	♠ AQ8				1 ♣
Vul: Both	♥ J86	♥ A742	X	Pass	1 ♠	Pass
North HCP: 4	♦ 7642	♦ 3	2 ♦	Pass	Pass	X
South HCP: 14+1	♣ 654	♣ KJT72	Pass	2 ♥	All Pass	
Contract: 2 ♥ North						

### Board: 14

	North:	South:	W	N	E	S
Dealer: West	♠ KQT543	♠ -	1 ♦	X	1 ♠	4 ♥
Vul: None	♥ A	♥ K876432	All Pass			
North HCP: 18+2	♦ QT7	♦ 4				
South HCP: 3+4	♣ AK7	♣ T9862				
Contract: 4 ♥ South						

### Board: 15

	North:	South:	W	N	E	S
Dealer: West	♠ AK8	♠ Q532	1 ♦	X	Pass	1 ♠
Vul: N-S	♥ AJT75	♥ 2	Pass	2 ♥	All Pass	
North HCP: 19+1	♦ A84	♦ J932				
South HCP: 6	♣ QJ	♣ K862				
Contract: 2 ♥ North						

## South hands

## Too\_Strong\_for\_Overcall

<b>Board: 11</b>	♠ 7532	LHO opens the bidding 1 ♣.
Dealer: West	♥ 5	Partner bids next.
Vul: None	♦ AT95	East (RHO) bids 1 ♠ if possible.
HCP: 4	♣ 5432	West (LHO) bids 2 ♣ if possible.
<b>Board: 12</b>	♠ KT2	You bid first.
Dealer: South	♥ KJ97	West (LHO) Doubles 1 ♣ if possible.
Vul: E-W	♦ 5	
HCP: 13+1	♣ AQT86	
<b>Board: 13</b>	♠ AQ8	You bid first.
Dealer: South	♥ A742	West (LHO) Doubles 1 ♣ if possible.
Vul: Both	♦ 3	East (RHO) bids 1 ♠ if possible.
HCP: 14+1	♣ KJT72	West (LHO) bids 2 ♦ if possible.
<b>Board: 14</b>	♠ -	LHO opens the bidding 1 ♦.
Dealer: West	♥ K876432	Partner bids next.
Vul: None	♦ 4	East (RHO) bids 1 ♠ if possible.
HCP: 3+4	♣ T9862	
<b>Board: 15</b>	♠ Q532	LHO opens the bidding 1 ♦.
Dealer: West	♥ 2	Partner bids next.
Vul: N-S	♦ J932	
HCP: 6	♣ K862	

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: West	♠ AJ8	♠ 7532	1 ♣	X	1 ♠	Pass
Vul: None	♥ AKJ97	♥ 5	2 ♣	2 ♥	All Pass	
North HCP: 18+1	♦ K8	♦ AT95				
South HCP: 4	♣ Q97	♣ 5432				
Contract: 2 ♥ North						

### Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ QJ875	♠ KT2				1 ♣
Vul: E-W	♥ T43	♥ KJ97	X	All Pass		
North HCP: 3+1	♦ T986	♦ 5				
South HCP: 13+1	♣ 9	♣ AQT86				
Contract: 1 ♣ X South						

### Board: 13

	North:	South:	W	N	E	S
Dealer: South	♠ K76	♠ AQ8				1 ♣
Vul: Both	♥ J86	♥ A742	X	Pass	1 ♠	Pass
North HCP: 4	♦ 7642	♦ 3	2 ♦	Pass	Pass	X
South HCP: 14+1	♣ 654	♣ KJT72	Pass	2 ♥	All Pass	
Contract: 2 ♥ North						

### Board: 14

	North:	South:	W	N	E	S
Dealer: West	♠ KQT543	♠ -	1 ♦	X	1 ♠	4 ♥
Vul: None	♥ A	♥ K876432	All Pass			
North HCP: 18+2	♦ QT7	♦ 4				
South HCP: 3+4	♣ AK7	♣ T9862				
Contract: 4 ♥ South						

### Board: 15

	North:	South:	W	N	E	S
Dealer: West	♠ AK8	♠ Q532	1 ♦	X	Pass	1 ♠
Vul: N-S	♥ AJT75	♥ 2	Pass	2 ♥	All Pass	
North HCP: 19+1	♦ A84	♦ J932				
South HCP: 6	♣ QJ	♣ K862				
Contract: 2 ♥ North						

## North hands

## Too\_Strong\_for\_Overcall

<b>Board: 16</b>	♠ 7	LHO opens the bidding 1 ♦.
Dealer: East	♥ J9652	Partner bids next.
Vul: E-W	♦ QJ2	
HCP: 6+1	♣ Q832	
<b>Board: 17</b>	♠ Q74	Partner bids first.
Dealer: South	♥ J843	West (RHO) Doubles 1 ♣ if possible.
Vul: None	♦ 8732	West (RHO) bids 2 ♦ if possible.
HCP: 8	♣ AJ	
<b>Board: 18</b>	♠ T875	LHO opens the bidding 1 ♥.
Dealer: East	♥ Q7	Partner bids next.
Vul: N-S	♦ Q52	West (RHO) bids 2 ♥ if possible.
HCP: 4	♣ 7432	
<b>Board: 19</b>	♠ AQ	RHO opens the bidding 1 ♣.
Dealer: West	♥ KT	You bid next.
Vul: E-W	♦ AKT642	East (LHO) bids 1 ♠ if possible.
HCP: 18+2	♣ Q96	West (RHO) bids 2 ♠ if possible.
		East (LHO) bids 3 ♠ if possible.
		East (LHO) bids 4 ♠ if possible.
		West (RHO) Doubles 5 ♦ if possible.

## Both hands (Answers Page)

### Board: 16

Dealer: East

Vul: E-W

North HCP: 6+1

South HCP: 18+1

Contract: 5 ♣ North

North:

♠ 7

♥ J9652

♦ QJ2

♣ Q832

South:

♠ KJT3

♥ Q

♦ A93

♣ AKJ95

W

N

E

S

1 ♦ X

Pass 1 ♥ Pass 2 ♣

Pass 5 ♣ All Pass

### Board: 17

Dealer: South

Vul: None

North HCP: 8

South HCP: 13

Contract: 2 ♥ South

North:

♠ Q74

♥ J843

♦ 8732

♣ AJ

South:

♠ 9863

♥ AKQ

♦ Q9

♣ QT52

W

N

E

S

1 ♣

X 1 ♥ Pass 1 ♠

2 ♦ Pass Pass 2 ♥

All Pass

### Board: 18

Dealer: East

Vul: N-S

North HCP: 4

South HCP: 19+1

Contract: 3 ♣ North

North:

♠ T875

♥ Q7

♦ Q52

♣ 7432

South:

♠ J2

♥ A42

♦ A76

♣ AKQJ9

W

N

E

S

1 ♥ X

Pass 1 ♠ Pass 2 ♣

2 ♥ 3 ♣ All Pass

### Board: 19

Dealer: West

Vul: E-W

North HCP: 18+2

South HCP: 2

Contract: 5 ♦ X South

North:

♠ AQ

♥ KT

♦ AKT642

♣ Q96

South:

♠ J8

♥ J764

♦ 9875

♣ 754

W

N

E

S

1 ♣ X 1 ♠ Pass

2 ♠ 3 ♦ 3 ♠ Pass

Pass 4 ♦ 4 ♠ 5 ♦

X All Pass

## South hands

## Too\_Strong\_for\_Overcall

<b>Board: 16</b>	♠ KJT3	RHO opens the bidding 1♦.
Dealer: East	♥ Q	You bid next.
Vul: E-W	♦ A93	
HCP: 18+1	♣ AKJ95	
<b>Board: 17</b>	♠ 9863	You bid first.
Dealer: South	♥ AKQ	West (LHO) Doubles 1♣ if possible.
Vul: None	♦ Q9	West (LHO) bids 2♦ if possible.
HCP: 13	♣ QT52	
<b>Board: 18</b>	♠ J2	RHO opens the bidding 1♥.
Dealer: East	♥ A42	You bid next.
Vul: N-S	♦ A76	West (LHO) bids 2♥ if possible.
HCP: 19+1	♣ AKQJ9	
<b>Board: 19</b>	♠ J8	LHO opens the bidding 1♣.
Dealer: West	♥ J764	Partner bids next.
Vul: E-W	♦ 9875	East (RHO) bids 1♠ if possible.
HCP: 2	♣ 754	West (LHO) bids 2♠ if possible.
		East (RHO) bids 3♠ if possible.
		East (RHO) bids 4♠ if possible.
		West (LHO) Doubles 5♦ if possible.

## Both hands (Answers Page)

### Board: 16

Dealer: East

Vul: E-W

North HCP: 6+1

South HCP: 18+1

Contract: 5 ♣ North

North:

♠ 7

♥ J9652

♦ QJ2

♣ Q832

South:

♠ KJT3

♥ Q

♦ A93

♣ AKJ95

W

N

E

S

1 ♦ X

Pass 1 ♥ Pass 2 ♣

Pass 5 ♣ All Pass

### Board: 17

Dealer: South

Vul: None

North HCP: 8

South HCP: 13

Contract: 2 ♥ South

North:

♠ Q74

♥ J843

♦ 8732

♣ AJ

South:

♠ 9863

♥ AKQ

♦ Q9

♣ QT52

W

N

E

S

1 ♣

X 1 ♥ Pass 1 ♠

2 ♦ Pass Pass 2 ♥

All Pass

### Board: 18

Dealer: East

Vul: N-S

North HCP: 4

South HCP: 19+1

Contract: 3 ♣ North

North:

♠ T875

♥ Q7

♦ Q52

♣ 7432

South:

♠ J2

♥ A42

♦ A76

♣ AKQJ9

W

N

E

S

1 ♥ X

Pass 1 ♠ Pass 2 ♣

2 ♥ 3 ♣ All Pass

### Board: 19

Dealer: West

Vul: E-W

North HCP: 18+2

South HCP: 2

Contract: 5 ♦ X South

North:

♠ AQ

♥ KT

♦ AKT642

♣ Q96

South:

♠ J8

♥ J764

♦ 9875

♣ 754

W

N

E

S

1 ♣ X 1 ♠ Pass

2 ♠ 3 ♦ 3 ♠ Pass

Pass 4 ♦ 4 ♠ 5 ♦

X All Pass



## North hands

## Too\_Strong\_for\_Overcall

<b>Board: 20</b>	♠ KQ4	RHO opens the bidding 1 ♠.
Dealer: West	♥ AJ	You bid next.
Vul: Both	♦ K54	
HCP: 18+1	♣ AJT72	
<b>Board: 21</b>	♠ T54	You bid first.
Dealer: North	♥ AK9	East (LHO) Doubles 1 ♦ if possible.
Vul: E-W	♦ KQ63	East (LHO) Doubles 1NT if possible.
HCP: 12	♣ 932	
<b>Board: 22</b>	♠ J3	LHO opens the bidding 1 ♦.
Dealer: East	♥ 7542	Partner bids next.
Vul: E-W	♦ 965	West (RHO) bids 1 ♥ if possible.
HCP: 1	♣ 6543	East (LHO) bids 1 ♠ if possible.
		West (RHO) bids 2 ♠ if possible.
<b>Board: 23</b>	♠ Q3	RHO opens the bidding 1 ♦.
Dealer: West	♥ AKQJ765	You bid next.
Vul: Both	♦ AQT	West (RHO) bids 2 ♣ if possible.
HCP: 18+3	♣ 4	
<b>Board: 24</b>	♠ T5	LHO opens the bidding 1 ♥.
Dealer: East	♥ J4	Partner bids next.
Vul: None	♦ J92	East (LHO) bids 2 ♥ if possible.
HCP: 5+2	♣ K98432	

## Both hands (Answers Page)

### Board: 20

Dealer: West

Vul: Both

North HCP: 18+1

South HCP: 6+2

Contract: 3♥ South

North:

♠ KQ4

♥ AJ

♦ K54

♣ AJT72

South:

♠ J9

♥ Q97632

♦ J986

♣ Q

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

### Board: 21

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 7

Contract: 1NTX North

North:

♠ T54

♥ AK9

♦ KQ63

♣ 932

South:

♠ J932

♥ Q643

♦ AT5

♣ 75

W	N	E	S
	1♦	X	1♥
Pass	1NT	X	All Pass

### Board: 22

Dealer: East

Vul: E-W

North HCP: 1

South HCP: 21+1

Contract: 3♣ North

North:

♠ J3

♥ 7542

♦ 965

♣ 6543

South:

♠ AQT

♥ Q3

♦ AK7

♣ KQJT2

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

### Board: 23

Dealer: West

Vul: Both

North HCP: 18+3

South HCP: 4+1

Contract: 4♥ North

North:

♠ Q3

♥ AKQJ765

♦ AQT

♣ 4

South:

♠ 87642

♥ T9

♦ 95

♣ KJ98

W	N	E	S
1♦	X	Pass	1♠
2♣	4♥	All Pass	

### Board: 24

Dealer: East

Vul: None

North HCP: 5+2

South HCP: 19+2

Contract: 4♠ South

North:

♠ T5

♥ J4

♦ J92

♣ K98432

South:

♠ AKQ986

♥ K83

♦ K5

♣ A5

W	N	E	S
		1♥	X
Pass	2♣	2♥	3♠
Pass	4♥ <sup>1</sup>	Pass	4♠
All Pass			

1. limit raise or better in !S

## South hands

## Too\_Strong\_for\_Overcall

<b>Board: 20</b>	♠ J9	LHO opens the bidding 1 ♠.
Dealer: West	♥ Q97632	Partner bids next.
Vul: Both	♦ J986	
HCP: 6+2	♣ Q	
<b>Board: 21</b>	♠ J932	Partner bids first.
Dealer: North	♥ Q643	East (RHO) Doubles 1 ♦ if possible.
Vul: E-W	♦ AT5	East (RHO) Doubles 1NT if possible.
HCP: 7	♣ 75	
<b>Board: 22</b>	♠ AQT	RHO opens the bidding 1 ♦.
Dealer: East	♥ Q3	You bid next.
Vul: E-W	♦ AK7	West (LHO) bids 1 ♥ if possible.
HCP: 21+1	♣ KQJT2	East (RHO) bids 1 ♠ if possible.
		West (LHO) bids 2 ♠ if possible.
<b>Board: 23</b>	♠ 87642	LHO opens the bidding 1 ♦.
Dealer: West	♥ T9	Partner bids next.
Vul: Both	♦ 95	West (LHO) bids 2 ♣ if possible.
HCP: 4+1	♣ KJ98	
<b>Board: 24</b>	♠ AKQ986	RHO opens the bidding 1 ♥.
Dealer: East	♥ K83	You bid next.
Vul: None	♦ K5	East (RHO) bids 2 ♥ if possible.
HCP: 19+2	♣ A5	

## Both hands (Answers Page)

### Board: 20

Dealer: West

Vul: Both

North HCP: 18+1

South HCP: 6+2

Contract: 3♥ South

North:

♠ KQ4

♥ AJ

♦ K54

♣ AJT72

South:

♠ J9

♥ Q97632

♦ J986

♣ Q

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

### Board: 21

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 7

Contract: 1NTX North

North:

♠ T54

♥ AK9

♦ KQ63

♣ 932

South:

♠ J932

♥ Q643

♦ AT5

♣ 75

W	N	E	S
	1♦	X	1♥
Pass	1NT	X	All Pass

### Board: 22

Dealer: East

Vul: E-W

North HCP: 1

South HCP: 21+1

Contract: 3♣ North

North:

♠ J3

♥ 7542

♦ 965

♣ 6543

South:

♠ AQT

♥ Q3

♦ AK7

♣ KQJT2

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

### Board: 23

Dealer: West

Vul: Both

North HCP: 18+3

South HCP: 4+1

Contract: 4♥ North

North:

♠ Q3

♥ AKQJ765

♦ AQT

♣ 4

South:

♠ 87642

♥ T9

♦ 95

♣ KJ98

W	N	E	S
1♦	X	Pass	1♠
2♣	4♥	All Pass	

### Board: 24

Dealer: East

Vul: None

North HCP: 5+2

South HCP: 19+2

Contract: 4♠ South

North:

♠ T5

♥ J4

♦ J92

♣ K98432

South:

♠ AKQ986

♥ K83

♦ K5

♣ A5

W	N	E	S
		1♥	X
Pass	2♣	2♥	3♠
Pass	4♥ <sup>1</sup>	Pass	4♠
All Pass			

1. limit raise or better in !S

## North hands

## Too\_Strong\_for\_Overcall

<b>Board: 25</b>	♠ KQJ42	RHO opens the bidding 1♥.
Dealer: West	♥ AT8	You bid next.
Vul: E-W	♦ J6	
HCP: 20+1	♣ AKQ	
<b>Board: 26</b>	♠ 976	LHO opens the bidding 1♣.
Dealer: East	♥ K753	Partner bids next.
Vul: Both	♦ T962	West (RHO) bids 1♥ if possible.
HCP: 3	♣ 86	East (LHO) bids 1NT if possible.
<b>Board: 27</b>	♠ Q9	You bid first.
Dealer: North	♥ AQT432	East (LHO) Doubles 1♥ if possible.
Vul: None	♦ A	
HCP: 13+2	♣ J654	
<b>Board: 28</b>	♠ 42	LHO opens the bidding 1♥.
Dealer: East	♥ 5	Partner bids next.
Vul: N-S	♦ AT8763	
HCP: 5+2	♣ J943	
<b>Board: 29</b>	♠ AKQ	RHO opens the bidding 1♣.
Dealer: West	♥ 5	You bid next.
Vul: Both	♦ AQJ532	West (RHO) Doubles 4♣ if possible.
HCP: 19+2	♣ K85	

## Both hands (Answers Page)

### Board: 25

Dealer: West

Vul: E-W

North HCP: 20+1

South HCP: 5+2

Contract: 2 ♠ North

North:

♠ KQJ42

♥ AT8

♦ J6

♣ AKQ

South:

♠ A6

♥ 9654

♦ 7

♣ JT9543

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

### Board: 26

Dealer: East

Vul: Both

North HCP: 3

South HCP: 19+1

Contract: 2 ♠ South

North:

♠ 976

♥ K753

♦ T962

♣ 86

South:

♠ KQT82

♥ A86

♦ KQ

♣ KQ5

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

### Board: 27

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 5+3

Contract: 2 ♣ North

North:

♠ Q9

♥ AQT432

♦ A

♣ J654

South:

♠ AJ842

♥ 7

♦ 876542

♣ 8

W	N	E	S
	1 ♥	X	1 ♠
Pass	2 ♣	All Pass	

### Board: 28

Dealer: East

Vul: N-S

North HCP: 5+2

South HCP: 18+2

Contract: 4 ♠ South

North:

♠ 42

♥ 5

♦ AT8763

♣ J943

South:

♠ AKQ953

♥ AT6

♦ KQ9

♣ 8

W	N	E	S
		1 ♥	X
Pass	2 ♦	Pass	3 ♠
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
All Pass			

1. limit raise or better in !S

### Board: 29

Dealer: West

Vul: Both

North HCP: 19+2

South HCP: 5

Contract: 4 ♦ South

North:

♠ AKQ

♥ 5

♦ AQJ532

♣ K85

South:

♠ 972

♥ KQT2

♦ 8764

♣ T6

W	N	E	S
1 ♣	X	Pass	1 ♥
Pass	3 ♦	Pass	4 ♣ <sup>1</sup>
X	Pass	Pass	4 ♦
All Pass			

1. limit raise or better in !D

## South hands

## Too\_Strong\_for\_Overcall

<b>Board: 25</b>	♠ A6	LHO opens the bidding 1 ♥.
Dealer: West	♥ 9654	Partner bids next.
Vul: E-W	♦ 7	
HCP: 5+2	♣ JT9543	
<b>Board: 26</b>	♠ KQT82	RHO opens the bidding 1 ♣.
Dealer: East	♥ A86	You bid next.
Vul: Both	♦ KQ	West (LHO) bids 1 ♥ if possible.
HCP: 19+1	♣ KQ5	East (RHO) bids 1NT if possible.
<b>Board: 27</b>	♠ AJ842	Partner bids first.
Dealer: North	♥ 7	East (RHO) Doubles 1 ♥ if possible.
Vul: None	♦ 876542	
HCP: 5+3	♣ 8	
<b>Board: 28</b>	♠ AKQ953	RHO opens the bidding 1 ♥.
Dealer: East	♥ AT6	You bid next.
Vul: N-S	♦ KQ9	
HCP: 18+2	♣ 8	
<b>Board: 29</b>	♠ 972	LHO opens the bidding 1 ♣.
Dealer: West	♥ KQT2	Partner bids next.
Vul: Both	♦ 8764	West (LHO) Doubles 4 ♣ if possible.
HCP: 5	♣ T6	

## Both hands (Answers Page)

### Board: 25

Dealer: West

Vul: E-W

North HCP: 20+1

South HCP: 5+2

Contract: 2 ♠ North

North:

♠ KQJ42

♥ AT8

♦ J6

♣ AKQ

South:

♠ A6

♥ 9654

♦ 7

♣ JT9543

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

### Board: 26

Dealer: East

Vul: Both

North HCP: 3

South HCP: 19+1

Contract: 2 ♠ South

North:

♠ 976

♥ K753

♦ T962

♣ 86

South:

♠ KQT82

♥ A86

♦ KQ

♣ KQ5

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

### Board: 27

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 5+3

Contract: 2 ♣ North

North:

♠ Q9

♥ AQT432

♦ A

♣ J654

South:

♠ AJ842

♥ 7

♦ 876542

♣ 8

W	N	E	S
	1 ♥	X	1 ♠
Pass	2 ♣	All Pass	

### Board: 28

Dealer: East

Vul: N-S

North HCP: 5+2

South HCP: 18+2

Contract: 4 ♠ South

North:

♠ 42

♥ 5

♦ AT8763

♣ J943

South:

♠ AKQ953

♥ AT6

♦ KQ9

♣ 8

W	N	E	S
		1 ♥	X
Pass	2 ♦	Pass	3 ♠
Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
All Pass			

1. limit raise or better in !S

### Board: 29

Dealer: West

Vul: Both

North HCP: 19+2

South HCP: 5

Contract: 4 ♦ South

North:

♠ AKQ

♥ 5

♦ AQJ532

♣ K85

South:

♠ 972

♥ KQT2

♦ 8764

♣ T6

W	N	E	S
1 ♣	X	Pass	1 ♥
Pass	3 ♦	Pass	4 ♣ <sup>1</sup>
X	Pass	Pass	4 ♦
All Pass			

1. limit raise or better in !D



## North hands

## Too\_Strong\_for\_Overcall

<b>Board: 30</b>	♠ 87654	LHO opens the bidding 1 ♦.
Dealer: East	♥ QT3	Partner bids next.
Vul: None	♦ T3	East (LHO) bids 2 ♦ if possible.
HCP: 3+1	♣ J42	
<b>Board: 31</b>	♠ KQJ74	You bid first.
Dealer: North	♥ 9	East (LHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ QJ73	West (RHO) bids 2 ♣ if possible.
HCP: 13+1	♣ A73	East (LHO) bids 3 ♥ if possible.
		East (LHO) Doubles 4 ♦ if possible.
<b>Board: 32</b>	♠ K752	LHO opens the bidding 1 ♦.
Dealer: East	♥ 965	Partner bids next.
Vul: E-W	♦ J9	
HCP: 4	♣ 9874	
<b>Board: 33</b>	♠ J974	You bid first.
Dealer: North	♥ K3	East (LHO) Doubles 1 ♦ if possible.
Vul: None	♦ KJT43	West (RHO) bids 1 ♥ if possible.
HCP: 12+1	♣ A7	East (LHO) bids 1NT if possible.
		West (RHO) bids 2 ♥ if possible.
<b>Board: 34</b>	♠ K984	Partner bids first.
Dealer: South	♥ J73	West (RHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ JT8	West (RHO) bids 3 ♦ if possible.
HCP: 9	♣ A86	

## Both hands (Answers Page)

### Board: 30

Dealer: East

Vul: None

North HCP: 3+1

South HCP: 20+2

Contract: 3♣ South

North:

♠ 87654

♥ QT3

♦ T3

♣ J42

South:

♠ A

♥ A42

♦ QJ8

♣ AKQ763

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

### Board: 31

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 9

Contract: 4♦ X South

North:

♠ KQJ74

♥ 9

♦ QJ73

♣ A73

South:

♠ A6

♥ KT7

♦ T862

♣ QT85

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

### Board: 32

Dealer: East

Vul: E-W

North HCP: 4

South HCP: 20+1

Contract: 4♥ South

North:

♠ K752

♥ 965

♦ J9

♣ 9874

South:

♠ T8

♥ AKQ43

♦ KQ6

♣ AQT

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

### Board: 33

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 10+2

Contract: 3♦ North

North:

♠ J974

♥ K3

♦ KJT43

♣ A7

South:

♠ 2

♥ QJ4

♦ A76

♣ QJT962

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

### Board: 34

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12+1

Contract: 3♥ North

North:

♠ K984

♥ J73

♦ JT8

♣ A86

South:

♠ AJ

♥ QT865

♦ 43

♣ KQT7

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

## South hands

## Too\_Strong\_for\_Overcall

<b>Board: 30</b>	♠ A	RHO opens the bidding 1 ♦ .
Dealer: East	♥ A42	You bid next.
Vul: None	♦ QJ8	East (RHO) bids 2 ♦ if possible.
HCP: 20+2	♣ AKQ763	
<b>Board: 31</b>	♠ A6	Partner bids first.
Dealer: North	♥ KT7	East (RHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ T862	West (LHO) bids 2 ♣ if possible.
HCP: 9	♣ QT85	East (RHO) bids 3 ♥ if possible.
		East (RHO) Doubles 4 ♦ if possible.
<b>Board: 32</b>	♠ T8	RHO opens the bidding 1 ♦ .
Dealer: East	♥ AKQ43	You bid next.
Vul: E-W	♦ KQ6	
HCP: 20+1	♣ AQT	
<b>Board: 33</b>	♠ 2	Partner bids first.
Dealer: North	♥ QJ4	East (RHO) Doubles 1 ♦ if possible.
Vul: None	♦ A76	West (LHO) bids 1 ♥ if possible.
HCP: 10+2	♣ QJT962	East (RHO) bids 1NT if possible.
		West (LHO) bids 2 ♥ if possible.
<b>Board: 34</b>	♠ AJ	You bid first.
Dealer: South	♥ QT865	West (LHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ 43	West (LHO) bids 3 ♦ if possible.
HCP: 12+1	♣ KQT7	

## Both hands (Answers Page)

### Board: 30

Dealer: East

Vul: None

North HCP: 3+1

South HCP: 20+2

Contract: 3♣ South

North:

♠ 87654

♥ QT3

♦ T3

♣ J42

South:

♠ A

♥ A42

♦ QJ8

♣ AKQ763

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

### Board: 31

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 9

Contract: 4♦ X South

North:

♠ KQJ74

♥ 9

♦ QJ73

♣ A73

South:

♠ A6

♥ KT7

♦ T862

♣ QT85

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

### Board: 32

Dealer: East

Vul: E-W

North HCP: 4

South HCP: 20+1

Contract: 4♥ South

North:

♠ K752

♥ 965

♦ J9

♣ 9874

South:

♠ T8

♥ AKQ43

♦ KQ6

♣ AQT

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

### Board: 33

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 10+2

Contract: 3♦ North

North:

♠ J974

♥ K3

♦ KJT43

♣ A7

South:

♠ 2

♥ QJ4

♦ A76

♣ QJT962

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

### Board: 34

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12+1

Contract: 3♥ North

North:

♠ K984

♥ J73

♦ JT8

♣ A86

South:

♠ AJ

♥ QT865

♦ 43

♣ KQT7

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

# North hands

# Too\_Strong\_for\_Overcall

<b>Board: 35</b>	♠ K973	LHO opens the bidding 1 ♣.
Dealer: East	♥ K7	Partner bids next.
Vul: E-W	♦ Q9842	
HCP: 8+1	♣ 65	
<b>Board: 36</b>	♠ 9654	LHO opens the bidding 1 ♦.
Dealer: East	♥ AT654	Partner bids next.
Vul: Both	♦ 965	
HCP: 4+1	♣ 7	
<b>Board: 37</b>	♠ AQ8754	LHO opens the bidding 1 ♦.
Dealer: East	♥ 98732	Partner bids next.
Vul: N-S	♦ -	East (LHO) Doubles 5 ♦ if possible.
HCP: 6+3	♣ T6	East (LHO) Doubles 6 ♠ if possible.
<b>Board: 38</b>	♠ AKT	You bid first.
Dealer: North	♥ T8	East (LHO) Doubles 1 ♣ if possible.
Vul: N-S	♦ T82	East (LHO) bids 2 ♥ if possible.
HCP: 12+1	♣ AJ743	West (RHO) Doubles 2 ♠ if possible.

## Both hands (Answers Page)

### Board: 35

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 19+1

Contract: 4 ♠ South

North:

♠ K973

♥ K7

♦ Q9842

♣ 65

South:

♠ AQT52

♥ AT

♦ KJ5

♣ KQT

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

### Board: 36

Dealer: East

Vul: Both

North HCP: 4+1

South HCP: 18+1

Contract: 4 ♠ North

North:

♠ 9654

♥ AT654

♦ 965

♣ 7

South:

♠ AKQJ7

♥ K2

♦ Q84

♣ KT3

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

### Board: 37

Dealer: East

Vul: N-S

North HCP: 6+3

South HCP: 21+1

Contract: 6 ♠ X South

North:

♠ AQ8754

♥ 98732

♦ -

♣ T6

South:

♠ KT9

♥ AKQJ6

♦ KJT

♣ A9

W	N	E	S
		1 ♦	X
Pass	4 ♠	Pass	4NT
Pass	5 ♦ <sup>1</sup>	X	5 ♥
Pass	5NT <sup>2</sup>	Pass	6 ♠
Pass	Pass	X	All Pass

1. A=1/5 or 4/5

2. !S queen no !C king no !D king no !H king

### Board: 38

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 4+1

Contract: 2 ♠ X North

North:

♠ AKT

♥ T8

♦ T82

♣ AJ743

South:

♠ Q8543

♥ 9752

♦ Q753

♣ -

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

## South hands

## Too\_Strong\_for\_Overcall

<b>Board: 35</b>	♠ AQT52	RHO opens the bidding 1 ♣.
Dealer: East	♥ AT	You bid next.
Vul: E-W	♦ KJ5	
HCP: 19+1	♣ KQT	
<hr/>		
<b>Board: 36</b>	♠ AKQJ7	RHO opens the bidding 1 ♦.
Dealer: East	♥ K2	You bid next.
Vul: Both	♦ Q84	
HCP: 18+1	♣ KT3	
<hr/>		
<b>Board: 37</b>	♠ KT9	RHO opens the bidding 1 ♦.
Dealer: East	♥ AKQJ6	You bid next.
Vul: N-S	♦ KJT	East (RHO) Doubles 5 ♦ if possible.
HCP: 21+1	♣ A9	East (RHO) Doubles 6 ♠ if possible.
<hr/>		
<b>Board: 38</b>	♠ Q8543	Partner bids first.
Dealer: North	♥ 9752	East (RHO) Doubles 1 ♣ if possible.
Vul: N-S	♦ Q753	East (RHO) bids 2 ♥ if possible.
HCP: 4+1	♣ -	West (LHO) Doubles 2 ♠ if possible.

## Both hands (Answers Page)

### Board: 35

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 19+1

Contract: 4 ♠ South

North:

♠ K973

♥ K7

♦ Q9842

♣ 65

South:

♠ AQT52

♥ AT

♦ KJ5

♣ KQT

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

### Board: 36

Dealer: East

Vul: Both

North HCP: 4+1

South HCP: 18+1

Contract: 4 ♠ North

North:

♠ 9654

♥ AT654

♦ 965

♣ 7

South:

♠ AKQJ7

♥ K2

♦ Q84

♣ KT3

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

### Board: 37

Dealer: East

Vul: N-S

North HCP: 6+3

South HCP: 21+1

Contract: 6 ♠ X South

North:

♠ AQ8754

♥ 98732

♦ -

♣ T6

South:

♠ KT9

♥ AKQJ6

♦ KJT

♣ A9

W	N	E	S
		1 ♦	X
Pass	4 ♠	Pass	4NT
Pass	5 ♦ <sup>1</sup>	X	5 ♥
Pass	5NT <sup>2</sup>	Pass	6 ♠
Pass	Pass	X	All Pass

1. A=1/5 or 4/5

2. !S queen no !C king no !D king no !H king

### Board: 38

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 4+1

Contract: 2 ♠ X North

North:

♠ AKT

♥ T8

♦ T82

♣ AJ743

South:

♠ Q8543

♥ 9752

♦ Q753

♣ -

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



# North hands

# Too\_Strong\_for\_Overcall

**Board: 39**      ♠ AKT64      RHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ KJ7      You bid next.  
 Vul: Both      ♦ K87  
 HCP: 18+1      ♣ A2

---

**Board: 40**      ♠ 6      LHO opens the bidding 1 ♠ .  
 Dealer: East      ♥ QT42      Partner bids next.  
 Vul: None      ♦ 8763      West (RHO) bids 3 ♠ if possible.  
 HCP: 4      ♣ Q986

---

**Board: 41**      ♠ AK54      RHO opens the bidding 1 ♥ .  
 Dealer: West      ♥ AK4      You bid next.  
 Vul: E-W      ♦ AJT976      East (LHO) bids 1 ♠ if possible.  
 HCP: 19+2      ♣ -      West (RHO) bids 2 ♣ if possible.

---

**Board: 42**      ♠ QT863      LHO opens the bidding 1 ♥ .  
 Dealer: East      ♥ 92      Partner bids next.  
 Vul: Both      ♦ T4  
 HCP: 4+1      ♣ Q983

---

**Board: 43**      ♠ J7642      LHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ AJ43      Partner bids next.  
 Vul: None      ♦ 72  
 HCP: 6+1      ♣ 32

## Both hands (Answers Page)

### Board: 39

	North:	South:	W	N	E	S
Dealer: West	♠ AKT64	♠ 983	1 ♦	X	Pass	1 ♥
Vul: Both	♥ KJ7	♥ QT95	Pass	1 ♠	Pass	1NT
North HCP: 18+1	♦ K87	♦ 42	Pass	2 ♠	Pass	3 ♠
South HCP: 5	♣ A2	♣ KT74	All Pass			
Contract: 3 ♠ South						

### Board: 40

	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ KJ5			1 ♠	X
Vul: None	♥ QT42	♥ AK	3 ♠	Pass	Pass	4 ♣
North HCP: 4	♦ 8763	♦ QJ9	All Pass			
South HCP: 19+1	♣ Q986	♣ AJT75				
Contract: 4 ♣ South						

### Board: 41

	North:	South:	W	N	E	S
Dealer: West	♠ AK54	♠ JT93	1 ♥	X	1 ♠	Pass
Vul: E-W	♥ AK4	♥ T9	2 ♣	3 ♦	All Pass	
North HCP: 19+2	♦ AJT976	♦ 852				
South HCP: 1	♣ -	♣ 5432				
Contract: 3 ♦ North						

### Board: 42

	North:	South:	W	N	E	S
Dealer: East	♠ QT863	♠ K			1 ♥	X
Vul: Both	♥ 92	♥ KT6	Pass	1 ♠	Pass	2 ♦
North HCP: 4+1	♦ T4	♦ AKQ85	All Pass			
South HCP: 18+1	♣ Q983	♣ K762				
Contract: 2 ♦ South						

### Board: 43

	North:	South:	W	N	E	S
Dealer: East	♠ J7642	♠ AKT53			1 ♦	X
Vul: None	♥ AJ43	♥ KQT9	Pass	1 ♠	Pass	4 ♠
North HCP: 6+1	♦ 72	♦ KQ3	All Pass			
South HCP: 18+1	♣ 32	♣ J				
Contract: 4 ♠ South						

## South hands

## Too\_Strong\_for\_Overcall

<b>Board: 39</b>	♠ 983	LHO opens the bidding 1 ♦.
Dealer: West	♥ QT95	Partner bids next.
Vul: Both	♦ 42	
HCP: 5	♣ KT74	

---

<b>Board: 40</b>	♠ KJ5	RHO opens the bidding 1 ♠.
Dealer: East	♥ AK	You bid next.
Vul: None	♦ QJ9	West (LHO) bids 3 ♠ if possible.
HCP: 19+1	♣ AJT75	

---

<b>Board: 41</b>	♠ JT93	LHO opens the bidding 1 ♥.
Dealer: West	♥ T9	Partner bids next.
Vul: E-W	♦ 852	East (RHO) bids 1 ♠ if possible.
HCP: 1	♣ 5432	West (LHO) bids 2 ♣ if possible.

---

<b>Board: 42</b>	♠ K	RHO opens the bidding 1 ♥.
Dealer: East	♥ KT6	You bid next.
Vul: Both	♦ AKQ85	
HCP: 18+1	♣ K762	

---

<b>Board: 43</b>	♠ AKT53	RHO opens the bidding 1 ♦.
Dealer: East	♥ KQT9	You bid next.
Vul: None	♦ KQ3	
HCP: 18+1	♣ J	

## Both hands (Answers Page)

### Board: 39

Dealer: West

Vul: Both

North HCP: 18+1

South HCP: 5

Contract: 3 ♠ South

North:

♠ AKT64

♥ KJ7

♦ K87

♣ A2

South:

♠ 983

♥ QT95

♦ 42

♣ KT74

W N E S

1 ♦ X Pass 1 ♥

Pass 1 ♠ Pass 1NT

Pass 2 ♠ Pass 3 ♠

All Pass

### Board: 40

Dealer: East

Vul: None

North HCP: 4

South HCP: 19+1

Contract: 4 ♣ South

North:

♠ 6

♥ QT42

♦ 8763

♣ Q986

South:

♠ KJ5

♥ AK

♦ QJ9

♣ AJT75

W N E S

1 ♠ X

3 ♠ Pass Pass 4 ♣

All Pass

### Board: 41

Dealer: West

Vul: E-W

North HCP: 19+2

South HCP: 1

Contract: 3 ♦ North

North:

♠ AK54

♥ AK4

♦ AJT976

♣ -

South:

♠ JT93

♥ T9

♦ 852

♣ 5432

W N E S

1 ♥ X 1 ♠ Pass

2 ♣ 3 ♦ All Pass

### Board: 42

Dealer: East

Vul: Both

North HCP: 4+1

South HCP: 18+1

Contract: 2 ♦ South

North:

♠ QT863

♥ 92

♦ T4

♣ Q983

South:

♠ K

♥ KT6

♦ AKQ85

♣ K762

W N E S

1 ♥ X

Pass 1 ♠ Pass 2 ♦

All Pass

### Board: 43

Dealer: East

Vul: None

North HCP: 6+1

South HCP: 18+1

Contract: 4 ♠ South

North:

♠ J7642

♥ AJ43

♦ 72

♣ 32

South:

♠ AKT53

♥ KQT9

♦ KQ3

♣ J

W N E S

1 ♦ X

Pass 1 ♠ Pass 4 ♠

All Pass

## North hands

## Too\_Strong\_for\_Overcall

<b>Board: 44</b>	♠ QJ7	RHO opens the bidding 1 ♠.
Dealer: West	♥ Q62	You bid next.
Vul: N-S	♦ AKQ62	
HCP: 18+1	♣ A5	
<b>Board: 45</b>	♠ AKQJT9	RHO opens the bidding 1 ♦.
Dealer: West	♥ AT	You bid next.
Vul: Both	♦ J87	West (RHO) Doubles 3 ♦ if possible.
HCP: 18+2	♣ K2	
<b>Board: 46</b>	♠ 87	Partner bids first.
Dealer: South	♥ KQ542	West (RHO) Doubles 1 ♦ if possible.
Vul: None	♦ QT986	West (RHO) bids 2 ♣ if possible.
HCP: 8+2	♣ J	East (LHO) bids 3 ♣ if possible.
<b>Board: 47</b>	♠ AKJ54	RHO opens the bidding 1 ♥.
Dealer: West	♥ Q82	You bid next.
Vul: N-S	♦ AK5	
HCP: 20+1	♣ KT	
<b>Board: 48</b>	♠ KT974	LHO opens the bidding 1 ♦.
Dealer: East	♥ 63	Partner bids next.
Vul: E-W	♦ JT9	East (LHO) bids 2 ♣ if possible.
HCP: 5+1	♣ JT9	

## Both hands (Answers Page)

### Board: 44

Dealer: West

Vul: N-S

North HCP: 18+1

South HCP: 5+1

Contract: 4♣ South

North:

♠ QJ7

♥ Q62

♦ AKQ62

♣ A5

South:

♠ 84

♥ J743

♦ 93

♣ KJ863

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

### Board: 45

Dealer: West

Vul: Both

North HCP: 18+2

South HCP: 5+1

Contract: 4♠ South

North:

♠ AKQJT9

♥ AT

♦ J87

♣ K2

South:

♠ 432

♥ QJ765

♦ T

♣ Q865

W	N	E	S
1♦	X	Pass	1♥
Pass	2♠	Pass	3♦ <sup>1</sup>
X	3♠	Pass	4♠
All Pass			

1. limit raise or better in !S

### Board: 46

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 12

Contract: 3♦ South

North:

♠ 87

♥ KQ542

♦ QT986

♣ J

South:

♠ QJ92

♥ J

♦ KJ53

♣ A987

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

### Board: 47

Dealer: West

Vul: N-S

North HCP: 20+1

South HCP: 3+2

Contract: 4♠ North

North:

♠ AKJ54

♥ Q82

♦ AK5

♣ KT

South:

♠ T72

♥ T76

♦ 4

♣ QJ7632

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

### Board: 48

Dealer: East

Vul: E-W

North HCP: 5+1

South HCP: 18+2

Contract: 3♥ South

North:

♠ KT974

♥ 63

♦ JT9

♣ JT9

South:

♠ QJ

♥ KQJ972

♦ KQ6

♣ A6

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

## South hands

## Too\_Strong\_for\_Overcall

<b>Board: 44</b>	♠ 84	LHO opens the bidding 1 ♠.
Dealer: West	♥ J743	Partner bids next.
Vul: N-S	♦ 93	
HCP: 5+1	♣ KJ863	

---

<b>Board: 45</b>	♠ 432	LHO opens the bidding 1 ♦.
Dealer: West	♥ QJ765	Partner bids next.
Vul: Both	♦ T	West (LHO) Doubles 3 ♦ if possible.
HCP: 5+1	♣ Q865	

---

<b>Board: 46</b>	♠ QJ92	You bid first.
Dealer: South	♥ J	West (LHO) Doubles 1 ♦ if possible.
Vul: None	♦ KJ53	West (LHO) bids 2 ♣ if possible.
HCP: 12	♣ A987	East (RHO) bids 3 ♣ if possible.

---

<b>Board: 47</b>	♠ T72	LHO opens the bidding 1 ♥.
Dealer: West	♥ T76	Partner bids next.
Vul: N-S	♦ 4	
HCP: 3+2	♣ QJ7632	

---

<b>Board: 48</b>	♠ QJ	RHO opens the bidding 1 ♦.
Dealer: East	♥ KQJ972	You bid next.
Vul: E-W	♦ KQ6	East (RHO) bids 2 ♣ if possible.
HCP: 18+2	♣ A6	

## Both hands (Answers Page)

### Board: 44

Dealer: West

Vul: N-S

North HCP: 18+1

South HCP: 5+1

Contract: 4♣ South

North:

♠ QJ7

♥ Q62

♦ AKQ62

♣ A5

South:

♠ 84

♥ J743

♦ 93

♣ KJ863

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

### Board: 45

Dealer: West

Vul: Both

North HCP: 18+2

South HCP: 5+1

Contract: 4♠ South

North:

♠ AKQJT9

♥ AT

♦ J87

♣ K2

South:

♠ 432

♥ QJ765

♦ T

♣ Q865

W	N	E	S
1♦	X	Pass	1♥
Pass	2♠	Pass	3♦ <sup>1</sup>
X	3♠	Pass	4♠
All Pass			

1. limit raise or better in !S

### Board: 46

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 12

Contract: 3♦ South

North:

♠ 87

♥ KQ542

♦ QT986

♣ J

South:

♠ QJ92

♥ J

♦ KJ53

♣ A987

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

### Board: 47

Dealer: West

Vul: N-S

North HCP: 20+1

South HCP: 3+2

Contract: 4♠ North

North:

♠ AKJ54

♥ Q82

♦ AK5

♣ KT

South:

♠ T72

♥ T76

♦ 4

♣ QJ7632

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

### Board: 48

Dealer: East

Vul: E-W

North HCP: 5+1

South HCP: 18+2

Contract: 3♥ South

North:

♠ KT974

♥ 63

♦ JT9

♣ JT9

South:

♠ QJ

♥ KQJ972

♦ KQ6

♣ A6

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



**North hands****Too\_Strong\_for\_Overcall****Board: 49**

♠ AK6

RHO opens the bidding 1 ♠.

Dealer: West

♥ AKJ53

You bid next.

Vul: None

♦ KQ85

HCP: 20+1

♣ 6

**Board: 50**

♠ JT32

LHO opens the bidding 1 ♦.

Dealer: East

♥ Q653

Partner bids next.

Vul: N-S

♦ 5

East (LHO) bids 1 ♠ if possible.

HCP: 3

♣ T542

West (RHO) Redoubles if possible.

## Both hands (Answers Page)

**Board: 49**

Dealer: West

Vul: None

North HCP: 20+1

South HCP: 5+2

Contract: 4♥ South

**North:**

♠ AK6

♥ AKJ53

♦ KQ85

♣ 6

**South:**

♠ J82

♥ T987

♦ -

♣ KJT754

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

**Board: 50**

Dealer: East

Vul: N-S

North HCP: 3

South HCP: 19+1

Contract: 2♣ South

**North:**

♠ JT32

♥ Q653

♦ 5

♣ T542

**South:**

♠ Q75

♥ A4

♦ A93

♣ AKQ98

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

**South hands****Too\_Strong\_for\_Overcall****Board: 49**

♠ J82

LHO opens the bidding 1 ♠.

Dealer: West

♥ T987

Partner bids next.

Vul: None

♦ -

HCP: 5+2

♣ KJT754

**Board: 50**

♠ Q75

RHO opens the bidding 1 ♦.

Dealer: East

♥ A4

You bid next.

Vul: N-S

♦ A93

East (RHO) bids 1 ♠ if possible.

HCP: 19+1

♣ AKQ98

West (LHO) Redoubles if possible.

## Both hands (Answers Page)

**Board: 49**

Dealer: West

Vul: None

North HCP: 20+1

South HCP: 5+2

Contract: 4♥ South

**North:**

♠ AK6

♥ AKJ53

♦ KQ85

♣ 6

**South:**

♠ J82

♥ T987

♦ -

♣ KJT754

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

**Board: 50**

Dealer: East

Vul: N-S

North HCP: 3

South HCP: 19+1

Contract: 2♣ South

**North:**

♠ JT32

♥ Q653

♦ 5

♣ T542

**South:**

♠ Q75

♥ A4

♦ A93

♣ AKQ98

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