

**Board: 1**      ♠ KQT96542    RHO opens the bidding 1♦.  
Dealer: West      ♥ A95            You bid next.  
Vul: None        ♦ T4            East (LHO) Doubles 4♠ if possible.  
HCP: 9+4        ♣ -

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**Board: 2**      ♠ 8            LHO opens the bidding 1♣.  
Dealer: East     ♥ AKJ8654    Partner bids next.  
Vul: N-S        ♦ T973        West (RHO) Doubles 4♠ if possible.  
HCP: 8+3       ♣ 7

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**Board: 3**      ♠ AJ           You bid first.  
Dealer: North   ♥ J            East (LHO) bids 4♥ if possible.  
Vul: Both       ♦ Q52        East (LHO) Doubles 5♥ if possible.  
HCP: 12+3      ♣ KJT9542

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**Board: 4**      ♠ 6            LHO opens the bidding 1♣.  
Dealer: East     ♥ A84        Partner bids next.  
Vul: N-S        ♦ AQ3  
HCP: 11+2      ♣ J86542

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**Board: 5**      ♠ Q9854       You bid first.  
Dealer: North   ♥ -            East (LHO) bids 4♥ if possible.  
Vul: N-S        ♦ AKJT96  
HCP: 14+3      ♣ A3

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ KQT96542	♠ 8	1 ♦	4 ♠	X	All Pass
Vul: None	♥ A95	♥ QT8732				
North HCP: 9+4	♦ T4	♦ Q9				
South HCP: 4+2	♣ -	♣ 7632				
Contract: 4 ♠ X North						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ KJT76532			1 ♣	4 ♠
Vul: N-S	♥ AKJ8654	♥ -	X	All Pass		
North HCP: 8+3	♦ T973	♦ K				
South HCP: 10+4	♣ 7	♣ QJT9				
Contract: 4 ♠ X South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ KQ983		1 ♣	4 ♥	4NT
Vul: Both	♥ J	♥ A6	Pass	5 ♥ <sup>1</sup>	X	6 ♣
North HCP: 12+3	♦ Q52	♦ K	All Pass			
South HCP: 16+2	♣ KJT9542	♣ A8763				
Contract: 6 ♣ South						

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

Board: 4	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ 98742			1 ♣	4 ♥
Vul: N-S	♥ A84	♥ KJT97632	All Pass			
North HCP: 11+2	♦ AQ3	♦ -				
South HCP: 4+5	♣ J86542	♣ -				
Contract: 4 ♥ South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ Q9854	♠ T763		1 ♦	4 ♥	Pass
Vul: N-S	♥ -	♥ A	Pass	4 ♠	All Pass	
North HCP: 14+3	♦ AKJT96	♦ 3				
South HCP: 6+3	♣ A3	♣ QT98742				
Contract: 4 ♠ North						

## South hands

## Game\_Overcalls

**Board: 1**      ♠ 8      LHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ QT8732      Partner bids next.  
 Vul: None      ♦ Q9      East (RHO) Doubles 4 ♠ if possible.  
 HCP: 4+2      ♣ 7632

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**Board: 2**      ♠ KJT76532      RHO opens the bidding 1 ♣ .  
 Dealer: East      ♥ -      You bid next.  
 Vul: N-S      ♦ K      West (LHO) Doubles 4 ♠ if possible.  
 HCP: 10+4      ♣ QJT9

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**Board: 3**      ♠ KQ983      Partner bids first.  
 Dealer: North      ♥ A6      East (RHO) bids 4 ♥ if possible.  
 Vul: Both      ♦ K      East (RHO) Doubles 5 ♥ if possible.  
 HCP: 16+2      ♣ A8763

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**Board: 4**      ♠ 98742      RHO opens the bidding 1 ♣ .  
 Dealer: East      ♥ KJT97632      You bid next.  
 Vul: N-S      ♦ -  
 HCP: 4+5      ♣ -

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**Board: 5**      ♠ T763      Partner bids first.  
 Dealer: North      ♥ A      East (RHO) bids 4 ♥ if possible.  
 Vul: N-S      ♦ 3  
 HCP: 6+3      ♣ QT98742

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ KQT96542	♠ 8	1 ♦	4 ♠	X	All Pass
Vul: None	♥ A95	♥ QT8732				
North HCP: 9+4	♦ T4	♦ Q9				
South HCP: 4+2	♣ -	♣ 7632				
Contract: 4 ♠ X North						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ KJT76532			1 ♣	4 ♠
Vul: N-S	♥ AKJ8654	♥ -	X	All Pass		
North HCP: 8+3	♦ T973	♦ K				
South HCP: 10+4	♣ 7	♣ QJT9				
Contract: 4 ♠ X South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ KQ983		1 ♣	4 ♥	4NT
Vul: Both	♥ J	♥ A6	Pass	5 ♥ <sup>1</sup>	X	6 ♣
North HCP: 12+3	♦ Q52	♦ K	All Pass			
South HCP: 16+2	♣ KJT9542	♣ A8763				
Contract: 6 ♣ South						

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

Board: 4	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ 98742			1 ♣	4 ♥
Vul: N-S	♥ A84	♥ KJT97632	All Pass			
North HCP: 11+2	♦ AQ3	♦ -				
South HCP: 4+5	♣ J86542	♣ -				
Contract: 4 ♥ South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ Q9854	♠ T763		1 ♦	4 ♥	Pass
Vul: N-S	♥ -	♥ A	Pass	4 ♠	All Pass	
North HCP: 14+3	♦ AKJT96	♦ 3				
South HCP: 6+3	♣ A3	♣ QT98742				
Contract: 4 ♠ North						

## North hands

## Game\_Overcalls

**Board: 6**      ♠ Q72      LHO opens the bidding 1 ♣.  
Dealer: East      ♥ 7      Partner bids next.  
Vul: Both      ♦ AJT943  
HCP: 11+2      ♣ A84

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**Board: 7**      ♠ KQT98654      RHO opens the bidding 1 ♦.  
Dealer: West      ♥ T7      You bid next.  
Vul: N-S      ♦ 2  
HCP: 9+4      ♣ A7

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**Board: 8**      ♠ 843      LHO opens the bidding 1 ♠.  
Dealer: East      ♥ A      Partner bids next.  
Vul: E-W      ♦ AQ75  
HCP: 14+1      ♣ A8743

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**Board: 9**      ♠ K8      RHO opens the bidding 1 ♣.  
Dealer: West      ♥ KQT95432      You bid next.  
Vul: None      ♦ T  
HCP: 9+4      ♣ JT

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**Board: 10**      ♠ Q      LHO opens the bidding 1 ♣.  
Dealer: East      ♥ J8      Partner bids next.  
Vul: E-W      ♦ AQJT6532  
HCP: 10+4      ♣ 98

## Both hands (Answers Page)

**Board: 6**

Dealer: East

Vul: Both

North HCP: 11+2

South HCP: 10+4

Contract: 4♥ South

**North:**

♠ Q72

♥ 7

♦ AJT943

♣ A84

**South:**

♠ T

♥ KQT96432

♦ Q8

♣ KT

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

1♣

4♥

All Pass

**Board: 7**

Dealer: West

Vul: N-S

North HCP: 9+4

South HCP: 14+1

Contract: 4♠ North

**North:**

♠ KQT98654

♥ T7

♦ 2

♣ A7

**South:**

♠ A3

♥ KJ982

♦ QJ5

♣ K65

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

1♦

4♠

All Pass

**Board: 8**

Dealer: East

Vul: E-W

North HCP: 14+1

South HCP: 9+4

Contract: 4♥ South

**North:**

♠ 843

♥ A

♦ AQ75

♣ A8743

**South:**

♠ J

♥ KQT98732

♦ T

♣ K62

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

1♠

4♥

All Pass

**Board: 9**

Dealer: West

Vul: None

North HCP: 9+4

South HCP: 12+3

Contract: 4♥ North

**North:**

♠ K8

♥ KQT95432

♦ T

♣ JT

**South:**

♠ J64

♥ A

♦ AQJ8632

♣ 97

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

1♣

4♥

All Pass

**Board: 10**

Dealer: East

Vul: E-W

North HCP: 10+4

South HCP: 10+4

Contract: 4♥ South

**North:**

♠ Q

♥ J8

♦ AQJT6532

♣ 98

**South:**

♠ J5

♥ KQT97642

♦ 7

♣ KJ

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

1♣

4♥

All Pass

**Board: 6**      ♠ T      RHO opens the bidding 1 ♣.  
Dealer: East      ♥ KQT96432      You bid next.  
Vul: Both      ♦ Q8  
HCP: 10+4      ♣ KT

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**Board: 7**      ♠ A3      LHO opens the bidding 1 ♦.  
Dealer: West      ♥ KJ982      Partner bids next.  
Vul: N-S      ♦ QJ5  
HCP: 14+1      ♣ K65

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**Board: 8**      ♠ J      RHO opens the bidding 1 ♠.  
Dealer: East      ♥ KQT98732      You bid next.  
Vul: E-W      ♦ T  
HCP: 9+4      ♣ K62

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**Board: 9**      ♠ J64      LHO opens the bidding 1 ♣.  
Dealer: West      ♥ A      Partner bids next.  
Vul: None      ♦ AQJ8632  
HCP: 12+3      ♣ 97

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**Board: 10**      ♠ J5      RHO opens the bidding 1 ♣.  
Dealer: East      ♥ KQT97642      You bid next.  
Vul: E-W      ♦ 7  
HCP: 10+4      ♣ KJ

## Both hands (Answers Page)

**Board: 6**

Dealer: East

Vul: Both

North HCP: 11+2

South HCP: 10+4

Contract: 4♥ South

**North:**

♠ Q72

♥ 7

♦ AJT943

♣ A84

**South:**

♠ T

♥ KQT96432

♦ Q8

♣ KT

**W      N      E      S**

1♣    4♥

All Pass

**Board: 7**

Dealer: West

Vul: N-S

North HCP: 9+4

South HCP: 14+1

Contract: 4♠ North

**North:**

♠ KQT98654

♥ T7

♦ 2

♣ A7

**South:**

♠ A3

♥ KJ982

♦ QJ5

♣ K65

**W      N      E      S**

1♦    4♠    All Pass

**Board: 8**

Dealer: East

Vul: E-W

North HCP: 14+1

South HCP: 9+4

Contract: 4♥ South

**North:**

♠ 843

♥ A

♦ AQ75

♣ A8743

**South:**

♠ J

♥ KQT98732

♦ T

♣ K62

**W      N      E      S**

1♠    4♥

All Pass

**Board: 9**

Dealer: West

Vul: None

North HCP: 9+4

South HCP: 12+3

Contract: 4♥ North

**North:**

♠ K8

♥ KQT95432

♦ T

♣ JT

**South:**

♠ J64

♥ A

♦ AQJ8632

♣ 97

**W      N      E      S**

1♣    4♥    All Pass

**Board: 10**

Dealer: East

Vul: E-W

North HCP: 10+4

South HCP: 10+4

Contract: 4♥ South

**North:**

♠ Q

♥ J8

♦ AQJT6532

♣ 98

**South:**

♠ J5

♥ KQT97642

♦ 7

♣ KJ

**W      N      E      S**

1♣    4♥

All Pass



<b>Board: 11</b>	♠ AK9842	You bid first.
Dealer: North	♥ J54	East (LHO) bids 4♥ if possible.
Vul: E-W	♦ Q	
HCP: 12+2	♣ Q96	
<hr/>		
<b>Board: 12</b>	♠ QJT6542	LHO opens the bidding 1♦.
Dealer: East	♥ Q	Partner bids next.
Vul: E-W	♦ J72	
HCP: 9+3	♣ K9	
<hr/>		
<b>Board: 13</b>	♠ KQT96432	RHO opens the bidding 1♣.
Dealer: West	♥ 4	You bid next.
Vul: Both	♦ -	East (LHO) Doubles 4♠ if possible.
HCP: 8+4	♣ KT54	
<hr/>		
<b>Board: 14</b>	♠ AT7	Partner bids first.
Dealer: South	♥ 8	West (RHO) bids 4♥ if possible.
Vul: N-S	♦ KJT83	
HCP: 13+1	♣ KQ86	
<hr/>		
<b>Board: 15</b>	♠ KQT98764	RHO opens the bidding 1♣.
Dealer: West	♥ J763	You bid next.
Vul: Both	♦ -	
HCP: 6+4	♣ 2	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 7+3

Contract: 4 ♠ South

North:

♠ AK9842

♥ J54

♦ Q

♣ Q96

South:

♠ QJ73

♥ -

♦ KJT7632

♣ 42

W	N	E	S
	1 ♠	4 ♥	4 ♠

All Pass

### Board: 12

Dealer: East

Vul: E-W

North HCP: 9+3

South HCP: 9+4

Contract: 4 ♥ South

North:

♠ QJT6542

♥ Q

♦ J72

♣ K9

South:

♠ -

♥ AT976432

♦ K8

♣ Q43

W	N	E	S
		1 ♦	4 ♥

All Pass

### Board: 13

Dealer: West

Vul: Both

North HCP: 8+4

South HCP: 7+4

Contract: 4 ♠ X North

North:

♠ KQT96432

♥ 4

♦ -

♣ KT54

South:

♠ -

♥ 86

♦ QT976543

♣ AJ6

W	N	E	S
1 ♣	4 ♠	X	All Pass

### Board: 14

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 13+1

Contract: 4 ♠ North

North:

♠ AT7

♥ 8

♦ KJT83

♣ KQ86

South:

♠ KQ953

♥ AJ

♦ Q7

♣ J953

W	N	E	S
			1 ♠

4 ♥ 4 ♠ All Pass

### Board: 15

Dealer: West

Vul: Both

North HCP: 6+4

South HCP: 13+3

Contract: 4 ♠ North

North:

♠ KQT98764

♥ J763

♦ -

♣ 2

South:

♠ A

♥ 9

♦ AQT976

♣ KT764

W	N	E	S
1 ♣	4 ♠	All Pass	

<b>Board: 11</b>	♠ QJ73	Partner bids first.
Dealer: North	♥ -	East (RHO) bids 4♥ if possible.
Vul: E-W	♦ KJT7632	
HCP: 7+3	♣ 42	
<hr/>		
<b>Board: 12</b>	♠ -	RHO opens the bidding 1♦.
Dealer: East	♥ AT976432	You bid next.
Vul: E-W	♦ K8	
HCP: 9+4	♣ Q43	
<hr/>		
<b>Board: 13</b>	♠ -	LHO opens the bidding 1♣.
Dealer: West	♥ 86	Partner bids next.
Vul: Both	♦ QT976543	East (RHO) Doubles 4♠ if possible.
HCP: 7+4	♣ AJ6	
<hr/>		
<b>Board: 14</b>	♠ KQ953	You bid first.
Dealer: South	♥ AJ	West (LHO) bids 4♥ if possible.
Vul: N-S	♦ Q7	
HCP: 13+1	♣ J953	
<hr/>		
<b>Board: 15</b>	♠ A	LHO opens the bidding 1♣.
Dealer: West	♥ 9	Partner bids next.
Vul: Both	♦ AQT976	
HCP: 13+3	♣ KT764	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 7+3

Contract: 4 ♠ South

North:

♠ AK9842

♥ J54

♦ Q

♣ Q96

South:

♠ QJ73

♥ -

♦ KJT7632

♣ 42

W	N	E	S
	1 ♠	4 ♥	4 ♠

All Pass

### Board: 12

Dealer: East

Vul: E-W

North HCP: 9+3

South HCP: 9+4

Contract: 4 ♥ South

North:

♠ QJT6542

♥ Q

♦ J72

♣ K9

South:

♠ -

♥ AT976432

♦ K8

♣ Q43

W	N	E	S
		1 ♦	4 ♥

All Pass

### Board: 13

Dealer: West

Vul: Both

North HCP: 8+4

South HCP: 7+4

Contract: 4 ♠ X North

North:

♠ KQT96432

♥ 4

♦ -

♣ KT54

South:

♠ -

♥ 86

♦ QT976543

♣ AJ6

W	N	E	S
1 ♣	4 ♠	X	All Pass

### Board: 14

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 13+1

Contract: 4 ♠ North

North:

♠ AT7

♥ 8

♦ KJT83

♣ KQ86

South:

♠ KQ953

♥ AJ

♦ Q7

♣ J953

W	N	E	S
			1 ♠

4 ♥	4 ♠	All Pass	
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### Board: 15

Dealer: West

Vul: Both

North HCP: 6+4

South HCP: 13+3

Contract: 4 ♠ North

North:

♠ KQT98764

♥ J763

♦ -

♣ 2

South:

♠ A

♥ 9

♦ AQT976

♣ KT764

W	N	E	S
1 ♣	4 ♠	All Pass	

## North hands

## Game\_Overcalls

<b>Board: 16</b>	♠ T73	LHO opens the bidding 1 ♥.
Dealer: East	♥ KJ	Partner bids next.
Vul: None	♦ KJ42	
HCP: 11	♣ K982	
<hr/>		
<b>Board: 17</b>	♠ KQT97543	RHO opens the bidding 1 ♦.
Dealer: West	♥ -	You bid next.
Vul: Both	♦ KT9	
HCP: 8+4	♣ T9	
<hr/>		
<b>Board: 18</b>	♠ AQ984	LHO opens the bidding 1 ♣.
Dealer: East	♥ 64	Partner bids next.
Vul: None	♦ A96	East (LHO) bids 4NT if possible.
HCP: 12+1	♣ Q85	West (RHO) bids 5 ♦ if possible.
<hr/>		
<b>Board: 19</b>	♠ KQT98732	RHO opens the bidding 1 ♣.
Dealer: West	♥ 9	You bid next.
Vul: N-S	♦ A92	
HCP: 9+4	♣ 6	
<hr/>		
<b>Board: 20</b>	♠ 92	LHO opens the bidding 1 ♦.
Dealer: East	♥ J2	Partner bids next.
Vul: N-S	♦ 74	West (RHO) Doubles 4 ♠ if possible.
HCP: 7+3	♣ AQT8742	

## Both hands (Answers Page)

### Board: 16

Dealer: East

Vul: None

North HCP: 11

South HCP: 10+4

Contract: 4 ♠ South

North:

♠ T73

♥ KJ

♦ KJ42

♣ K982

South:

♠ KJ986542

♥ AQ7

♦ 5

♣ 7

W	N	E	S
		1 ♥	4 ♠

All Pass

### Board: 17

Dealer: West

Vul: Both

North HCP: 8+4

South HCP: 12+1

Contract: 4 ♠ North

North:

♠ KQT97543

♥ -

♦ KT9

♣ T9

South:

♠ -

♥ KQ862

♦ 7532

♣ AK83

W	N	E	S
1 ♦	4 ♠	All Pass	

### Board: 18

Dealer: East

Vul: None

North HCP: 12+1

South HCP: 8+4

Contract: 5 ♥ North

North:

♠ AQ984

♥ 64

♦ A96

♣ Q85

South:

♠ T63

♥ KQT97532

♦ -

♣ KT

W	N	E	S
		1 ♣	4 ♥
Pass	Pass	4NT <sup>1</sup>	Pass
5 ♦	5 ♥	All Pass	

1. Unusual 4NT

### Board: 19

Dealer: West

Vul: N-S

North HCP: 9+4

South HCP: 16+2

Contract: 4 ♠ North

North:

♠ KQT98732

♥ 9

♦ A92

♣ 6

South:

♠ A

♥ AKQ732

♦ J8

♣ Q983

W	N	E	S
1 ♣	4 ♠	All Pass	

### Board: 20

Dealer: East

Vul: N-S

North HCP: 7+3

South HCP: 8+4

Contract: 4 ♠ X South

North:

♠ 92

♥ J2

♦ 74

♣ AQT8742

South:

♠ KQT87654

♥ QT5

♦ J2

♣ -

W	N	E	S
		1 ♦	4 ♠
X	All Pass		

## South hands

## Game\_Overcalls

<b>Board: 16</b>	♠ KJ986542	RHO opens the bidding 1 ♥.
Dealer: East	♥ AQ7	You bid next.
Vul: None	♦ 5	
HCP: 10+4	♣ 7	
<hr/>		
<b>Board: 17</b>	♠ -	LHO opens the bidding 1 ♦.
Dealer: West	♥ KQ862	Partner bids next.
Vul: Both	♦ 7532	
HCP: 12+1	♣ AK83	
<hr/>		
<b>Board: 18</b>	♠ T63	RHO opens the bidding 1 ♣.
Dealer: East	♥ KQT97532	You bid next.
Vul: None	♦ -	East (RHO) bids 4NT if possible.
HCP: 8+4	♣ KT	West (LHO) bids 5 ♦ if possible.
<hr/>		
<b>Board: 19</b>	♠ A	LHO opens the bidding 1 ♣.
Dealer: West	♥ AKQ732	Partner bids next.
Vul: N-S	♦ J8	
HCP: 16+2	♣ Q983	
<hr/>		
<b>Board: 20</b>	♠ KQT87654	RHO opens the bidding 1 ♦.
Dealer: East	♥ QT5	You bid next.
Vul: N-S	♦ J2	West (LHO) Doubles 4 ♠ if possible.
HCP: 8+4	♣ -	

## Both hands (Answers Page)

### Board: 16

Dealer: East

Vul: None

North HCP: 11

South HCP: 10+4

Contract: 4 ♠ South

North:

♠ T73

♥ KJ

♦ KJ42

♣ K982

South:

♠ KJ986542

♥ AQ7

♦ 5

♣ 7

W	N	E	S
		1 ♥	4 ♠

All Pass

### Board: 17

Dealer: West

Vul: Both

North HCP: 8+4

South HCP: 12+1

Contract: 4 ♠ North

North:

♠ KQT97543

♥ -

♦ KT9

♣ T9

South:

♠ -

♥ KQ862

♦ 7532

♣ AK83

W	N	E	S
1 ♦	4 ♠	All Pass	

### Board: 18

Dealer: East

Vul: None

North HCP: 12+1

South HCP: 8+4

Contract: 5 ♥ North

North:

♠ AQ984

♥ 64

♦ A96

♣ Q85

South:

♠ T63

♥ KQT97532

♦ -

♣ KT

W	N	E	S
		1 ♣	4 ♥
Pass	Pass	4NT <sup>1</sup>	Pass
5 ♦	5 ♥	All Pass	

1. Unusual 4NT

### Board: 19

Dealer: West

Vul: N-S

North HCP: 9+4

South HCP: 16+2

Contract: 4 ♠ North

North:

♠ KQT98732

♥ 9

♦ A92

♣ 6

South:

♠ A

♥ AKQ732

♦ J8

♣ Q983

W	N	E	S
1 ♣	4 ♠	All Pass	

### Board: 20

Dealer: East

Vul: N-S

North HCP: 7+3

South HCP: 8+4

Contract: 4 ♠ X South

North:

♠ 92

♥ J2

♦ 74

♣ AQT8742

South:

♠ KQT87654

♥ QT5

♦ J2

♣ -

W	N	E	S
		1 ♦	4 ♠
X	All Pass		



<b>Board: 21</b>	♠ K652	You bid first.
Dealer: North	♥ A5	East (LHO) bids 4♥ if possible.
Vul: N-S	♦ J952	
HCP: 12	♣ KJ7	
<hr/>		
<b>Board: 22</b>	♠ A76543	LHO opens the bidding 1♥.
Dealer: East	♥ K963	Partner bids next.
Vul: Both	♦ Q	West (RHO) bids 5♥ if possible.
HCP: 9+2	♣ T2	East (LHO) Doubles 6♦ if possible.
<hr/>		
<b>Board: 23</b>	♠ KQT98752	RHO opens the bidding 1♣.
Dealer: West	♥ K93	You bid next.
Vul: N-S	♦ J5	
HCP: 9+4	♣ -	
<hr/>		
<b>Board: 24</b>	♠ -	LHO opens the bidding 1♦.
Dealer: East	♥ J92	Partner bids next.
Vul: E-W	♦ T72	West (RHO) Doubles 4♠ if possible.
HCP: 7+3	♣ AQT9763	
<hr/>		
<b>Board: 25</b>	♠ KQ865432	RHO opens the bidding 1♥.
Dealer: West	♥ Q95	You bid next.
Vul: Both	♦ -	
HCP: 10+4	♣ K5	

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ K652	♠ 84		1 ♦	4 ♥	5 ♦
Vul: N-S	♥ A5	♥ Q	All Pass			
North HCP: 12	♦ J952	♦ AKQ76				
South HCP: 13+2	♣ KJ7	♣ QT942				
Contract: 5 ♦ South						

### Board: 22

	North:	South:	W	N	E	S
Dealer: East	♠ A76543	♠ 8			1 ♥	5 ♦
Vul: Both	♥ K963	♥ -	5 ♥	X	Pass	6 ♦
North HCP: 9+2	♦ Q	♦ AT98765432	Pass	Pass	X	All Pass
South HCP: 10+6	♣ T2	♣ AQ				
Contract: 6 ♦ X South						

### Board: 23

	North:	South:	W	N	E	S
Dealer: West	♠ KQT98752	♠ 3	1 ♣	4 ♠	All Pass	
Vul: N-S	♥ K93	♥ A2				
North HCP: 9+4	♦ J5	♦ AKQ8				
South HCP: 13+2	♣ -	♣ 876432				
Contract: 4 ♠ North						

### Board: 24

	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ KJ975432			1 ♦	4 ♠
Vul: E-W	♥ J92	♥ A	X	All Pass		
North HCP: 7+3	♦ T72	♦ J965				
South HCP: 9+4	♣ AQT9763	♣ -				
Contract: 4 ♠ X South						

### Board: 25

	North:	South:	W	N	E	S
Dealer: West	♠ KQ865432	♠ AT97	1 ♥	4 ♠	All Pass	
Vul: Both	♥ Q95	♥ 32				
North HCP: 10+4	♦ -	♦ KT84				
South HCP: 9	♣ K5	♣ QT2				
Contract: 4 ♠ North						

**Board: 21**      ♠ 84      Partner bids first.  
 Dealer: North      ♥ Q      East (RHO) bids 4♥ if possible.  
 Vul: N-S      ♦ AKQ76  
 HCP: 13+2      ♣ QT942

---

**Board: 22**      ♠ 8      RHO opens the bidding 1♥.  
 Dealer: East      ♥ -      You bid next.  
 Vul: Both      ♦ AT98765432      West (LHO) bids 5♥ if possible.  
 HCP: 10+6      ♣ AQ      East (RHO) Doubles 6♦ if possible.

---

**Board: 23**      ♠ 3      LHO opens the bidding 1♣.  
 Dealer: West      ♥ A2      Partner bids next.  
 Vul: N-S      ♦ AKQ8  
 HCP: 13+2      ♣ 876432

---

**Board: 24**      ♠ KJ975432      RHO opens the bidding 1♦.  
 Dealer: East      ♥ A      You bid next.  
 Vul: E-W      ♦ J965      West (LHO) Doubles 4♠ if possible.  
 HCP: 9+4      ♣ -

---

**Board: 25**      ♠ AT97      LHO opens the bidding 1♥.  
 Dealer: West      ♥ 32      Partner bids next.  
 Vul: Both      ♦ KT84  
 HCP: 9      ♣ QT2

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ K652	♠ 84		1 ♦	4 ♥	5 ♦
Vul: N-S	♥ A5	♥ Q	All Pass			
North HCP: 12	♦ J952	♦ AKQ76				
South HCP: 13+2	♣ KJ7	♣ QT942				
Contract: 5 ♦ South						

### Board: 22

	North:	South:	W	N	E	S
Dealer: East	♠ A76543	♠ 8			1 ♥	5 ♦
Vul: Both	♥ K963	♥ -	5 ♥	X	Pass	6 ♦
North HCP: 9+2	♦ Q	♦ AT98765432	Pass	Pass	X	All Pass
South HCP: 10+6	♣ T2	♣ AQ				
Contract: 6 ♦ X South						

### Board: 23

	North:	South:	W	N	E	S
Dealer: West	♠ KQT98752	♠ 3	1 ♣	4 ♠	All Pass	
Vul: N-S	♥ K93	♥ A2				
North HCP: 9+4	♦ J5	♦ AKQ8				
South HCP: 13+2	♣ -	♣ 876432				
Contract: 4 ♠ North						

### Board: 24

	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ KJ975432			1 ♦	4 ♠
Vul: E-W	♥ J92	♥ A	X	All Pass		
North HCP: 7+3	♦ T72	♦ J965				
South HCP: 9+4	♣ AQT9763	♣ -				
Contract: 4 ♠ X South						

### Board: 25

	North:	South:	W	N	E	S
Dealer: West	♠ KQ865432	♠ AT97	1 ♥	4 ♠	All Pass	
Vul: Both	♥ Q95	♥ 32				
North HCP: 10+4	♦ -	♦ KT84				
South HCP: 9	♣ K5	♣ QT2				
Contract: 4 ♠ North						

## North hands

## Game\_Overcalls

<b>Board: 26</b>	♠ J2	LHO opens the bidding 1 ♣.
Dealer: East	♥ A86	Partner bids next.
Vul: E-W	♦ K7643	West (RHO) Doubles 4 ♠ if possible.
HCP: 10+1	♣ Q54	

---

<b>Board: 27</b>	♠ KQT98543	RHO opens the bidding 1 ♣.
Dealer: West	♥ K2	You bid next.
Vul: Both	♦ T8	
HCP: 8+4	♣ 6	

---

<b>Board: 28</b>	♠ T	LHO opens the bidding 1 ♣.
Dealer: East	♥ AK6	Partner bids next.
Vul: N-S	♦ KQ874	East (LHO) bids 5 ♣ if possible.
HCP: 18+1	♣ AQ84	

---

<b>Board: 29</b>	♠ -	RHO opens the bidding 1 ♦.
Dealer: West	♥ KQT96542	You bid next.
Vul: None	♦ KQ96	
HCP: 10+4	♣ 9	

---

<b>Board: 30</b>	♠ JT874	LHO opens the bidding 1 ♠.
Dealer: East	♥ A	Partner bids next.
Vul: N-S	♦ AKJT2	
HCP: 14+2	♣ J3	

## Both hands (Answers Page)

### Board: 26

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 7+4

Contract: 4 ♠ X South

North:

♠ J2

♥ A86

♦ K7643

♣ Q54

South:

♠ KQT98653

♥ QT5

♦ 82

♣ -

W

N

E

S

1 ♣ 4 ♠

X All Pass

### Board: 27

Dealer: West

Vul: Both

North HCP: 8+4

South HCP: 15+1

Contract: 4 ♠ North

North:

♠ KQT98543

♥ K2

♦ T8

♣ 6

South:

♠ A2

♥ AT964

♦ Q73

♣ KQT

W

N

E

S

1 ♣ 4 ♠ All Pass

### Board: 28

Dealer: East

Vul: N-S

North HCP: 18+1

South HCP: 6+4

Contract: 5 ♠ North

North:

♠ T

♥ AK6

♦ KQ874

♣ AQ84

South:

♠ A8765432

♥ Q953

♦ 3

♣ -

W

N

E

S

1 ♣ 4 ♠

Pass Pass 5 ♣ Pass

Pass 5 ♠ All Pass

### Board: 29

Dealer: West

Vul: None

North HCP: 10+4

South HCP: 9+2

Contract: 4 ♥ North

North:

♠ -

♥ KQT96542

♦ KQ96

♣ 9

South:

♠ KT9754

♥ J3

♦ 85

♣ KQ2

W

N

E

S

1 ♦ 4 ♥ All Pass

### Board: 30

Dealer: East

Vul: N-S

North HCP: 14+2

South HCP: 10+4

Contract: 4 ♥ South

North:

♠ JT874

♥ A

♦ AKJT2

♣ J3

South:

♠ Q

♥ KQT98762

♦ 3

♣ K75

W

N

E

S

1 ♠ 4 ♥

All Pass

**Board: 26**      ♠ KQT98653    RHO opens the bidding 1 ♣.  
Dealer: East      ♥ QT5            You bid next.  
Vul: E-W         ♦ 82            West (LHO) Doubles 4 ♠ if possible.  
HCP: 7+4         ♣ -

---

**Board: 27**      ♠ A2            LHO opens the bidding 1 ♣.  
Dealer: West     ♥ AT964        Partner bids next.  
Vul: Both        ♦ Q73  
HCP: 15+1       ♣ KQT

---

**Board: 28**      ♠ A8765432    RHO opens the bidding 1 ♣.  
Dealer: East     ♥ Q953        You bid next.  
Vul: N-S         ♦ 3            East (RHO) bids 5 ♣ if possible.  
HCP: 6+4         ♣ -

---

**Board: 29**      ♠ KT9754       LHO opens the bidding 1 ♦.  
Dealer: West     ♥ J3            Partner bids next.  
Vul: None        ♦ 85  
HCP: 9+2         ♣ KQ2

---

**Board: 30**      ♠ Q            RHO opens the bidding 1 ♠.  
Dealer: East     ♥ KQT98762    You bid next.  
Vul: N-S         ♦ 3  
HCP: 10+4       ♣ K75

## Both hands (Answers Page)

### Board: 26

	North:	South:	W	N	E	S
Dealer: East	♠ J2	♠ KQT98653			1 ♣	4 ♠
Vul: E-W	♥ A86	♥ QT5	X	All Pass		
North HCP: 10+1	♦ K7643	♦ 82				
South HCP: 7+4	♣ Q54	♣ -				
Contract: 4 ♠ X South						

### Board: 27

	North:	South:	W	N	E	S
Dealer: West	♠ KQT98543	♠ A2	1 ♣	4 ♠	All Pass	
Vul: Both	♥ K2	♥ AT964				
North HCP: 8+4	♦ T8	♦ Q73				
South HCP: 15+1	♣ 6	♣ KQT				
Contract: 4 ♠ North						

### Board: 28

	North:	South:	W	N	E	S
Dealer: East	♠ T	♠ A8765432			1 ♣	4 ♠
Vul: N-S	♥ AK6	♥ Q953	Pass	Pass	5 ♣	Pass
North HCP: 18+1	♦ KQ874	♦ 3	Pass	5 ♠	All Pass	
South HCP: 6+4	♣ AQ84	♣ -				
Contract: 5 ♠ North						

### Board: 29

	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ KT9754	1 ♦	4 ♥	All Pass	
Vul: None	♥ KQT96542	♥ J3				
North HCP: 10+4	♦ KQ96	♦ 85				
South HCP: 9+2	♣ 9	♣ KQ2				
Contract: 4 ♥ North						

### Board: 30

	North:	South:	W	N	E	S
Dealer: East	♠ JT874	♠ Q			1 ♠	4 ♥
Vul: N-S	♥ A	♥ KQT98762	All Pass			
North HCP: 14+2	♦ AKJT2	♦ 3				
South HCP: 10+4	♣ J3	♣ K75				
Contract: 4 ♥ South						



**Board: 31**      ♠ -      RHO opens the bidding 1 ♣.  
Dealer: West      ♥ KJT98743      You bid next.  
Vul: E-W      ♦ T  
HCP: 10+4      ♣ AQ32

---

**Board: 32**      ♠ AQJ5      Partner bids first.  
Dealer: South      ♥ A54      West (RHO) bids 4 ♥ if possible.  
Vul: E-W      ♦ 9863  
HCP: 11      ♣ 64

---

**Board: 33**      ♠ -      RHO opens the bidding 1 ♣.  
Dealer: West      ♥ KQT87643      You bid next.  
Vul: E-W      ♦ Q  
HCP: 8+4      ♣ J875

---

**Board: 34**      ♠ AQ864      LHO opens the bidding 1 ♦.  
Dealer: East      ♥ 8      Partner bids next.  
Vul: E-W      ♦ J5  
HCP: 12+2      ♣ KQ632

---

**Board: 35**      ♠ J642      RHO opens the bidding 1 ♦.  
Dealer: West      ♥ KQT98632      You bid next.  
Vul: Both      ♦ T  
HCP: 6+4      ♣ -

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ AKQ987	1 ♣	4 ♥	All Pass	
Vul: E-W	♥ KJT98743	♥ 5				
North HCP: 10+4	♦ T	♦ KJ7654				
South HCP: 13+4	♣ AQ32	♣ -				
Contract: 4 ♥ North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ5	♠ KT942				1 ♠
Vul: E-W	♥ A54	♥ 7	4 ♥	4 ♠	All Pass	
North HCP: 11	♦ 9863	♦ AJ7				
South HCP: 12+1	♣ 64	♣ A873				
Contract: 4 ♠ North						

### Board: 33

	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ AQ42	1 ♣	4 ♥	All Pass	
Vul: E-W	♥ KQT87643	♥ 5				
North HCP: 8+4	♦ Q	♦ JT983				
South HCP: 11+1	♣ J875	♣ A92				
Contract: 4 ♥ North						

### Board: 34

	North:	South:	W	N	E	S
Dealer: East	♠ AQ864	♠ T3			1 ♦	4 ♥
Vul: E-W	♥ 8	♥ KQ765432	All Pass			
North HCP: 12+2	♦ J5	♦ A				
South HCP: 9+4	♣ KQ632	♣ 85				
Contract: 4 ♥ South						

### Board: 35

	North:	South:	W	N	E	S
Dealer: West	♠ J642	♠ KQ7	1 ♦	4 ♥	All Pass	
Vul: Both	♥ KQT98632	♥ A				
North HCP: 6+4	♦ T	♦ 752				
South HCP: 13+2	♣ -	♣ KJ9875				
Contract: 4 ♥ North						

# South hands

# Game\_Overcalls

**Board: 31**      ♠ AKQ987      LHO opens the bidding 1 ♣.  
 Dealer: West      ♥ 5      Partner bids next.  
 Vul: E-W      ♦ KJ7654  
 HCP: 13+4      ♣ -

---

**Board: 32**      ♠ KT942      You bid first.  
 Dealer: South      ♥ 7      West (LHO) bids 4 ♥ if possible.  
 Vul: E-W      ♦ AJ7  
 HCP: 12+1      ♣ A873

---

**Board: 33**      ♠ AQ42      LHO opens the bidding 1 ♣.  
 Dealer: West      ♥ 5      Partner bids next.  
 Vul: E-W      ♦ JT983  
 HCP: 11+1      ♣ A92

---

**Board: 34**      ♠ T3      RHO opens the bidding 1 ♦.  
 Dealer: East      ♥ KQ765432      You bid next.  
 Vul: E-W      ♦ A  
 HCP: 9+4      ♣ 85

---

**Board: 35**      ♠ KQ7      LHO opens the bidding 1 ♦.  
 Dealer: West      ♥ A      Partner bids next.  
 Vul: Both      ♦ 752  
 HCP: 13+2      ♣ KJ9875

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ AKQ987	1 ♣	4 ♥	All Pass	
Vul: E-W	♥ KJT98743	♥ 5				
North HCP: 10+4	♦ T	♦ KJ7654				
South HCP: 13+4	♣ AQ32	♣ -				
Contract: 4 ♥ North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ5	♠ KT942				1 ♠
Vul: E-W	♥ A54	♥ 7	4 ♥	4 ♠	All Pass	
North HCP: 11	♦ 9863	♦ AJ7				
South HCP: 12+1	♣ 64	♣ A873				
Contract: 4 ♠ North						

### Board: 33

	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ AQ42	1 ♣	4 ♥	All Pass	
Vul: E-W	♥ KQT87643	♥ 5				
North HCP: 8+4	♦ Q	♦ JT983				
South HCP: 11+1	♣ J875	♣ A92				
Contract: 4 ♥ North						

### Board: 34

	North:	South:	W	N	E	S
Dealer: East	♠ AQ864	♠ T3			1 ♦	4 ♥
Vul: E-W	♥ 8	♥ KQ765432	All Pass			
North HCP: 12+2	♦ J5	♦ A				
South HCP: 9+4	♣ KQ632	♣ 85				
Contract: 4 ♥ South						

### Board: 35

	North:	South:	W	N	E	S
Dealer: West	♠ J642	♠ KQ7	1 ♦	4 ♥	All Pass	
Vul: Both	♥ KQT98632	♥ A				
North HCP: 6+4	♦ T	♦ 752				
South HCP: 13+2	♣ -	♣ KJ9875				
Contract: 4 ♥ North						

# North hands

# Game\_Overcalls

**Board: 36**      ♠ 5      LHO opens the bidding 1 ♦.

Dealer: East      ♥ A8653      Partner bids next.

Vul: None      ♦ A97      West (RHO) Doubles 4 ♠ if possible.

HCP: 10+1      ♣ QT54

**Board: 37**      ♠ KQT97654      RHO opens the bidding 1 ♣.

Dealer: West      ♥ 5      You bid next.

Vul: Both      ♦ A65      East (LHO) Doubles 4 ♠ if possible.

HCP: 9+4      ♣ T

**Board: 38**      ♠ JT      LHO opens the bidding 1 ♣.

Dealer: East      ♥ KT72      Partner bids next.

Vul: None      ♦ AJT873

HCP: 12+2      ♣ K

**Board: 39**      ♠ KQT98752      RHO opens the bidding 1 ♦.

Dealer: West      ♥ A9      You bid next.

Vul: N-S      ♦ 9      East (LHO) Doubles 4 ♠ if possible.

HCP: 9+4      ♣ 42

**Board: 40**      ♠ AJ87      LHO opens the bidding 1 ♦.

Dealer: East      ♥ KT5      Partner bids next.

Vul: Both      ♦ Q74

HCP: 10      ♣ T54

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ KQT98732			1 ♦	4 ♠
Vul: None	♥ A8653	♥ QJT2	X	All Pass		
North HCP: 10+1	♦ A97	♦ -				
South HCP: 8+4	♣ QT54	♣ 8				
Contract: 4 ♠ X South						

### Board: 37

	North:	South:	W	N	E	S
Dealer: West	♠ KQT97654	♠ 832	1 ♣	4 ♠	X	All Pass
Vul: Both	♥ 5	♥ AQ7				
North HCP: 9+4	♦ A65	♦ J982				
South HCP: 7	♣ T	♣ 875				
Contract: 4 ♠ X North						

### Board: 38

	North:	South:	W	N	E	S
Dealer: East	♠ JT	♠ KQ987542			1 ♣	4 ♠
Vul: None	♥ KT72	♥ A3	All Pass			
North HCP: 12+2	♦ AJT873	♦ 9				
South HCP: 9+4	♣ K	♣ T2				
Contract: 4 ♠ South						

### Board: 39

	North:	South:	W	N	E	S
Dealer: West	♠ KQT98752	♠ J	1 ♦	4 ♠	X	All Pass
Vul: N-S	♥ A9	♥ Q63				
North HCP: 9+4	♦ 9	♦ QJ2				
South HCP: 7+2	♣ 42	♣ JT8753				
Contract: 4 ♠ X North						

### Board: 40

	North:	South:	W	N	E	S
Dealer: East	♠ AJ87	♠ KQT95432			1 ♦	4 ♠
Vul: Both	♥ KT5	♥ J8	All Pass			
North HCP: 10	♦ Q74	♦ A6				
South HCP: 10+4	♣ T54	♣ 7				
Contract: 4 ♠ South						

**Board: 36**      ♠ KQT98732    RHO opens the bidding 1 ♦ .  
Dealer: East      ♥ QJT2            You bid next.  
Vul: None        ♦ -                West (LHO) Doubles 4 ♠ if possible.  
HCP: 8+4        ♣ 8

---

**Board: 37**      ♠ 832            LHO opens the bidding 1 ♣ .  
Dealer: West     ♥ AQ7            Partner bids next.  
Vul: Both        ♦ J982           East (RHO) Doubles 4 ♠ if possible.  
HCP: 7           ♣ 875

---

**Board: 38**      ♠ KQ987542    RHO opens the bidding 1 ♣ .  
Dealer: East     ♥ A3            You bid next.  
Vul: None        ♦ 9  
HCP: 9+4        ♣ T2

---

**Board: 39**      ♠ J              LHO opens the bidding 1 ♦ .  
Dealer: West     ♥ Q63            Partner bids next.  
Vul: N-S        ♦ QJ2            East (RHO) Doubles 4 ♠ if possible.  
HCP: 7+2        ♣ JT8753

---

**Board: 40**      ♠ KQT95432    RHO opens the bidding 1 ♦ .  
Dealer: East     ♥ J8            You bid next.  
Vul: Both        ♦ A6  
HCP: 10+4       ♣ 7

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ KQT98732			1 ♦	4 ♠
Vul: None	♥ A8653	♥ QJT2	X	All Pass		
North HCP: 10+1	♦ A97	♦ -				
South HCP: 8+4	♣ QT54	♣ 8				
Contract: 4 ♠ X South						

### Board: 37

	North:	South:	W	N	E	S
Dealer: West	♠ KQT97654	♠ 832	1 ♣	4 ♠	X	All Pass
Vul: Both	♥ 5	♥ AQ7				
North HCP: 9+4	♦ A65	♦ J982				
South HCP: 7	♣ T	♣ 875				
Contract: 4 ♠ X North						

### Board: 38

	North:	South:	W	N	E	S
Dealer: East	♠ JT	♠ KQ987542			1 ♣	4 ♠
Vul: None	♥ KT72	♥ A3	All Pass			
North HCP: 12+2	♦ AJT873	♦ 9				
South HCP: 9+4	♣ K	♣ T2				
Contract: 4 ♠ South						

### Board: 39

	North:	South:	W	N	E	S
Dealer: West	♠ KQT98752	♠ J	1 ♦	4 ♠	X	All Pass
Vul: N-S	♥ A9	♥ Q63				
North HCP: 9+4	♦ 9	♦ QJ2				
South HCP: 7+2	♣ 42	♣ JT8753				
Contract: 4 ♠ X North						

### Board: 40

	North:	South:	W	N	E	S
Dealer: East	♠ AJ87	♠ KQT95432			1 ♦	4 ♠
Vul: Both	♥ KT5	♥ J8	All Pass			
North HCP: 10	♦ Q74	♦ A6				
South HCP: 10+4	♣ T54	♣ 7				
Contract: 4 ♠ South						



<b>Board: 41</b>	♠ KQT765432	RHO opens the bidding 1♥.
Dealer: West	♥ 2	You bid next.
Vul: None	♦ 72	
HCP: 9+5	♣ A	
<hr/>		
<b>Board: 42</b>	♠ J8	LHO opens the bidding 1♦.
Dealer: East	♥ 8	Partner bids next.
Vul: N-S	♦ AKT975	
HCP: 10+2	♣ QT87	
<hr/>		
<b>Board: 43</b>	♠ 3	RHO opens the bidding 1♠.
Dealer: West	♥ KQ985432	You bid next.
Vul: E-W	♦ 8	
HCP: 9+4	♣ AT8	
<hr/>		
<b>Board: 44</b>	♠ 4	Partner bids first.
Dealer: South	♥ A8532	West (RHO) bids 4♠ if possible.
Vul: None	♦ 87543	
HCP: 7+2	♣ K2	
<hr/>		
<b>Board: 45</b>	♠ KJT98743	RHO opens the bidding 1♥.
Dealer: West	♥ -	You bid next.
Vul: E-W	♦ 9	East (LHO) Doubles 4♠ if possible.
HCP: 10+4	♣ AQ97	

## Both hands (Answers Page)

### Board: 41

	North:	South:	W	N	E	S
Dealer: West	♠ KQT765432	♠ AJ	1 ♥	4 ♠	All Pass	
Vul: None	♥ 2	♥ 9863				
North HCP: 9+5	♦ 72	♦ QJ83				
South HCP: 8	♣ A	♣ T42				
Contract: 4 ♠ North						

### Board: 42

	North:	South:	W	N	E	S
Dealer: East	♠ J8	♠ 753			1 ♦	4 ♥
Vul: N-S	♥ 8	♥ KQ976543	All Pass			
North HCP: 10+2	♦ AKT975	♦ -				
South HCP: 8+4	♣ QT87	♣ K2				
Contract: 4 ♥ South						

### Board: 43

	North:	South:	W	N	E	S
Dealer: West	♠ 3	♠ AQT62	1 ♠	4 ♥	All Pass	
Vul: E-W	♥ KQ985432	♥ 7				
North HCP: 9+4	♦ 8	♦ KQJ74				
South HCP: 14+2	♣ AT8	♣ Q6				
Contract: 4 ♥ North						

### Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ A				1 ♥
Vul: None	♥ A8532	♥ QJT94	4 ♠	5 ♥	All Pass	
North HCP: 7+2	♦ 87543	♦ AQ6				
South HCP: 14+1	♣ K2	♣ J873				
Contract: 5 ♥ North						

### Board: 45

	North:	South:	W	N	E	S
Dealer: West	♠ KJT98743	♠ 65	1 ♥	4 ♠	X	All Pass
Vul: E-W	♥ -	♥ T832				
North HCP: 10+4	♦ 9	♦ K8763				
South HCP: 4+1	♣ AQ97	♣ J8				
Contract: 4 ♠ X North						

## South hands

## Game\_Overcalls

<b>Board: 41</b>	♠ AJ	LHO opens the bidding 1 ♥.
Dealer: West	♥ 9863	Partner bids next.
Vul: None	♦ QJ83	
HCP: 8	♣ T42	
<b>Board: 42</b>	♠ 753	RHO opens the bidding 1 ♦.
Dealer: East	♥ KQ976543	You bid next.
Vul: N-S	♦ -	
HCP: 8+4	♣ K2	
<b>Board: 43</b>	♠ AQT62	LHO opens the bidding 1 ♠.
Dealer: West	♥ 7	Partner bids next.
Vul: E-W	♦ KQJ74	
HCP: 14+2	♣ Q6	
<b>Board: 44</b>	♠ A	You bid first.
Dealer: South	♥ QJT94	West (LHO) bids 4 ♠ if possible.
Vul: None	♦ AQ6	
HCP: 14+1	♣ J873	
<b>Board: 45</b>	♠ 65	LHO opens the bidding 1 ♥.
Dealer: West	♥ T832	Partner bids next.
Vul: E-W	♦ K8763	East (RHO) Doubles 4 ♠ if possible.
HCP: 4+1	♣ J8	

## Both hands (Answers Page)

### Board: 41

	North:	South:	W	N	E	S
Dealer: West	♠ KQT765432	♠ AJ	1 ♥	4 ♠	All Pass	
Vul: None	♥ 2	♥ 9863				
North HCP: 9+5	♦ 72	♦ QJ83				
South HCP: 8	♣ A	♣ T42				
Contract: 4 ♠ North						

### Board: 42

	North:	South:	W	N	E	S
Dealer: East	♠ J8	♠ 753			1 ♦	4 ♥
Vul: N-S	♥ 8	♥ KQ976543	All Pass			
North HCP: 10+2	♦ AKT975	♦ -				
South HCP: 8+4	♣ QT87	♣ K2				
Contract: 4 ♥ South						

### Board: 43

	North:	South:	W	N	E	S
Dealer: West	♠ 3	♠ AQT62	1 ♠	4 ♥	All Pass	
Vul: E-W	♥ KQ985432	♥ 7				
North HCP: 9+4	♦ 8	♦ KQJ74				
South HCP: 14+2	♣ AT8	♣ Q6				
Contract: 4 ♥ North						

### Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ A				1 ♥
Vul: None	♥ A8532	♥ QJT94	4 ♠	5 ♥	All Pass	
North HCP: 7+2	♦ 87543	♦ AQ6				
South HCP: 14+1	♣ K2	♣ J873				
Contract: 5 ♥ North						

### Board: 45

	North:	South:	W	N	E	S
Dealer: West	♠ KJT98743	♠ 65	1 ♥	4 ♠	X	All Pass
Vul: E-W	♥ -	♥ T832				
North HCP: 10+4	♦ 9	♦ K8763				
South HCP: 4+1	♣ AQ97	♣ J8				
Contract: 4 ♠ X North						

## North hands

## Game\_Overcalls

<b>Board: 46</b>	♠ T63	LHO opens the bidding 1 ♣.
Dealer: East	♥ T	Partner bids next.
Vul: Both	♦ AQT432	
HCP: 10+2	♣ A74	
<hr/>		
<b>Board: 47</b>	♠ KQT98654	RHO opens the bidding 1 ♣.
Dealer: West	♥ 9	You bid next.
Vul: E-W	♦ QT5	
HCP: 7+4	♣ 9	
<hr/>		
<b>Board: 48</b>	♠ 97	LHO opens the bidding 1 ♣.
Dealer: East	♥ 64	Partner bids next.
Vul: Both	♦ QT8	West (RHO) Doubles 4 ♠ if possible.
HCP: 8+2	♣ KQJT74	
<hr/>		
<b>Board: 49</b>	♠ KQT98542	RHO opens the bidding 1 ♦.
Dealer: West	♥ 4	You bid next.
Vul: None	♦ A52	
HCP: 9+4	♣ 3	
<hr/>		
<b>Board: 50</b>	♠ KJ32	You bid first.
Dealer: North	♥ AJ7	East (LHO) bids 4 ♥ if possible.
Vul: E-W	♦ AJ53	
HCP: 14	♣ 32	

## Both hands (Answers Page)

### Board: 46

Dealer: East

Vul: Both

North HCP: 10+2

South HCP: 9+4

Contract: 4♥ South

North:

♠ T63

♥ T

♦ AQT432

♣ A74

South:

♠ KJ5

♥ KQ987542

♦ -

♣ 93

W      N      E      S

1♣    4♥

All Pass

### Board: 47

Dealer: West

Vul: E-W

North HCP: 7+4

South HCP: 12+1

Contract: 4♠ North

North:

♠ KQT98654

♥ 9

♦ QT5

♣ 9

South:

♠ J72

♥ AT643

♦ AJ73

♣ Q

W      N      E      S

1♣    4♠    All Pass

### Board: 48

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 9+4

Contract: 4♠X South

North:

♠ 97

♥ 64

♦ QT8

♣ KQJT74

South:

♠ KQ865432

♥ K72

♦ J6

♣ -

W      N      E      S

1♣    4♠

X      All Pass

### Board: 49

Dealer: West

Vul: None

North HCP: 9+4

South HCP: 7+1

Contract: 4♠ North

North:

♠ KQT98542

♥ 4

♦ A52

♣ 3

South:

♠ J76

♥ T93

♦ 76

♣ KQJ76

W      N      E      S

1♦    4♠    All Pass

### Board: 50

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 9+3

Contract: 4♠ South

North:

♠ KJ32

♥ AJ7

♦ AJ53

♣ 32

South:

♠ AQT9754

♥ -

♦ 72

♣ QJ86

W      N      E      S

1♦    4♥    4♠

All Pass

## South hands

## Game\_Overcalls

<b>Board: 46</b>	♠ KJ5	RHO opens the bidding 1 ♣.
Dealer: East	♥ KQ987542	You bid next.
Vul: Both	♦ -	
HCP: 9+4	♣ 93	
<hr/>		
<b>Board: 47</b>	♠ J72	LHO opens the bidding 1 ♣.
Dealer: West	♥ AT643	Partner bids next.
Vul: E-W	♦ AJ73	
HCP: 12+1	♣ Q	
<hr/>		
<b>Board: 48</b>	♠ KQ865432	RHO opens the bidding 1 ♣.
Dealer: East	♥ K72	You bid next.
Vul: Both	♦ J6	West (LHO) Doubles 4 ♠ if possible.
HCP: 9+4	♣ -	
<hr/>		
<b>Board: 49</b>	♠ J76	LHO opens the bidding 1 ♦.
Dealer: West	♥ T93	Partner bids next.
Vul: None	♦ 76	
HCP: 7+1	♣ KQJ76	
<hr/>		
<b>Board: 50</b>	♠ AQT9754	Partner bids first.
Dealer: North	♥ -	East (RHO) bids 4 ♥ if possible.
Vul: E-W	♦ 72	
HCP: 9+3	♣ QJ86	

## Both hands (Answers Page)

### Board: 46

Dealer: East

Vul: Both

North HCP: 10+2

South HCP: 9+4

Contract: 4♥ South

North:

♠ T63

♥ T

♦ AQT432

♣ A74

South:

♠ KJ5

♥ KQ987542

♦ -

♣ 93

W      N      E      S

1♣    4♥

All Pass

### Board: 47

Dealer: West

Vul: E-W

North HCP: 7+4

South HCP: 12+1

Contract: 4♠ North

North:

♠ KQT98654

♥ 9

♦ QT5

♣ 9

South:

♠ J72

♥ AT643

♦ AJ73

♣ Q

W      N      E      S

1♣    4♠    All Pass

### Board: 48

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 9+4

Contract: 4♠X South

North:

♠ 97

♥ 64

♦ QT8

♣ KQJT74

South:

♠ KQ865432

♥ K72

♦ J6

♣ -

W      N      E      S

1♣    4♠

X      All Pass

### Board: 49

Dealer: West

Vul: None

North HCP: 9+4

South HCP: 7+1

Contract: 4♠ North

North:

♠ KQT98542

♥ 4

♦ A52

♣ 3

South:

♠ J76

♥ T93

♦ 76

♣ KQJ76

W      N      E      S

1♦    4♠    All Pass

### Board: 50

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 9+3

Contract: 4♠ South

North:

♠ KJ32

♥ AJ7

♦ AJ53

♣ 32

South:

♠ AQT9754

♥ -

♦ 72

♣ QJ86

W      N      E      S

1♦    4♥    4♠

All Pass



**Board: 51**      ♠ KQT98765      RHO opens the bidding 1 ♣.

Dealer: West      ♥ -      You bid next.

Vul: Both      ♦ Q9854

HCP: 7+5      ♣ -

---

**Board: 52**      ♠ 7      LHO opens the bidding 1 ♦.

Dealer: East      ♥ KT7652      Partner bids next.

Vul: None      ♦ 3

HCP: 11+3      ♣ AKJ74

---

**Board: 53**      ♠ KQT76543      RHO opens the bidding 1 ♣.

Dealer: West      ♥ K65      You bid next.

Vul: N-S      ♦ 2

HCP: 8+4      ♣ 8

---

**Board: 54**      ♠ QJ864      LHO opens the bidding 1 ♣.

Dealer: East      ♥ 5      Partner bids next.

Vul: E-W      ♦ AK64

HCP: 12+1      ♣ QT4

---

**Board: 55**      ♠ QT985      You bid first.

Dealer: North      ♥ 2      East (LHO) bids 4 ♥ if possible.

Vul: None      ♦ AQ8

HCP: 13+1      ♣ AJ64

## Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: West	♠ KQT98765	♠ 3	1 ♣	4 ♠	All Pass	
Vul: Both	♥ -	♥ KJT94				
North HCP: 7+5	♦ Q9854	♦ AT63				
South HCP: 8+1	♣ -	♣ T96				
Contract: 4 ♠ North						

Board: 52	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ KQT98643			1 ♦	4 ♠
Vul: None	♥ KT7652	♥ 4	All Pass			
North HCP: 11+3	♦ 3	♦ AT64				
South HCP: 9+4	♣ AKJ74	♣ -				
Contract: 4 ♠ South						

Board: 53	North:	South:	W	N	E	S
Dealer: West	♠ KQT76543	♠ A	1 ♣	4 ♠	All Pass	
Vul: N-S	♥ K65	♥ Q843				
North HCP: 8+4	♦ 2	♦ KJ6				
South HCP: 11+1	♣ 8	♣ JT976				
Contract: 4 ♠ North						

Board: 54	North:	South:	W	N	E	S
Dealer: East	♠ QJ864	♠ K7			1 ♣	4 ♥
Vul: E-W	♥ 5	♥ KQT98742	All Pass			
North HCP: 12+1	♦ AK64	♦ J				
South HCP: 10+4	♣ QT4	♣ J6				
Contract: 4 ♥ South						

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ QT985	♠ J32		1 ♠	4 ♥	4 ♠
Vul: None	♥ 2	♥ J5	All Pass			
North HCP: 13+1	♦ AQ8	♦ KT62				
South HCP: 10	♣ AJ64	♣ KQ85				
Contract: 4 ♠ South						

## South hands

## Game\_Overcalls

**Board: 51**      ♠ 3      LHO opens the bidding 1 ♣.  
 Dealer: West      ♥ KJT94      Partner bids next.  
 Vul: Both      ♦ AT63  
 HCP: 8+1      ♣ T96

---

**Board: 52**      ♠ KQT98643      RHO opens the bidding 1 ♦.  
 Dealer: East      ♥ 4      You bid next.  
 Vul: None      ♦ AT64  
 HCP: 9+4      ♣ -

---

**Board: 53**      ♠ A      LHO opens the bidding 1 ♣.  
 Dealer: West      ♥ Q843      Partner bids next.  
 Vul: N-S      ♦ KJ6  
 HCP: 11+1      ♣ JT976

---

**Board: 54**      ♠ K7      RHO opens the bidding 1 ♣.  
 Dealer: East      ♥ KQT98742      You bid next.  
 Vul: E-W      ♦ J  
 HCP: 10+4      ♣ J6

---

**Board: 55**      ♠ J32      Partner bids first.  
 Dealer: North      ♥ J5      East (RHO) bids 4 ♥ if possible.  
 Vul: None      ♦ KT62  
 HCP: 10      ♣ KQ85

## Both hands (Answers Page)

### Board: 51

Dealer: West

Vul: Both

North HCP: 7+5

South HCP: 8+1

Contract: 4 ♠ North

North:

♠ KQT98765

♥ -

♦ Q9854

♣ -

South:

♠ 3

♥ KJT94

♦ AT63

♣ T96

W      N      E      S

1 ♣    4 ♠    All Pass

### Board: 52

Dealer: East

Vul: None

North HCP: 11+3

South HCP: 9+4

Contract: 4 ♠ South

North:

♠ 7

♥ KT7652

♦ 3

♣ AKJ74

South:

♠ KQT98643

♥ 4

♦ AT64

♣ -

W      N      E      S

1 ♦    4 ♠

All Pass

### Board: 53

Dealer: West

Vul: N-S

North HCP: 8+4

South HCP: 11+1

Contract: 4 ♠ North

North:

♠ KQT76543

♥ K65

♦ 2

♣ 8

South:

♠ A

♥ Q843

♦ KJ6

♣ JT976

W      N      E      S

1 ♣    4 ♠    All Pass

### Board: 54

Dealer: East

Vul: E-W

North HCP: 12+1

South HCP: 10+4

Contract: 4 ♥ South

North:

♠ QJ864

♥ 5

♦ AK64

♣ QT4

South:

♠ K7

♥ KQT98742

♦ J

♣ J6

W      N      E      S

1 ♣    4 ♥

All Pass

### Board: 55

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 10

Contract: 4 ♠ South

North:

♠ QT985

♥ 2

♦ AQ8

♣ AJ64

South:

♠ J32

♥ J5

♦ KT62

♣ KQ85

W      N      E      S

1 ♠    4 ♥    4 ♠

All Pass

# North hands

# Game\_Overcalls

<b>Board: 56</b>	♠ QJ8	LHO opens the bidding 1 ♣.
Dealer: East	♥ AT	Partner bids next.
Vul: N-S	♦ QJT6	
HCP: 12	♣ Q854	
<b>Board: 57</b>	♠ KQT98754	RHO opens the bidding 1 ♥.
Dealer: West	♥ 6	You bid next.
Vul: E-W	♦ K9	
HCP: 9+4	♣ J3	
<b>Board: 58</b>	♠ A3	LHO opens the bidding 1 ♣.
Dealer: East	♥ A9876	Partner bids next.
Vul: N-S	♦ 763	West (RHO) Doubles 4 ♠ if possible.
HCP: 8+1	♣ T92	
<b>Board: 59</b>	♠ KQ765432	RHO opens the bidding 1 ♦.
Dealer: West	♥ K853	You bid next.
Vul: E-W	♦ -	
HCP: 9+4	♣ J	
<b>Board: 60</b>	♠ -	LHO opens the bidding 1 ♣.
Dealer: East	♥ QJ962	Partner bids next.
Vul: E-W	♦ J7654	West (RHO) Doubles 4 ♠ if possible.
HCP: 4+2	♣ 954	

## Both hands (Answers Page)

### Board: 56

	North:	South:	W	N	E	S
Dealer: East	♠ QJ8	♠ 7			1 ♣	4 ♥
Vul: N-S	♥ AT	♥ KQ987632	All Pass			
North HCP: 12	♦ QJT6	♦ A				
South HCP: 9+4	♣ Q854	♣ 762				
Contract: 4 ♥ South						

### Board: 57

	North:	South:	W	N	E	S
Dealer: West	♠ KQT98754	♠ A	1 ♥	4 ♠	All Pass	
Vul: E-W	♥ 6	♥ K73				
North HCP: 9+4	♦ K9	♦ 87652				
South HCP: 10+1	♣ J3	♣ K985				
Contract: 4 ♠ North						

### Board: 58

	North:	South:	W	N	E	S
Dealer: East	♠ A3	♠ KJT86542			1 ♣	4 ♠
Vul: N-S	♥ A9876	♥ 4	X	All Pass		
North HCP: 8+1	♦ 763	♦ KQT				
South HCP: 10+4	♣ T92	♣ J				
Contract: 4 ♠ X South						

### Board: 59

	North:	South:	W	N	E	S
Dealer: West	♠ KQ765432	♠ A9	1 ♦	4 ♠	All Pass	
Vul: E-W	♥ K853	♥ 974				
North HCP: 9+4	♦ -	♦ J75				
South HCP: 7+1	♣ J	♣ Q9752				
Contract: 4 ♠ North						

### Board: 60

	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ KQ986432			1 ♣	4 ♠
Vul: E-W	♥ QJ962	♥ 5	X	All Pass		
North HCP: 4+2	♦ J7654	♦ 3				
South HCP: 8+4	♣ 954	♣ K83				
Contract: 4 ♠ X South						

<b>Board: 56</b>	♠ 7	RHO opens the bidding 1 ♣.
Dealer: East	♥ KQ987632	You bid next.
Vul: N-S	♦ A	
HCP: 9+4	♣ 762	
<hr/>		
<b>Board: 57</b>	♠ A	LHO opens the bidding 1 ♥.
Dealer: West	♥ K73	Partner bids next.
Vul: E-W	♦ 87652	
HCP: 10+1	♣ K985	
<hr/>		
<b>Board: 58</b>	♠ KJT86542	RHO opens the bidding 1 ♣.
Dealer: East	♥ 4	You bid next.
Vul: N-S	♦ KQT	West (LHO) Doubles 4 ♠ if possible.
HCP: 10+4	♣ J	
<hr/>		
<b>Board: 59</b>	♠ A9	LHO opens the bidding 1 ♦.
Dealer: West	♥ 974	Partner bids next.
Vul: E-W	♦ J75	
HCP: 7+1	♣ Q9752	
<hr/>		
<b>Board: 60</b>	♠ KQ986432	RHO opens the bidding 1 ♣.
Dealer: East	♥ 5	You bid next.
Vul: E-W	♦ 3	West (LHO) Doubles 4 ♠ if possible.
HCP: 8+4	♣ K83	

## Both hands (Answers Page)

### Board: 56

Dealer: East

Vul: N-S

North HCP: 12

South HCP: 9+4

Contract: 4♥ South

North:

♠ QJ8

♥ AT

♦ QJT6

♣ Q854

South:

♠ 7

♥ KQ987632

♦ A

♣ 762

W N E S

1♣ 4♥

All Pass

### Board: 57

Dealer: West

Vul: E-W

North HCP: 9+4

South HCP: 10+1

Contract: 4♠ North

North:

♠ KQT98754

♥ 6

♦ K9

♣ J3

South:

♠ A

♥ K73

♦ 87652

♣ K985

W N E S

1♥ 4♠ All Pass

### Board: 58

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 10+4

Contract: 4♠X South

North:

♠ A3

♥ A9876

♦ 763

♣ T92

South:

♠ KJT86542

♥ 4

♦ KQT

♣ J

W N E S

1♣ 4♠

X All Pass

### Board: 59

Dealer: West

Vul: E-W

North HCP: 9+4

South HCP: 7+1

Contract: 4♠ North

North:

♠ KQ765432

♥ K853

♦ -

♣ J

South:

♠ A9

♥ 974

♦ J75

♣ Q9752

W N E S

1♦ 4♠ All Pass

### Board: 60

Dealer: East

Vul: E-W

North HCP: 4+2

South HCP: 8+4

Contract: 4♠X South

North:

♠ -

♥ QJ962

♦ J7654

♣ 954

South:

♠ KQ986432

♥ 5

♦ 3

♣ K83

W N E S

1♣ 4♠

X All Pass



<b>Board: 61</b>	♠ KQT98632	RHO opens the bidding 1 ♣.
Dealer: West	♥ A54	You bid next.
Vul: Both	♦ 3	
HCP: 9+4	♣ 3	
<hr/>		
<b>Board: 62</b>	♠ A	LHO opens the bidding 1 ♦.
Dealer: East	♥ 765	Partner bids next.
Vul: None	♦ KQ832	
HCP: 13+1	♣ KJ64	
<hr/>		
<b>Board: 63</b>	♠ KQ985432	RHO opens the bidding 1 ♣.
Dealer: West	♥ 5	You bid next.
Vul: N-S	♦ AT	East (LHO) Doubles 4 ♠ if possible.
HCP: 9+4	♣ 64	
<hr/>		
<b>Board: 64</b>	♠ A75	LHO opens the bidding 1 ♦.
Dealer: East	♥ A65	Partner bids next.
Vul: Both	♦ QT74	
HCP: 13	♣ KT9	
<hr/>		
<b>Board: 65</b>	♠ KJ986542	RHO opens the bidding 1 ♦.
Dealer: West	♥ Q87	You bid next.
Vul: N-S	♦ A9	
HCP: 10+4	♣ -	

## Both hands (Answers Page)

### Board: 61

	North:	South:	W	N	E	S
Dealer: West	♠ KQT98632	♠ 4	1 ♣	4 ♠	All Pass	
Vul: Both	♥ A54	♥ K62				
North HCP: 9+4	♦ 3	♦ QJ9865				
South HCP: 10+2	♣ 3	♣ A85				
Contract: 4 ♠ North						

### Board: 62

	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ KJT85432			1 ♦	4 ♠
Vul: None	♥ 765	♥ KQ93	All Pass			
North HCP: 13+1	♦ KQ832	♦ -				
South HCP: 9+4	♣ KJ64	♣ 8				
Contract: 4 ♠ South						

### Board: 63

	North:	South:	W	N	E	S
Dealer: West	♠ KQ985432	♠ J	1 ♣	4 ♠	X	All Pass
Vul: N-S	♥ 5	♥ K8743				
North HCP: 9+4	♦ AT	♦ J98754				
South HCP: 5+3	♣ 64	♣ T				
Contract: 4 ♠ X North						

### Board: 64

	North:	South:	W	N	E	S
Dealer: East	♠ A75	♠ KQ2			1 ♦	4 ♥
Vul: Both	♥ A65	♥ KJ987432	All Pass			
North HCP: 13	♦ QT74	♦ 95				
South HCP: 9+4	♣ KT9	♣ -				
Contract: 4 ♥ South						

### Board: 65

	North:	South:	W	N	E	S
Dealer: West	♠ KJ986542	♠ -	1 ♦	4 ♠	All Pass	
Vul: N-S	♥ Q87	♥ AJ32				
North HCP: 10+4	♦ A9	♦ Q75				
South HCP: 11+2	♣ -	♣ AT9432				
Contract: 4 ♠ North						

## South hands

## Game\_Overcalls

<b>Board: 61</b>	♠ 4	LHO opens the bidding 1 ♣.
Dealer: West	♥ K62	Partner bids next.
Vul: Both	♦ QJ9865	
HCP: 10+2	♣ A85	
<b>Board: 62</b>	♠ KJT85432	RHO opens the bidding 1 ♦.
Dealer: East	♥ KQ93	You bid next.
Vul: None	♦ -	
HCP: 9+4	♣ 8	
<b>Board: 63</b>	♠ J	LHO opens the bidding 1 ♣.
Dealer: West	♥ K8743	Partner bids next.
Vul: N-S	♦ J98754	East (RHO) Doubles 4 ♠ if possible.
HCP: 5+3	♣ T	
<b>Board: 64</b>	♠ KQ2	RHO opens the bidding 1 ♦.
Dealer: East	♥ KJ987432	You bid next.
Vul: Both	♦ 95	
HCP: 9+4	♣ -	
<b>Board: 65</b>	♠ -	LHO opens the bidding 1 ♦.
Dealer: West	♥ AJ32	Partner bids next.
Vul: N-S	♦ Q75	
HCP: 11+2	♣ AT9432	

## Both hands (Answers Page)

### Board: 61

	North:	South:	W	N	E	S
Dealer: West	♠ KQT98632	♠ 4	1 ♣	4 ♠	All Pass	
Vul: Both	♥ A54	♥ K62				
North HCP: 9+4	♦ 3	♦ QJ9865				
South HCP: 10+2	♣ 3	♣ A85				
Contract: 4 ♠ North						

### Board: 62

	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ KJT85432			1 ♦	4 ♠
Vul: None	♥ 765	♥ KQ93	All Pass			
North HCP: 13+1	♦ KQ832	♦ -				
South HCP: 9+4	♣ KJ64	♣ 8				
Contract: 4 ♠ South						

### Board: 63

	North:	South:	W	N	E	S
Dealer: West	♠ KQ985432	♠ J	1 ♣	4 ♠	X	All Pass
Vul: N-S	♥ 5	♥ K8743				
North HCP: 9+4	♦ AT	♦ J98754				
South HCP: 5+3	♣ 64	♣ T				
Contract: 4 ♠ X North						

### Board: 64

	North:	South:	W	N	E	S
Dealer: East	♠ A75	♠ KQ2			1 ♦	4 ♥
Vul: Both	♥ A65	♥ KJ987432	All Pass			
North HCP: 13	♦ QT74	♦ 95				
South HCP: 9+4	♣ KT9	♣ -				
Contract: 4 ♥ South						

### Board: 65

	North:	South:	W	N	E	S
Dealer: West	♠ KJ986542	♠ -	1 ♦	4 ♠	All Pass	
Vul: N-S	♥ Q87	♥ AJ32				
North HCP: 10+4	♦ A9	♦ Q75				
South HCP: 11+2	♣ -	♣ AT9432				
Contract: 4 ♠ North						

## North hands

## Game\_Overcalls

**Board: 66**      ♠ JT      LHO opens the bidding 1 ♣.  
Dealer: East      ♥ J872      Partner bids next.  
Vul: E-W      ♦ KQ92  
HCP: 7      ♣ 976

---

**Board: 67**      ♠ KQ876532      RHO opens the bidding 1 ♣.  
Dealer: West      ♥ 5      You bid next.  
Vul: N-S      ♦ AT5  
HCP: 10+4      ♣ J

---

**Board: 68**      ♠ Q      LHO opens the bidding 1 ♣.  
Dealer: East      ♥ AT72      Partner bids next.  
Vul: E-W      ♦ QT87543  
HCP: 8+3      ♣ 8

---

**Board: 69**      ♠ AJ87642      You bid first.  
Dealer: North      ♥ -      East (LHO) bids 5 ♣ if possible.  
Vul: E-W      ♦ AQT84  
HCP: 13+4      ♣ Q

---

**Board: 70**      ♠ 862      LHO opens the bidding 1 ♦.  
Dealer: East      ♥ A5      Partner bids next.  
Vul: E-W      ♦ T975  
HCP: 9      ♣ AJ73

## Both hands (Answers Page)

### Board: 66

Dealer: East

Vul: E-W

North HCP: 7

South HCP: 10+4

Contract: 4 ♠ South

North:

♠ JT

♥ J872

♦ KQ92

♣ 976

South:

♠ KQ765432

♥ 5

♦ AJ3

♣ T

W	N	E	S
		1 ♣	4 ♠

All Pass

### Board: 67

Dealer: West

Vul: N-S

North HCP: 10+4

South HCP: 12+2

Contract: 4 ♠ North

North:

♠ KQ876532

♥ 5

♦ AT5

♣ J

South:

♠ 4

♥ AKJ864

♦ J4

♣ K872

W	N	E	S
1 ♣	4 ♠	All Pass	

### Board: 68

Dealer: East

Vul: E-W

North HCP: 8+3

South HCP: 9+5

Contract: 4 ♠ South

North:

♠ Q

♥ AT72

♦ QT87543

♣ 8

South:

♠ AT9876532

♥ K4

♦ -

♣ Q6

W	N	E	S
		1 ♣	4 ♠

All Pass

### Board: 69

Dealer: North

Vul: E-W

North HCP: 13+4

South HCP: 11+2

Contract: 6 ♠ South

North:

♠ AJ87642

♥ -

♦ AQT84

♣ Q

South:

♠ K95

♥ KJ8652

♦ 962

♣ A

W	N	E	S
	1 ♠	5 ♣	Pass

Pass	5 ♠	Pass	6 ♠
------	-----	------	-----

All Pass

### Board: 70

Dealer: East

Vul: E-W

North HCP: 9

South HCP: 9+4

Contract: 4 ♥ South

North:

♠ 862

♥ A5

♦ T975

♣ AJ73

South:

♠ T

♥ KJ987632

♦ -

♣ KQ54

W	N	E	S
		1 ♦	4 ♥

All Pass

**Board: 66**      ♠ KQ765432    RHO opens the bidding 1 ♣.  
Dealer: East      ♥ 5                    You bid next.  
Vul: E-W          ♦ AJ3  
HCP: 10+4        ♣ T

---

**Board: 67**      ♠ 4                    LHO opens the bidding 1 ♣.  
Dealer: West     ♥ AKJ864          Partner bids next.  
Vul: N-S          ♦ J4  
HCP: 12+2        ♣ K872

---

**Board: 68**      ♠ AT9876532    RHO opens the bidding 1 ♣.  
Dealer: East     ♥ K4                  You bid next.  
Vul: E-W          ♦ -  
HCP: 9+5         ♣ Q6

---

**Board: 69**      ♠ K95                Partner bids first.  
Dealer: North    ♥ KJ8652          East (RHO) bids 5 ♣ if possible.  
Vul: E-W          ♦ 962  
HCP: 11+2        ♣ A

---

**Board: 70**      ♠ T                    RHO opens the bidding 1 ♦.  
Dealer: East     ♥ KJ987632      You bid next.  
Vul: E-W          ♦ -  
HCP: 9+4         ♣ KQ54

## Both hands (Answers Page)

### Board: 66

Dealer: East

Vul: E-W

North HCP: 7

South HCP: 10+4

Contract: 4 ♠ South

North:

♠ JT

♥ J872

♦ KQ92

♣ 976

South:

♠ KQ765432

♥ 5

♦ AJ3

♣ T

W	N	E	S
		1 ♣	4 ♠

All Pass

### Board: 67

Dealer: West

Vul: N-S

North HCP: 10+4

South HCP: 12+2

Contract: 4 ♠ North

North:

♠ KQ876532

♥ 5

♦ AT5

♣ J

South:

♠ 4

♥ AKJ864

♦ J4

♣ K872

W	N	E	S
1 ♣	4 ♠	All Pass	

### Board: 68

Dealer: East

Vul: E-W

North HCP: 8+3

South HCP: 9+5

Contract: 4 ♠ South

North:

♠ Q

♥ AT72

♦ QT87543

♣ 8

South:

♠ AT9876532

♥ K4

♦ -

♣ Q6

W	N	E	S
		1 ♣	4 ♠

All Pass

### Board: 69

Dealer: North

Vul: E-W

North HCP: 13+4

South HCP: 11+2

Contract: 6 ♠ South

North:

♠ AJ87642

♥ -

♦ AQT84

♣ Q

South:

♠ K95

♥ KJ8652

♦ 962

♣ A

W	N	E	S
	1 ♠	5 ♣	Pass
Pass	5 ♠	Pass	6 ♠

All Pass

### Board: 70

Dealer: East

Vul: E-W

North HCP: 9

South HCP: 9+4

Contract: 4 ♥ South

North:

♠ 862

♥ A5

♦ T975

♣ AJ73

South:

♠ T

♥ KJ987632

♦ -

♣ KQ54

W	N	E	S
		1 ♦	4 ♥

All Pass



## North hands

## Game\_Overcalls

**Board: 71**      ♠ KQ987654    RHO opens the bidding 1 ♦ .  
Dealer: West      ♥ Q                You bid next.  
Vul: Both        ♦ T954            East (LHO) Doubles 4 ♠ if possible.  
HCP: 7+4        ♣ -

---

**Board: 72**      ♠ JT5              LHO opens the bidding 1 ♦ .  
Dealer: East      ♥ A95              Partner bids next.  
Vul: None        ♦ AJ98            West (RHO) Doubles 4 ♠ if possible.  
HCP: 11         ♣ J92

---

**Board: 73**      ♠ AT987532    RHO opens the bidding 1 ♥ .  
Dealer: West      ♥ Q                You bid next.  
Vul: Both        ♦ -  
HCP: 9+4        ♣ K982

---

**Board: 74**      ♠ 5                LHO opens the bidding 1 ♦ .  
Dealer: East      ♥ 9763            Partner bids next.  
Vul: None        ♦ AT8753        West (RHO) Doubles 4 ♠ if possible.  
HCP: 9+2        ♣ KQ

---

**Board: 75**      ♠ -                You bid first.  
Dealer: North    ♥ AQ9852        East (LHO) bids 4 ♠ if possible.  
Vul: E-W        ♦ 543  
HCP: 12+2      ♣ KQJ2

## Both hands (Answers Page)

### Board: 71

	North:	South:	W	N	E	S
Dealer: West	♠ KQ987654	♠ AT3	1 ♦	4 ♠	X	All Pass
Vul: Both	♥ Q	♥ K64				
North HCP: 7+4	♦ T954	♦ KQJ				
South HCP: 14	♣ -	♣ J873				
Contract: 4 ♠ X North						

### Board: 72

	North:	South:	W	N	E	S
Dealer: East	♠ JT5	♠ KQ976432			1 ♦	4 ♠
Vul: None	♥ A95	♥ KJ	X	All Pass		
North HCP: 11	♦ AJ98	♦ T				
South HCP: 9+4	♣ J92	♣ 86				
Contract: 4 ♠ X South						

### Board: 73

	North:	South:	W	N	E	S
Dealer: West	♠ AT987532	♠ -	1 ♥	4 ♠	All Pass	
Vul: Both	♥ Q	♥ 543				
North HCP: 9+4	♦ -	♦ AK9876				
South HCP: 12+2	♣ K982	♣ AJ73				
Contract: 4 ♠ North						

### Board: 74

	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ KQ976432			1 ♦	4 ♠
Vul: None	♥ 9763	♥ Q54	X	All Pass		
North HCP: 9+2	♦ AT8753	♦ 9				
South HCP: 7+4	♣ KQ	♣ 5				
Contract: 4 ♠ X South						

### Board: 75

	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ JT		1 ♥	4 ♠	5 ♥
Vul: E-W	♥ AQ9852	♥ KT74	All Pass			
North HCP: 12+2	♦ 543	♦ AQ876				
South HCP: 10+1	♣ KQJ2	♣ 87				
Contract: 5 ♥ South						

## South hands

## Game\_Overcalls

**Board: 71**      ♠ AT3      LHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ K64      Partner bids next.  
 Vul: Both      ♦ KQJ      East (RHO) Doubles 4 ♠ if possible.  
 HCP: 14      ♣ J873

---

**Board: 72**      ♠ KQ976432      RHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ KJ      You bid next.  
 Vul: None      ♦ T      West (LHO) Doubles 4 ♠ if possible.  
 HCP: 9+4      ♣ 86

---

**Board: 73**      ♠ -      LHO opens the bidding 1 ♥ .  
 Dealer: West      ♥ 543      Partner bids next.  
 Vul: Both      ♦ AK9876  
 HCP: 12+2      ♣ AJ73

---

**Board: 74**      ♠ KQ976432      RHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ Q54      You bid next.  
 Vul: None      ♦ 9      West (LHO) Doubles 4 ♠ if possible.  
 HCP: 7+4      ♣ 5

---

**Board: 75**      ♠ JT      Partner bids first.  
 Dealer: North      ♥ KT74      East (RHO) bids 4 ♠ if possible.  
 Vul: E-W      ♦ AQ876  
 HCP: 10+1      ♣ 87

## Both hands (Answers Page)

### Board: 71

	North:	South:	W	N	E	S
Dealer: West	♠ KQ987654	♠ AT3	1 ♦	4 ♠	X	All Pass
Vul: Both	♥ Q	♥ K64				
North HCP: 7+4	♦ T954	♦ KQJ				
South HCP: 14	♣ -	♣ J873				
Contract: 4 ♠ X North						

### Board: 72

	North:	South:	W	N	E	S
Dealer: East	♠ JT5	♠ KQ976432			1 ♦	4 ♠
Vul: None	♥ A95	♥ KJ	X	All Pass		
North HCP: 11	♦ AJ98	♦ T				
South HCP: 9+4	♣ J92	♣ 86				
Contract: 4 ♠ X South						

### Board: 73

	North:	South:	W	N	E	S
Dealer: West	♠ AT987532	♠ -	1 ♥	4 ♠	All Pass	
Vul: Both	♥ Q	♥ 543				
North HCP: 9+4	♦ -	♦ AK9876				
South HCP: 12+2	♣ K982	♣ AJ73				
Contract: 4 ♠ North						

### Board: 74

	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ KQ976432			1 ♦	4 ♠
Vul: None	♥ 9763	♥ Q54	X	All Pass		
North HCP: 9+2	♦ AT8753	♦ 9				
South HCP: 7+4	♣ KQ	♣ 5				
Contract: 4 ♠ X South						

### Board: 75

	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ JT		1 ♥	4 ♠	5 ♥
Vul: E-W	♥ AQ9852	♥ KT74	All Pass			
North HCP: 12+2	♦ 543	♦ AQ876				
South HCP: 10+1	♣ KQJ2	♣ 87				
Contract: 5 ♥ South						

# North hands

# Game\_Overcalls

<b>Board: 76</b>	♠ AT	LHO opens the bidding 1 ♦.
Dealer: East	♥ A74	Partner bids next.
Vul: N-S	♦ QJT43	
HCP: 13+1	♣ Q63	
<b>Board: 77</b>	♠ KQ986543	RHO opens the bidding 1 ♣.
Dealer: West	♥ -	You bid next.
Vul: Both	♦ 3	East (LHO) Doubles 4 ♠ if possible.
HCP: 10+4	♣ KQ73	
<b>Board: 78</b>	♠ QJ974	Partner bids first.
Dealer: South	♥ JT4	West (RHO) bids 4 ♥ if possible.
Vul: E-W	♦ J954	East (LHO) Doubles 4 ♠ if possible.
HCP: 5+1	♣ 8	
<b>Board: 79</b>	♠ KQT98765	RHO opens the bidding 1 ♥.
Dealer: West	♥ -	You bid next.
Vul: E-W	♦ 98	
HCP: 9+4	♣ A84	
<b>Board: 80</b>	♠ A7	LHO opens the bidding 1 ♦.
Dealer: East	♥ JT87	Partner bids next.
Vul: None	♦ QT82	
HCP: 8	♣ JT7	

## Both hands (Answers Page)

### Board: 76

Dealer: East

Vul: N-S

North HCP: 13+1

South HCP: 8+4

Contract: 4♥ South

North:

♠ AT

♥ A74

♦ QJT43

♣ Q63

South:

♠ 95

♥ KQT98632

♦ K5

♣ 5

W      N      E      S

1♦    4♥

All Pass

### Board: 77

Dealer: West

Vul: Both

North HCP: 10+4

South HCP: 6+2

Contract: 4♠X North

North:

♠ KQ986543

♥ -

♦ 3

♣ KQ73

South:

♠ AJ7

♥ J85432

♦ 875

♣ 9

W      N      E      S

1♣    4♠    X    All Pass

### Board: 78

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 14+1

Contract: 4♠X North

North:

♠ QJ974

♥ JT4

♦ J954

♣ 8

South:

♠ K8532

♥ A8

♦ AQ8

♣ JT3

W      N      E      S

1♠

4♥    4♠    X    All Pass

### Board: 79

Dealer: West

Vul: E-W

North HCP: 9+4

South HCP: 14+2

Contract: 4♠ North

North:

♠ KQT98765

♥ -

♦ 98

♣ A84

South:

♠ -

♥ AK5

♦ QT653

♣ KQT65

W      N      E      S

1♥    4♠    All Pass

### Board: 80

Dealer: East

Vul: None

North HCP: 8

South HCP: 10+4

Contract: 4♠ South

North:

♠ A7

♥ JT87

♦ QT82

♣ JT7

South:

♠ KQ986432

♥ -

♦ J

♣ A432

W      N      E      S

1♦    4♠

All Pass

## South hands

## Game\_Overcalls

<b>Board: 76</b>	♠ 95	RHO opens the bidding 1 ♦.
Dealer: East	♥ KQT98632	You bid next.
Vul: N-S	♦ K5	
HCP: 8+4	♣ 5	
<b>Board: 77</b>	♠ AJ7	LHO opens the bidding 1 ♣.
Dealer: West	♥ J85432	Partner bids next.
Vul: Both	♦ 875	East (RHO) Doubles 4 ♠ if possible.
HCP: 6+2	♣ 9	
<b>Board: 78</b>	♠ K8532	You bid first.
Dealer: South	♥ A8	West (LHO) bids 4 ♥ if possible.
Vul: E-W	♦ AQ8	East (RHO) Doubles 4 ♠ if possible.
HCP: 14+1	♣ JT3	
<b>Board: 79</b>	♠ -	LHO opens the bidding 1 ♥.
Dealer: West	♥ AK5	Partner bids next.
Vul: E-W	♦ QT653	
HCP: 14+2	♣ KQT65	
<b>Board: 80</b>	♠ KQ986432	RHO opens the bidding 1 ♦.
Dealer: East	♥ -	You bid next.
Vul: None	♦ J	
HCP: 10+4	♣ A432	

## Both hands (Answers Page)

### Board: 76

Dealer: East

Vul: N-S

North HCP: 13+1

South HCP: 8+4

Contract: 4♥ South

North:

♠ AT

♥ A74

♦ QJT43

♣ Q63

South:

♠ 95

♥ KQT98632

♦ K5

♣ 5

W      N      E      S

1♦    4♥

All Pass

### Board: 77

Dealer: West

Vul: Both

North HCP: 10+4

South HCP: 6+2

Contract: 4♠X North

North:

♠ KQ986543

♥ -

♦ 3

♣ KQ73

South:

♠ AJ7

♥ J85432

♦ 875

♣ 9

W      N      E      S

1♣    4♠    X    All Pass

### Board: 78

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 14+1

Contract: 4♠X North

North:

♠ QJ974

♥ JT4

♦ J954

♣ 8

South:

♠ K8532

♥ A8

♦ AQ8

♣ JT3

W      N      E      S

1♠

4♥    4♠    X    All Pass

### Board: 79

Dealer: West

Vul: E-W

North HCP: 9+4

South HCP: 14+2

Contract: 4♠ North

North:

♠ KQT98765

♥ -

♦ 98

♣ A84

South:

♠ -

♥ AK5

♦ QT653

♣ KQT65

W      N      E      S

1♥    4♠    All Pass

### Board: 80

Dealer: East

Vul: None

North HCP: 8

South HCP: 10+4

Contract: 4♠ South

North:

♠ A7

♥ JT87

♦ QT82

♣ JT7

South:

♠ KQ986432

♥ -

♦ J

♣ A432

W      N      E      S

1♦    4♠

All Pass



**Board: 81**      ♠ 87      RHO opens the bidding 1 ♣.  
Dealer: West      ♥ KQT87632      You bid next.  
Vul: E-W      ♦ KT2  
HCP: 8+4      ♣ -

---

**Board: 82**      ♠ 72      LHO opens the bidding 1 ♠.  
Dealer: East      ♥ A76      Partner bids next.  
Vul: None      ♦ AJT87  
HCP: 9+1      ♣ 842

---

**Board: 83**      ♠ KJT9      You bid first.  
Dealer: North      ♥ 7      East (LHO) bids 4 ♥ if possible.  
Vul: E-W      ♦ KQ863  
HCP: 14+1      ♣ KQ4

---

**Board: 84**      ♠ J862      LHO opens the bidding 1 ♦.  
Dealer: East      ♥ A76      Partner bids next.  
Vul: None      ♦ A83  
HCP: 12      ♣ QJ3

---

**Board: 85**      ♠ JT765      You bid first.  
Dealer: North      ♥ -      East (LHO) bids 4 ♥ if possible.  
Vul: N-S      ♦ KQJ86  
HCP: 12+2      ♣ AJ6

## Both hands (Answers Page)

### Board: 81

Dealer: West

Vul: E-W

North HCP: 8+4

South HCP: 13+1

Contract: 4♥ North

North:

♠ 87

♥ KQT87632

♦ KT2

♣ -

South:

♠ KQ543

♥ A

♦ Q976

♣ Q76

W N E S

1♣ 4♥ All Pass

### Board: 82

Dealer: East

Vul: None

North HCP: 9+1

South HCP: 10+4

Contract: 4♥ South

North:

♠ 72

♥ A76

♦ AJT87

♣ 842

South:

♠ K4

♥ KJT98532

♦ 9

♣ K6

W N E S

1♠ 4♥

All Pass

### Board: 83

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 13+1

Contract: 5♦ South

North:

♠ KJT9

♥ 7

♦ KQ863

♣ KQ4

South:

♠ A7632

♥ A

♦ T542

♣ AJ2

W N E S

1♦ 4♥ 5♦

All Pass

### Board: 84

Dealer: East

Vul: None

North HCP: 12

South HCP: 10+4

Contract: 4♥ South

North:

♠ J862

♥ A76

♦ A83

♣ QJ3

South:

♠ -

♥ KQT98542

♦ KQ7

♣ 75

W N E S

1♦ 4♥

All Pass

### Board: 85

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 9+1

Contract: 4♠ South

North:

♠ JT765

♥ -

♦ KQJ86

♣ AJ6

South:

♠ AK843

♥ 63

♦ T9

♣ Q542

W N E S

1♠ 4♥ 4♠

All Pass

## South hands

## Game\_Overcalls

**Board: 81**      ♠ KQ543      LHO opens the bidding 1 ♣.  
 Dealer: West      ♥ A      Partner bids next.  
 Vul: E-W      ♦ Q976  
 HCP: 13+1      ♣ Q76

---

**Board: 82**      ♠ K4      RHO opens the bidding 1 ♠.  
 Dealer: East      ♥ KJT98532      You bid next.  
 Vul: None      ♦ 9  
 HCP: 10+4      ♣ K6

---

**Board: 83**      ♠ A7632      Partner bids first.  
 Dealer: North      ♥ A      East (RHO) bids 4 ♥ if possible.  
 Vul: E-W      ♦ T542  
 HCP: 13+1      ♣ AJ2

---

**Board: 84**      ♠ -      RHO opens the bidding 1 ♦.  
 Dealer: East      ♥ KQT98542      You bid next.  
 Vul: None      ♦ KQ7  
 HCP: 10+4      ♣ 75

---

**Board: 85**      ♠ AK843      Partner bids first.  
 Dealer: North      ♥ 63      East (RHO) bids 4 ♥ if possible.  
 Vul: N-S      ♦ T9  
 HCP: 9+1      ♣ Q542

## Both hands (Answers Page)

### Board: 81

Dealer: West

Vul: E-W

North HCP: 8+4

South HCP: 13+1

Contract: 4♥ North

North:

♠ 87

♥ KQT87632

♦ KT2

♣ -

South:

♠ KQ543

♥ A

♦ Q976

♣ Q76

W N E S

1♣ 4♥ All Pass

### Board: 82

Dealer: East

Vul: None

North HCP: 9+1

South HCP: 10+4

Contract: 4♥ South

North:

♠ 72

♥ A76

♦ AJT87

♣ 842

South:

♠ K4

♥ KJT98532

♦ 9

♣ K6

W N E S

1♠ 4♥

All Pass

### Board: 83

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 13+1

Contract: 5♦ South

North:

♠ KJT9

♥ 7

♦ KQ863

♣ KQ4

South:

♠ A7632

♥ A

♦ T542

♣ AJ2

W N E S

1♦ 4♥ 5♦

All Pass

### Board: 84

Dealer: East

Vul: None

North HCP: 12

South HCP: 10+4

Contract: 4♥ South

North:

♠ J862

♥ A76

♦ A83

♣ QJ3

South:

♠ -

♥ KQT98542

♦ KQ7

♣ 75

W N E S

1♦ 4♥

All Pass

### Board: 85

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 9+1

Contract: 4♠ South

North:

♠ JT765

♥ -

♦ KQJ86

♣ AJ6

South:

♠ AK843

♥ 63

♦ T9

♣ Q542

W N E S

1♠ 4♥ 4♠

All Pass

## North hands

## Game\_Overcalls

**Board: 86**      ♠ AK974      LHO opens the bidding 1 ♦ .  
Dealer: East      ♥ -      Partner bids next.  
Vul: E-W      ♦ J4  
HCP: 12+3      ♣ KJT987

---

**Board: 87**      ♠ -      RHO opens the bidding 1 ♦ .  
Dealer: West      ♥ KJT87643      You bid next.  
Vul: Both      ♦ 9  
HCP: 8+4      ♣ A952

---

**Board: 88**      ♠ AJ8      LHO opens the bidding 1 ♠ .  
Dealer: East      ♥ 92      Partner bids next.  
Vul: N-S      ♦ KJ  
HCP: 13+2      ♣ KJT963

---

**Board: 89**      ♠ KT5      You bid first.  
Dealer: North      ♥ T2      East (LHO) bids 4 ♥ if possible.  
Vul: N-S      ♦ KQ98  
HCP: 12      ♣ KJ84

---

**Board: 90**      ♠ AK8732      LHO opens the bidding 1 ♦ .  
Dealer: East      ♥ -      Partner bids next.  
Vul: Both      ♦ AQJT3  
HCP: 16+3      ♣ Q5

## Both hands (Answers Page)

### Board: 86

Dealer: East

Vul: E-W

North HCP: 12+3

South HCP: 9+4

Contract: 4♥ South

North:

♠ AK974

♥ -

♦ J4

♣ KJT987

South:

♠ 52

♥ KQT97652

♦ T

♣ A5

W      N      E      S

1♦    4♥

All Pass

### Board: 87

Dealer: West

Vul: Both

North HCP: 8+4

South HCP: 14

Contract: 4♥ North

North:

♠ -

♥ KJT87643

♦ 9

♣ A952

South:

♠ A654

♥ Q92

♦ AJT

♣ K64

W      N      E      S

1♦    4♥    All Pass

### Board: 88

Dealer: East

Vul: N-S

North HCP: 13+2

South HCP: 9+4

Contract: 4♥ South

North:

♠ AJ8

♥ 92

♦ KJ

♣ KJT963

South:

♠ Q6

♥ KQ876543

♦ QT4

♣ -

W      N      E      S

1♠    4♥

All Pass

### Board: 89

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 5♦ South

North:

♠ KT5

♥ T2

♦ KQ98

♣ KJ84

South:

♠ AQ94

♥ AJ

♦ J532

♣ Q62

W      N      E      S

1♦    4♥    5♦

All Pass

### Board: 90

Dealer: East

Vul: Both

North HCP: 16+3

South HCP: 9+4

Contract: 4♥ South

North:

♠ AK8732

♥ -

♦ AQJT3

♣ Q5

South:

♠ -

♥ KQT98754

♦ 42

♣ KJ8

W      N      E      S

1♦    4♥

All Pass

## South hands

## Game\_Overcalls

**Board: 86**      ♠ 52      RHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ KQT97652      You bid next.  
 Vul: E-W      ♦ T  
 HCP: 9+4      ♣ A5

---

**Board: 87**      ♠ A654      LHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ Q92      Partner bids next.  
 Vul: Both      ♦ AJT  
 HCP: 14      ♣ K64

---

**Board: 88**      ♠ Q6      RHO opens the bidding 1 ♠ .  
 Dealer: East      ♥ KQ876543      You bid next.  
 Vul: N-S      ♦ QT4  
 HCP: 9+4      ♣ -

---

**Board: 89**      ♠ AQ94      Partner bids first.  
 Dealer: North      ♥ AJ      East (RHO) bids 4 ♥ if possible.  
 Vul: N-S      ♦ J532  
 HCP: 14      ♣ Q62

---

**Board: 90**      ♠ -      RHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ KQT98754      You bid next.  
 Vul: Both      ♦ 42  
 HCP: 9+4      ♣ KJ8

## Both hands (Answers Page)

### Board: 86

Dealer: East

Vul: E-W

North HCP: 12+3

South HCP: 9+4

Contract: 4♥ South

North:

♠ AK974

♥ -

♦ J4

♣ KJT987

South:

♠ 52

♥ KQT97652

♦ T

♣ A5

W N E S

1♦ 4♥

All Pass

### Board: 87

Dealer: West

Vul: Both

North HCP: 8+4

South HCP: 14

Contract: 4♥ North

North:

♠ -

♥ KJT87643

♦ 9

♣ A952

South:

♠ A654

♥ Q92

♦ AJT

♣ K64

W N E S

1♦ 4♥ All Pass

### Board: 88

Dealer: East

Vul: N-S

North HCP: 13+2

South HCP: 9+4

Contract: 4♥ South

North:

♠ AJ8

♥ 92

♦ KJ

♣ KJT963

South:

♠ Q6

♥ KQ876543

♦ QT4

♣ -

W N E S

1♠ 4♥

All Pass

### Board: 89

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 5♦ South

North:

♠ KT5

♥ T2

♦ KQ98

♣ KJ84

South:

♠ AQ94

♥ AJ

♦ J532

♣ Q62

W N E S

1♦ 4♥ 5♦

All Pass

### Board: 90

Dealer: East

Vul: Both

North HCP: 16+3

South HCP: 9+4

Contract: 4♥ South

North:

♠ AK8732

♥ -

♦ AQJT3

♣ Q5

South:

♠ -

♥ KQT98754

♦ 42

♣ KJ8

W N E S

1♦ 4♥

All Pass



## North hands

## Game\_Overcalls

**Board: 91**      ♠ KQT97543    RHO opens the bidding 1 ♣.  
Dealer: West      ♥ A                You bid next.  
Vul: E-W          ♦ 82                East (LHO) Doubles 4 ♠ if possible.  
HCP: 9+4        ♣ 72

---

**Board: 92**      ♠ AT97            LHO opens the bidding 1 ♥.  
Dealer: East      ♥ K5                Partner bids next.  
Vul: Both        ♦ T654  
HCP: 7            ♣ 843

---

**Board: 93**      ♠ AQ8732        You bid first.  
Dealer: North    ♥ AQ5              East (LHO) bids 4 ♥ if possible.  
Vul: None        ♦ J42  
HCP: 13+2      ♣ 2

---

**Board: 94**      ♠ AT2             Partner bids first.  
Dealer: South    ♥ AJ                West (RHO) bids 4 ♥ if possible.  
Vul: E-W        ♦ KQ76  
HCP: 14        ♣ 8652

---

**Board: 95**      ♠ A75             Partner bids first.  
Dealer: South    ♥ A                West (RHO) bids 4 ♥ if possible.  
Vul: N-S        ♦ AQ98765  
HCP: 15+3      ♣ J8

## Both hands (Answers Page)

### Board: 91

	North:	South:	W	N	E	S
Dealer: West	♠ KQT97543	♠ A2	1 ♣	4 ♠	X	All Pass
Vul: E-W	♥ A	♥ KT83				
North HCP: 9+4	♦ 82	♦ QJ765				
South HCP: 10+1	♣ 72	♣ 64				
Contract: 4 ♠ X North						

### Board: 92

	North:	South:	W	N	E	S
Dealer: East	♠ AT97	♠ KQ865432			1 ♥	4 ♠
Vul: Both	♥ K5	♥ T2	All Pass			
North HCP: 7	♦ T654	♦ 2				
South HCP: 8+4	♣ 843	♣ K7				
Contract: 4 ♠ South						

### Board: 93

	North:	South:	W	N	E	S
Dealer: North	♠ AQ8732	♠ KJT64		1 ♠	4 ♥	4NT
Vul: None	♥ AQ5	♥ 3	Pass	5 ♠ <sup>1</sup>	All Pass	
North HCP: 13+2	♦ J42	♦ 3				
South HCP: 12+3	♣ 2	♣ AKJ865				
Contract: 5 ♠ North						

1. A=2/5 or 5/5, Q(S)=1

### Board: 94

	North:	South:	W	N	E	S
Dealer: South	♠ AT2	♠ J985				1 ♣
Vul: E-W	♥ AJ	♥ -	4 ♥	5 ♣	All Pass	
North HCP: 14	♦ KQ76	♦ AJ85				
South HCP: 13+1	♣ 8652	♣ AQJ93				
Contract: 5 ♣ North						

### Board: 95

	North:	South:	W	N	E	S
Dealer: South	♠ A75	♠ KT42				1 ♣
Vul: N-S	♥ A	♥ J84	4 ♥	5 ♦	All Pass	
North HCP: 15+3	♦ AQ98765	♦ K2				
South HCP: 14	♣ J8	♣ AK97				
Contract: 5 ♦ North						

## South hands

## Game\_Overcalls

**Board: 91**      ♠ A2      LHO opens the bidding 1 ♣.  
 Dealer: West      ♥ KT83      Partner bids next.  
 Vul: E-W      ♦ QJ765      East (RHO) Doubles 4 ♠ if possible.  
 HCP: 10+1      ♣ 64

---

**Board: 92**      ♠ KQ865432      RHO opens the bidding 1 ♥.  
 Dealer: East      ♥ T2      You bid next.  
 Vul: Both      ♦ 2  
 HCP: 8+4      ♣ K7

---

**Board: 93**      ♠ KJT64      Partner bids first.  
 Dealer: North      ♥ 3      East (RHO) bids 4 ♥ if possible.  
 Vul: None      ♦ 3  
 HCP: 12+3      ♣ AKJ865

---

**Board: 94**      ♠ J985      You bid first.  
 Dealer: South      ♥ -      West (LHO) bids 4 ♥ if possible.  
 Vul: E-W      ♦ AJ85  
 HCP: 13+1      ♣ AQJ93

---

**Board: 95**      ♠ KT42      You bid first.  
 Dealer: South      ♥ J84      West (LHO) bids 4 ♥ if possible.  
 Vul: N-S      ♦ K2  
 HCP: 14      ♣ AK97

## Both hands (Answers Page)

### Board: 91

	North:	South:	W	N	E	S
Dealer: West	♠ KQT97543	♠ A2	1 ♣	4 ♠	X	All Pass
Vul: E-W	♥ A	♥ KT83				
North HCP: 9+4	♦ 82	♦ QJ765				
South HCP: 10+1	♣ 72	♣ 64				
Contract: 4 ♠ X North						

### Board: 92

	North:	South:	W	N	E	S
Dealer: East	♠ AT97	♠ KQ865432			1 ♥	4 ♠
Vul: Both	♥ K5	♥ T2	All Pass			
North HCP: 7	♦ T654	♦ 2				
South HCP: 8+4	♣ 843	♣ K7				
Contract: 4 ♠ South						

### Board: 93

	North:	South:	W	N	E	S
Dealer: North	♠ AQ8732	♠ KJT64		1 ♠	4 ♥	4NT
Vul: None	♥ AQ5	♥ 3	Pass	5 ♠ <sup>1</sup>	All Pass	
North HCP: 13+2	♦ J42	♦ 3				
South HCP: 12+3	♣ 2	♣ AKJ865				
Contract: 5 ♠ North						

1. A=2/5 or 5/5, Q(S)=1

### Board: 94

	North:	South:	W	N	E	S
Dealer: South	♠ AT2	♠ J985				1 ♣
Vul: E-W	♥ AJ	♥ -	4 ♥	5 ♣	All Pass	
North HCP: 14	♦ KQ76	♦ AJ85				
South HCP: 13+1	♣ 8652	♣ AQJ93				
Contract: 5 ♣ North						

### Board: 95

	North:	South:	W	N	E	S
Dealer: South	♠ A75	♠ KT42				1 ♣
Vul: N-S	♥ A	♥ J84	4 ♥	5 ♦	All Pass	
North HCP: 15+3	♦ AQ98765	♦ K2				
South HCP: 14	♣ J8	♣ AK97				
Contract: 5 ♦ North						

## North hands

## Game\_Overcalls

<b>Board: 96</b>	♠ 954	LHO opens the bidding 1 ♦.
Dealer: East	♥ J	Partner bids next.
Vul: Both	♦ KJ43	West (RHO) Doubles 4 ♥ if possible.
HCP: 5+1	♣ 98653	

---

<b>Board: 97</b>	♠ A	You bid first.
Dealer: North	♥ A9643	East (LHO) bids 4 ♠ if possible.
Vul: E-W	♦ KJT4	
HCP: 12+1	♣ T54	

---

<b>Board: 98</b>	♠ 9	LHO opens the bidding 1 ♥.
Dealer: East	♥ QT96	Partner bids next.
Vul: Both	♦ KQ87	
HCP: 11	♣ A652	

---

<b>Board: 99</b>	♠ 2	RHO opens the bidding 1 ♦.
Dealer: West	♥ KJ987653	You bid next.
Vul: E-W	♦ -	East (LHO) Doubles 4 ♥ if possible.
HCP: 9+4	♣ AJ74	

---

<b>Board: 100</b>	♠ AQ3	LHO opens the bidding 1 ♣.
Dealer: East	♥ 8	Partner bids next.
Vul: Both	♦ QT2	
HCP: 13+2	♣ KQT432	

## Both hands (Answers Page)

### Board: 96

Dealer: East

Vul: Both

North HCP: 5+1

South HCP: 7+4

Contract: 4♥X South

North:

♠ 954

♥ J

♦ KJ43

♣ 98653

South:

♠ 2

♥ KQT97543

♦ Q62

♣ 4

W

N

E

S

1♦ 4♥

X

All Pass

### Board: 97

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 17

Contract: 5♥ North

North:

♠ A

♥ A9643

♦ KJT4

♣ T54

South:

♠ J6

♥ KQ7

♦ AQ63

♣ AJ63

W

N

E

S

1♥ 4♠ 4NT

Pass

5♥<sup>1</sup> All Pass

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

### Board: 98

Dealer: East

Vul: Both

North HCP: 11

South HCP: 9+4

Contract: 4♠ South

North:

♠ 9

♥ QT96

♦ KQ87

♣ A652

South:

♠ KQT87653

♥ 7

♦ A952

♣ -

W

N

E

S

1♥ 4♠

All Pass

### Board: 99

Dealer: West

Vul: E-W

North HCP: 9+4

South HCP: 5+1

Contract: 4♥X North

North:

♠ 2

♥ KJ987653

♦ -

♣ AJ74

South:

♠ T863

♥ -

♦ KQ654

♣ 9832

W

N

E

S

1♦ 4♥ X All Pass

### Board: 100

Dealer: East

Vul: Both

North HCP: 13+2

South HCP: 9+4

Contract: 4♥ South

North:

♠ AQ3

♥ 8

♦ QT2

♣ KQT432

South:

♠ 95

♥ KQT96543

♦ A73

♣ -

W

N

E

S

1♣ 4♥

All Pass

## South hands

## Game\_Overcalls

**Board: 96**      ♠ 2      RHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ KQT97543      You bid next.  
 Vul: Both      ♦ Q62      West (LHO) Doubles 4 ♥ if possible.  
 HCP: 7+4      ♣ 4

---

**Board: 97**      ♠ J6      Partner bids first.  
 Dealer: North      ♥ KQ7      East (RHO) bids 4 ♠ if possible.  
 Vul: E-W      ♦ AQ63  
 HCP: 17      ♣ AJ63

---

**Board: 98**      ♠ KQT87653      RHO opens the bidding 1 ♥ .  
 Dealer: East      ♥ 7      You bid next.  
 Vul: Both      ♦ A952  
 HCP: 9+4      ♣ -

---

**Board: 99**      ♠ T863      LHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ -      Partner bids next.  
 Vul: E-W      ♦ KQ654      East (RHO) Doubles 4 ♥ if possible.  
 HCP: 5+1      ♣ 9832

---

**Board: 100**      ♠ 95      RHO opens the bidding 1 ♣ .  
 Dealer: East      ♥ KQT96543      You bid next.  
 Vul: Both      ♦ A73  
 HCP: 9+4      ♣ -

## Both hands (Answers Page)

### Board: 96

Dealer: East

Vul: Both

North HCP: 5+1

South HCP: 7+4

Contract: 4♥X South

North:

♠ 954

♥ J

♦ KJ43

♣ 98653

South:

♠ 2

♥ KQT97543

♦ Q62

♣ 4

W

N

E

S

1♦ 4♥

X All Pass

### Board: 97

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 17

Contract: 5♥ North

North:

♠ A

♥ A9643

♦ KJT4

♣ T54

South:

♠ J6

♥ KQ7

♦ AQ63

♣ AJ63

W

N

E

S

1♥ 4♠ 4NT

Pass 5♥<sup>1</sup> All Pass

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

### Board: 98

Dealer: East

Vul: Both

North HCP: 11

South HCP: 9+4

Contract: 4♠ South

North:

♠ 9

♥ QT96

♦ KQ87

♣ A652

South:

♠ KQT87653

♥ 7

♦ A952

♣ -

W

N

E

S

1♥ 4♠

All Pass

### Board: 99

Dealer: West

Vul: E-W

North HCP: 9+4

South HCP: 5+1

Contract: 4♥X North

North:

♠ 2

♥ KJ987653

♦ -

♣ AJ74

South:

♠ T863

♥ -

♦ KQ654

♣ 9832

W

N

E

S

1♦ 4♥ X All Pass

### Board: 100

Dealer: East

Vul: Both

North HCP: 13+2

South HCP: 9+4

Contract: 4♥ South

North:

♠ AQ3

♥ 8

♦ QT2

♣ KQT432

South:

♠ 95

♥ KQT96543

♦ A73

♣ -

W

N

E

S

1♣ 4♥

All Pass



## North hands

## Game\_Overcalls

**Board: 101**      ♠ AQ4      RHO opens the bidding 1 ♦ .  
Dealer: West      ♥ KJ986532      You bid next.  
Vul: N-S      ♦ 6  
HCP: 10+4      ♣ 9

---

**Board: 102**      ♠ Q      Partner bids first.  
Dealer: South      ♥ QJ8764      West (RHO) bids 4 ♠ if possible.  
Vul: E-W      ♦ K4  
HCP: 15+2      ♣ AK76

---

**Board: 103**      ♠ KQ9876432 RHO opens the bidding 1 ♦ .  
Dealer: West      ♥ 4      You bid next.  
Vul: E-W      ♦ 4  
HCP: 5+5      ♣ T4

---

**Board: 104**      ♠ 9632      LHO opens the bidding 1 ♦ .  
Dealer: East      ♥ A9      Partner bids next.  
Vul: None      ♦ AJT  
HCP: 10      ♣ J832

---

**Board: 105**      ♠ QT752      You bid first.  
Dealer: North      ♥ 7      East (LHO) bids 4 ♥ if possible.  
Vul: E-W      ♦ AK9  
HCP: 13+1      ♣ KJ73

## Both hands (Answers Page)

### Board: 101

	North:	South:	W	N	E	S
Dealer: West	♠ AQ4	♠ KJ92	1 ♦	4 ♥	All Pass	
Vul: N-S	♥ KJ986532	♥ 4				
North HCP: 10+4	♦ 6	♦ 94				
South HCP: 5+2	♣ 9	♣ J87642				
Contract: 4 ♥ North						

### Board: 102

	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ A93				1 ♥
Vul: E-W	♥ QJ8764	♥ AKT32	4 ♠	4NT	Pass	5 ♣ <sup>1</sup>
North HCP: 15+2	♦ K4	♦ QJT86	Pass	5 ♥	Pass	6 ♥
South HCP: 14+2	♣ AK76	♣ -	All Pass			
Contract: 6 ♥ South						

1. A=0/5 or 3/5

### Board: 103

	North:	South:	W	N	E	S
Dealer: West	♠ KQ9876432	♠ JT	1 ♦	4 ♠	All Pass	
Vul: E-W	♥ 4	♥ Q87653				
North HCP: 5+5	♦ 4	♦ J76				
South HCP: 4+2	♣ T4	♣ 87				
Contract: 4 ♠ North						

### Board: 104

	North:	South:	W	N	E	S
Dealer: East	♠ 9632	♠ J874			1 ♦	4 ♥
Vul: None	♥ A9	♥ KQT87643	All Pass			
North HCP: 10	♦ AJT	♦ K				
South HCP: 9+4	♣ J832	♣ -				
Contract: 4 ♥ South						

### Board: 105

	North:	South:	W	N	E	S
Dealer: North	♠ QT752	♠ 843		1 ♠	4 ♥	4 ♠
Vul: E-W	♥ 7	♥ 5	All Pass			
North HCP: 13+1	♦ AK9	♦ Q843				
South HCP: 8+1	♣ KJ73	♣ AQT94				
Contract: 4 ♠ South						

# South hands

# Game\_Overcalls

**Board: 101**      ♠ KJ92      LHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ 4      Partner bids next.  
 Vul: N-S      ♦ 94  
 HCP: 5+2      ♣ J87642

---

**Board: 102**      ♠ A93      You bid first.  
 Dealer: South      ♥ AKT32      West (LHO) bids 4 ♠ if possible.  
 Vul: E-W      ♦ QJT86  
 HCP: 14+2      ♣ -

---

**Board: 103**      ♠ JT      LHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ Q87653      Partner bids next.  
 Vul: E-W      ♦ J76  
 HCP: 4+2      ♣ 87

---

**Board: 104**      ♠ J874      RHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ KQT87643      You bid next.  
 Vul: None      ♦ K  
 HCP: 9+4      ♣ -

---

**Board: 105**      ♠ 843      Partner bids first.  
 Dealer: North      ♥ 5      East (RHO) bids 4 ♥ if possible.  
 Vul: E-W      ♦ Q843  
 HCP: 8+1      ♣ AQT94

## Both hands (Answers Page)

### Board: 101

	North:	South:	W	N	E	S
Dealer: West	♠ AQ4	♠ KJ92	1 ♦	4 ♥	All Pass	
Vul: N-S	♥ KJ986532	♥ 4				
North HCP: 10+4	♦ 6	♦ 94				
South HCP: 5+2	♣ 9	♣ J87642				
Contract: 4 ♥ North						

### Board: 102

	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ A93				1 ♥
Vul: E-W	♥ QJ8764	♥ AKT32	4 ♠	4NT	Pass	5 ♣ <sup>1</sup>
North HCP: 15+2	♦ K4	♦ QJT86	Pass	5 ♥	Pass	6 ♥
South HCP: 14+2	♣ AK76	♣ -	All Pass			
Contract: 6 ♥ South						

1. A=0/5 or 3/5

### Board: 103

	North:	South:	W	N	E	S
Dealer: West	♠ KQ9876432	♠ JT	1 ♦	4 ♠	All Pass	
Vul: E-W	♥ 4	♥ Q87653				
North HCP: 5+5	♦ 4	♦ J76				
South HCP: 4+2	♣ T4	♣ 87				
Contract: 4 ♠ North						

### Board: 104

	North:	South:	W	N	E	S
Dealer: East	♠ 9632	♠ J874			1 ♦	4 ♥
Vul: None	♥ A9	♥ KQT87643	All Pass			
North HCP: 10	♦ AJT	♦ K				
South HCP: 9+4	♣ J832	♣ -				
Contract: 4 ♥ South						

### Board: 105

	North:	South:	W	N	E	S
Dealer: North	♠ QT752	♠ 843		1 ♠	4 ♥	4 ♠
Vul: E-W	♥ 7	♥ 5	All Pass			
North HCP: 13+1	♦ AK9	♦ Q843				
South HCP: 8+1	♣ KJ73	♣ AQT94				
Contract: 4 ♠ South						

# North hands

# Game\_Overcalls

**Board: 106**      ♠ T52      LHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ 87653      Partner bids next.  
 Vul: E-W      ♦ AQ6      West (RHO) Doubles 4 ♠ if possible.  
 HCP: 6+1      ♣ 94

---

**Board: 107**      ♠ 3      RHO opens the bidding 1 ♠ .  
 Dealer: West      ♥ KQT98765      You bid next.  
 Vul: Both      ♦ -  
 HCP: 9+4      ♣ KJ65

---

**Board: 108**      ♠ T74      Partner bids first.  
 Dealer: South      ♥ A      West (RHO) bids 4 ♥ if possible.  
 Vul: None      ♦ K65  
 HCP: 12+2      ♣ AJ9543

---

**Board: 109**      ♠ KQT98763      RHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ T      You bid next.  
 Vul: E-W      ♦ 932      East (LHO) Doubles 4 ♠ if possible.  
 HCP: 9+4      ♣ A

---

**Board: 110**      ♠ AQ842      Partner bids first.  
 Dealer: South      ♥ -      West (RHO) bids 4 ♥ if possible.  
 Vul: E-W      ♦ Q9852      East (LHO) bids 5 ♥ if possible.  
 HCP: 8+2      ♣ T94      East (LHO) Doubles 5 ♠ if possible.

## Both hands (Answers Page)

### Board: 106

	North:	South:	W	N	E	S
Dealer: East	♠ T52	♠ KQ987643			1 ♦	4 ♠
Vul: E-W	♥ 87653	♥ -	X	All Pass		
North HCP: 6+1	♦ AQ6	♦ 52				
South HCP: 8+4	♣ 94	♣ QJ7				
Contract: 4 ♠ X South						

### Board: 107

	North:	South:	W	N	E	S
Dealer: West	♠ 3	♠ K85	1 ♠	4 ♥	All Pass	
Vul: Both	♥ KQT98765	♥ J432				
North HCP: 9+4	♦ -	♦ KQ9				
South HCP: 13	♣ KJ65	♣ A43				
Contract: 4 ♥ North						

### Board: 108

	North:	South:	W	N	E	S
Dealer: South	♠ T74	♠ AKQJ5				1 ♠
Vul: None	♥ A	♥ J632	4 ♥	4 ♠	All Pass	
North HCP: 12+2	♦ K65	♦ J9				
South HCP: 14+1	♣ AJ9543	♣ Q7				
Contract: 4 ♠ North						

### Board: 109

	North:	South:	W	N	E	S
Dealer: West	♠ KQT98763	♠ A4	1 ♦	4 ♠	X	All Pass
Vul: E-W	♥ T	♥ 863				
North HCP: 9+4	♦ 932	♦ QT84				
South HCP: 8	♣ A	♣ Q732				
Contract: 4 ♠ X North						

### Board: 110

	North:	South:	W	N	E	S
Dealer: South	♠ AQ842	♠ KT975				1 ♠
Vul: E-W	♥ -	♥ AQ	4 ♥	4 ♠	5 ♥	Pass
North HCP: 8+2	♦ Q9852	♦ J	Pass	5 ♠	X	All Pass
South HCP: 13+2	♣ T94	♣ K8753				
Contract: 5 ♠ X North						

**Board: 106**      ♠ KQ987643    RHO opens the bidding 1 ♦ .  
Dealer: East      ♥ -                    You bid next.  
Vul: E-W          ♦ 52                    West (LHO) Doubles 4 ♠ if possible.  
HCP: 8+4        ♣ QJ7

---

**Board: 107**      ♠ K85                LHO opens the bidding 1 ♠ .  
Dealer: West      ♥ J432                Partner bids next.  
Vul: Both         ♦ KQ9  
HCP: 13           ♣ A43

---

**Board: 108**      ♠ AKQJ5            You bid first.  
Dealer: South     ♥ J632                West (LHO) bids 4 ♥ if possible.  
Vul: None         ♦ J9  
HCP: 14+1       ♣ Q7

---

**Board: 109**      ♠ A4                LHO opens the bidding 1 ♦ .  
Dealer: West      ♥ 863                Partner bids next.  
Vul: E-W          ♦ QT84                East (RHO) Doubles 4 ♠ if possible.  
HCP: 8            ♣ Q732

---

**Board: 110**      ♠ KT975            You bid first.  
Dealer: South     ♥ AQ                    West (LHO) bids 4 ♥ if possible.  
Vul: E-W          ♦ J                      East (RHO) bids 5 ♥ if possible.  
HCP: 13+2       ♣ K8753              East (RHO) Doubles 5 ♠ if possible.

## Both hands (Answers Page)

### Board: 106

	North:	South:	W	N	E	S
Dealer: East	♠ T52	♠ KQ987643			1 ♦	4 ♠
Vul: E-W	♥ 87653	♥ -	X	All Pass		
North HCP: 6+1	♦ AQ6	♦ 52				
South HCP: 8+4	♣ 94	♣ QJ7				
Contract: 4 ♠ X South						

### Board: 107

	North:	South:	W	N	E	S
Dealer: West	♠ 3	♠ K85	1 ♠	4 ♥	All Pass	
Vul: Both	♥ KQT98765	♥ J432				
North HCP: 9+4	♦ -	♦ KQ9				
South HCP: 13	♣ KJ65	♣ A43				
Contract: 4 ♥ North						

### Board: 108

	North:	South:	W	N	E	S
Dealer: South	♠ T74	♠ AKQJ5				1 ♠
Vul: None	♥ A	♥ J632	4 ♥	4 ♠	All Pass	
North HCP: 12+2	♦ K65	♦ J9				
South HCP: 14+1	♣ AJ9543	♣ Q7				
Contract: 4 ♠ North						

### Board: 109

	North:	South:	W	N	E	S
Dealer: West	♠ KQT98763	♠ A4	1 ♦	4 ♠	X	All Pass
Vul: E-W	♥ T	♥ 863				
North HCP: 9+4	♦ 932	♦ QT84				
South HCP: 8	♣ A	♣ Q732				
Contract: 4 ♠ X North						

### Board: 110

	North:	South:	W	N	E	S
Dealer: South	♠ AQ842	♠ KT975				1 ♠
Vul: E-W	♥ -	♥ AQ	4 ♥	4 ♠	5 ♥	Pass
North HCP: 8+2	♦ Q9852	♦ J	Pass	5 ♠	X	All Pass
South HCP: 13+2	♣ T94	♣ K8753				
Contract: 5 ♠ X North						



**Board: 111**      ♠ KQ876432    RHO opens the bidding 1 ♦ .  
Dealer: West      ♥ T                You bid next.  
Vul: None        ♦ T                East (LHO) Doubles 4 ♠ if possible.  
HCP: 10+4        ♣ AJ4

---

**Board: 112**      ♠ K98732        LHO opens the bidding 1 ♦ .  
Dealer: East      ♥ -                Partner bids next.  
Vul: E-W         ♦ K96  
HCP: 13+2        ♣ AQJ7

---

**Board: 113**      ♠ A85            RHO opens the bidding 1 ♠ .  
Dealer: West      ♥ KQ985432    You bid next.  
Vul: None        ♦ 52             East (LHO) Doubles 4 ♥ if possible.  
HCP: 9+4         ♣ -

---

**Board: 114**      ♠ J5             LHO opens the bidding 1 ♦ .  
Dealer: East      ♥ J543           Partner bids next.  
Vul: N-S         ♦ A7             West (RHO) Doubles 4 ♠ if possible.  
HCP: 12+1        ♣ AQ976

---

**Board: 115**      ♠ KQT976543    RHO opens the bidding 1 ♣ .  
Dealer: West      ♥ T8             You bid next.  
Vul: E-W         ♦ 2  
HCP: 5+5         ♣ 4

## Both hands (Answers Page)

Board: 111	North:	South:	W	N	E	S
Dealer: West	♠ KQ876432	♠ 95	1 ♦	4 ♠	X	All Pass
Vul: None	♥ T	♥ QJ8				
North HCP: 10+4	♦ T	♦ QJ543				
South HCP: 6+1	♣ AJ4	♣ 982				
Contract: 4 ♠ X North						

Board: 112	North:	South:	W	N	E	S
Dealer: East	♠ K98732	♠ 5			1 ♦	4 ♥
Vul: E-W	♥ -	♥ KQT87632	All Pass			
North HCP: 13+2	♦ K96	♦ A5				
South HCP: 9+4	♣ AQJ7	♣ 84				
Contract: 4 ♥ South						

Board: 113	North:	South:	W	N	E	S
Dealer: West	♠ A85	♠ 762	1 ♠	4 ♥	X	All Pass
Vul: None	♥ KQ985432	♥ 6				
North HCP: 9+4	♦ 52	♦ Q73				
South HCP: 7+2	♣ -	♣ AJ8432				
Contract: 4 ♥ X North						

Board: 114	North:	South:	W	N	E	S
Dealer: East	♠ J5	♠ KQT97432			1 ♦	4 ♠
Vul: N-S	♥ J543	♥ -	X	All Pass		
North HCP: 12+1	♦ A7	♦ T				
South HCP: 9+4	♣ AQ976	♣ KJT3				
Contract: 4 ♠ X South						

Board: 115	North:	South:	W	N	E	S
Dealer: West	♠ KQT976543	♠ -	1 ♣	4 ♠	All Pass	
Vul: E-W	♥ T8	♥ Q752				
North HCP: 5+5	♦ 2	♦ AQ654				
South HCP: 12+1	♣ 4	♣ AT53				
Contract: 4 ♠ North						

## South hands

## Game\_Overcalls

<b>Board: 111</b>	♠ 95	LHO opens the bidding 1 ♦.
Dealer: West	♥ QJ8	Partner bids next.
Vul: None	♦ QJ543	East (RHO) Doubles 4 ♠ if possible.
HCP: 6+1	♣ 982	

---

<b>Board: 112</b>	♠ 5	RHO opens the bidding 1 ♦.
Dealer: East	♥ KQT87632	You bid next.
Vul: E-W	♦ A5	
HCP: 9+4	♣ 84	

---

<b>Board: 113</b>	♠ 762	LHO opens the bidding 1 ♠.
Dealer: West	♥ 6	Partner bids next.
Vul: None	♦ Q73	East (RHO) Doubles 4 ♥ if possible.
HCP: 7+2	♣ AJ8432	

---

<b>Board: 114</b>	♠ KQT97432	RHO opens the bidding 1 ♦.
Dealer: East	♥ -	You bid next.
Vul: N-S	♦ T	West (LHO) Doubles 4 ♠ if possible.
HCP: 9+4	♣ KJT3	

---

<b>Board: 115</b>	♠ -	LHO opens the bidding 1 ♣.
Dealer: West	♥ Q752	Partner bids next.
Vul: E-W	♦ AQ654	
HCP: 12+1	♣ AT53	

## Both hands (Answers Page)

Board: 111	North:	South:	W	N	E	S
Dealer: West	♠ KQ876432	♠ 95	1 ♦	4 ♠	X	All Pass
Vul: None	♥ T	♥ QJ8				
North HCP: 10+4	♦ T	♦ QJ543				
South HCP: 6+1	♣ AJ4	♣ 982				
Contract: 4 ♠ X North						

Board: 112	North:	South:	W	N	E	S
Dealer: East	♠ K98732	♠ 5			1 ♦	4 ♥
Vul: E-W	♥ -	♥ KQT87632	All Pass			
North HCP: 13+2	♦ K96	♦ A5				
South HCP: 9+4	♣ AQJ7	♣ 84				
Contract: 4 ♥ South						

Board: 113	North:	South:	W	N	E	S
Dealer: West	♠ A85	♠ 762	1 ♠	4 ♥	X	All Pass
Vul: None	♥ KQ985432	♥ 6				
North HCP: 9+4	♦ 52	♦ Q73				
South HCP: 7+2	♣ -	♣ AJ8432				
Contract: 4 ♥ X North						

Board: 114	North:	South:	W	N	E	S
Dealer: East	♠ J5	♠ KQT97432			1 ♦	4 ♠
Vul: N-S	♥ J543	♥ -	X	All Pass		
North HCP: 12+1	♦ A7	♦ T				
South HCP: 9+4	♣ AQ976	♣ KJT3				
Contract: 4 ♠ X South						

Board: 115	North:	South:	W	N	E	S
Dealer: West	♠ KQT976543	♠ -	1 ♣	4 ♠	All Pass	
Vul: E-W	♥ T8	♥ Q752				
North HCP: 5+5	♦ 2	♦ AQ654				
South HCP: 12+1	♣ 4	♣ AT53				
Contract: 4 ♠ North						

## North hands

## Game\_Overcalls

**Board: 116**      ♠ J985      LHO opens the bidding 1 ♥.

Dealer: East      ♥ 653      Partner bids next.

Vul: Both      ♦ -      West (RHO) Doubles 5 ♦ if possible.

HCP: 6+2      ♣ AJ9532

---

**Board: 117**      ♠ KQ986432      RHO opens the bidding 1 ♦.

Dealer: West      ♥ -      You bid next.

Vul: None      ♦ Q975

HCP: 7+4      ♣ 2

---

**Board: 118**      ♠ 84      LHO opens the bidding 1 ♣.

Dealer: East      ♥ AQ854      Partner bids next.

Vul: E-W      ♦ KJ

HCP: 15+1      ♣ AJ43

---

**Board: 119**      ♠ Q762      You bid first.

Dealer: North      ♥ J65      East (LHO) bids 4 ♥ if possible.

Vul: None      ♦ A

HCP: 13+1      ♣ AQ982

---

**Board: 120**      ♠ KT843      LHO opens the bidding 1 ♦.

Dealer: East      ♥ 4      Partner bids next.

Vul: Both      ♦ QT98

HCP: 12+1      ♣ AK8

## Both hands (Answers Page)

### Board: 116

	North:	South:	W	N	E	S
Dealer: East	♠ J985	♠ 3			1 ♥	5 ♦
Vul: Both	♥ 653	♥ Q8	X	All Pass		
North HCP: 6+2	♦ -	♦ KQT9876542				
South HCP: 7+6	♣ AJ9532	♣ -				
Contract: 5 ♦ X South						

### Board: 117

	North:	South:	W	N	E	S
Dealer: West	♠ KQ986432	♠ -	1 ♦	4 ♠	All Pass	
Vul: None	♥ -	♥ AKQT93				
North HCP: 7+4	♦ Q975	♦ -				
South HCP: 13+5	♣ 2	♣ AT87643				
Contract: 4 ♠ North						

### Board: 118

	North:	South:	W	N	E	S
Dealer: East	♠ 84	♠ KQT96532			1 ♣	4 ♠
Vul: E-W	♥ AQ854	♥ 6	All Pass			
North HCP: 15+1	♦ KJ	♦ Q52				
South HCP: 7+4	♣ AJ43	♣ 6				
Contract: 4 ♠ South						

### Board: 119

	North:	South:	W	N	E	S
Dealer: North	♠ Q762	♠ AKJ5		1 ♣	4 ♥	5 ♣
Vul: None	♥ J65	♥ -	All Pass			
North HCP: 13+1	♦ A	♦ 8654				
South HCP: 11+1	♣ AQ982	♣ K7643				
Contract: 5 ♣ South						

### Board: 120

	North:	South:	W	N	E	S
Dealer: East	♠ KT843	♠ J5			1 ♦	4 ♥
Vul: Both	♥ 4	♥ KQT98632	All Pass			
North HCP: 12+1	♦ QT98	♦ K2				
South HCP: 9+4	♣ AK8	♣ 4				
Contract: 4 ♥ South						

# South hands

# Game\_Overcalls

**Board: 116**      ♠ 3      RHO opens the bidding 1 ♥.

Dealer: East      ♥ Q8      You bid next.

Vul: Both      ♦ KQT9876543      West (LHO) Doubles 5 ♦ if possible.

HCP: 7+6      ♣ -

**Board: 117**      ♠ -      LHO opens the bidding 1 ♦.

Dealer: West      ♥ AKQT93      Partner bids next.

Vul: None      ♦ -

HCP: 13+5      ♣ AT87643

**Board: 118**      ♠ KQT96532      RHO opens the bidding 1 ♣.

Dealer: East      ♥ 6      You bid next.

Vul: E-W      ♦ Q52

HCP: 7+4      ♣ 6

**Board: 119**      ♠ AKJ5      Partner bids first.

Dealer: North      ♥ -      East (RHO) bids 4 ♥ if possible.

Vul: None      ♦ 8654

HCP: 11+1      ♣ K7643

**Board: 120**      ♠ J5      RHO opens the bidding 1 ♦.

Dealer: East      ♥ KQT98632      You bid next.

Vul: Both      ♦ K2

HCP: 9+4      ♣ 4

## Both hands (Answers Page)

### Board: 116

	North:	South:	W	N	E	S
Dealer: East	♠ J985	♠ 3			1 ♥	5 ♦
Vul: Both	♥ 653	♥ Q8	X	All Pass		
North HCP: 6+2	♦ -	♦ KQT9876542				
South HCP: 7+6	♣ AJ9532	♣ -				
Contract: 5 ♦ X South						

### Board: 117

	North:	South:	W	N	E	S
Dealer: West	♠ KQ986432	♠ -	1 ♦	4 ♠	All Pass	
Vul: None	♥ -	♥ AKQT93				
North HCP: 7+4	♦ Q975	♦ -				
South HCP: 13+5	♣ 2	♣ AT87643				
Contract: 4 ♠ North						

### Board: 118

	North:	South:	W	N	E	S
Dealer: East	♠ 84	♠ KQT96532			1 ♣	4 ♠
Vul: E-W	♥ AQ854	♥ 6	All Pass			
North HCP: 15+1	♦ KJ	♦ Q52				
South HCP: 7+4	♣ AJ43	♣ 6				
Contract: 4 ♠ South						

### Board: 119

	North:	South:	W	N	E	S
Dealer: North	♠ Q762	♠ AKJ5		1 ♣	4 ♥	5 ♣
Vul: None	♥ J65	♥ -	All Pass			
North HCP: 13+1	♦ A	♦ 8654				
South HCP: 11+1	♣ AQ982	♣ K7643				
Contract: 5 ♣ South						

### Board: 120

	North:	South:	W	N	E	S
Dealer: East	♠ KT843	♠ J5			1 ♦	4 ♥
Vul: Both	♥ 4	♥ KQT98632	All Pass			
North HCP: 12+1	♦ QT98	♦ K2				
South HCP: 9+4	♣ AK8	♣ 4				
Contract: 4 ♥ South						



<b>Board: 121</b>	♠ KQ53	You bid first.
Dealer: North	♥ -	East (LHO) bids 4♥ if possible.
Vul: E-W	♦ KQJ974	
HCP: 12+2	♣ JT2	
<hr/>		
<b>Board: 122</b>	♠ AKJ73	Partner bids first.
Dealer: South	♥ 3	West (RHO) bids 4♥ if possible.
Vul: None	♦ 973	East (LHO) bids 5♥ if possible.
HCP: 8+1	♣ 9653	East (LHO) Doubles 6♣ if possible.
<hr/>		
<b>Board: 123</b>	♠ AT965432	RHO opens the bidding 1♣.
Dealer: West	♥ JT	You bid next.
Vul: N-S	♦ KQ5	
HCP: 10+4	♣ -	
<hr/>		
<b>Board: 124</b>	♠ 98	LHO opens the bidding 1♣.
Dealer: East	♥ KQ53	Partner bids next.
Vul: E-W	♦ J3	West (RHO) Doubles 4♠ if possible.
HCP: 10+1	♣ AT983	
<hr/>		
<b>Board: 125</b>	♠ KQ986543	RHO opens the bidding 1♥.
Dealer: West	♥ 94	You bid next.
Vul: Both	♦ A9	
HCP: 9+4	♣ 9	

## Both hands (Answers Page)

### Board: 121

	North:	South:	W	N	E	S
Dealer: North	♠ KQ53	♠ A86		1 ♦	4 ♥	X
Vul: E-W	♥ -	♥ A63	Pass	5 ♦	All Pass	
North HCP: 12+2	♦ KQJ974	♦ A8				
South HCP: 18+1	♣ JT2	♣ AQ875				
Contract: 5 ♦ North						

### Board: 122

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ73	♠ Q542				1 ♣
Vul: None	♥ 3	♥ J	4 ♥	Pass	Pass	5 ♣
North HCP: 8+1	♦ 973	♦ T	Pass	Pass	5 ♥	Pass
South HCP: 13+3	♣ 9653	♣ AKQJ874	Pass	6 ♣	X	All Pass
Contract: 6 ♣ X North						

### Board: 123

	North:	South:	W	N	E	S
Dealer: West	♠ AT965432	♠ 7	1 ♣	4 ♠	All Pass	
Vul: N-S	♥ JT	♥ K952				
North HCP: 10+4	♦ KQ5	♦ J93				
South HCP: 6+1	♣ -	♣ Q9432				
Contract: 4 ♠ North						

### Board: 124

	North:	South:	W	N	E	S
Dealer: East	♠ 98	♠ KQT75432			1 ♣	4 ♠
Vul: E-W	♥ KQ53	♥ A7	X	All Pass		
North HCP: 10+1	♦ J3	♦ 2				
South HCP: 9+4	♣ AT983	♣ 74				
Contract: 4 ♠ X South						

### Board: 125

	North:	South:	W	N	E	S
Dealer: West	♠ KQ986543	♠ AJ72	1 ♥	4 ♠	All Pass	
Vul: Both	♥ 94	♥ AJ65				
North HCP: 9+4	♦ A9	♦ 5				
South HCP: 10	♣ 9	♣ 8432				
Contract: 4 ♠ North						

## South hands

## Game\_Overcalls

<b>Board: 121</b>	♠ A86	Partner bids first.
Dealer: North	♥ A63	East (RHO) bids 4♥ if possible.
Vul: E-W	♦ A8	
HCP: 18+1	♣ AQ875	
<b>Board: 122</b>	♠ Q542	You bid first.
Dealer: South	♥ J	West (LHO) bids 4♥ if possible.
Vul: None	♦ T	East (RHO) bids 5♥ if possible.
HCP: 13+3	♣ AKQJ874	East (RHO) Doubles 6♣ if possible.
<b>Board: 123</b>	♠ 7	LHO opens the bidding 1♣.
Dealer: West	♥ K952	Partner bids next.
Vul: N-S	♦ J93	
HCP: 6+1	♣ Q9432	
<b>Board: 124</b>	♠ KQT75432	RHO opens the bidding 1♣.
Dealer: East	♥ A7	You bid next.
Vul: E-W	♦ 2	West (LHO) Doubles 4♠ if possible.
HCP: 9+4	♣ 74	
<b>Board: 125</b>	♠ AJ72	LHO opens the bidding 1♥.
Dealer: West	♥ AJ65	Partner bids next.
Vul: Both	♦ 5	
HCP: 10	♣ 8432	

## Both hands (Answers Page)

### Board: 121

	North:	South:	W	N	E	S
Dealer: North	♠ KQ53	♠ A86		1 ♦	4 ♥	X
Vul: E-W	♥ -	♥ A63	Pass	5 ♦	All Pass	
North HCP: 12+2	♦ KQJ974	♦ A8				
South HCP: 18+1	♣ JT2	♣ AQ875				
Contract: 5 ♦ North						

### Board: 122

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ73	♠ Q542				1 ♣
Vul: None	♥ 3	♥ J	4 ♥	Pass	Pass	5 ♣
North HCP: 8+1	♦ 973	♦ T	Pass	Pass	5 ♥	Pass
South HCP: 13+3	♣ 9653	♣ AKQJ874	Pass	6 ♣	X	All Pass
Contract: 6 ♣ X North						

### Board: 123

	North:	South:	W	N	E	S
Dealer: West	♠ AT965432	♠ 7	1 ♣	4 ♠	All Pass	
Vul: N-S	♥ JT	♥ K952				
North HCP: 10+4	♦ KQ5	♦ J93				
South HCP: 6+1	♣ -	♣ Q9432				
Contract: 4 ♠ North						

### Board: 124

	North:	South:	W	N	E	S
Dealer: East	♠ 98	♠ KQT75432			1 ♣	4 ♠
Vul: E-W	♥ KQ53	♥ A7	X	All Pass		
North HCP: 10+1	♦ J3	♦ 2				
South HCP: 9+4	♣ AT983	♣ 74				
Contract: 4 ♠ X South						

### Board: 125

	North:	South:	W	N	E	S
Dealer: West	♠ KQ986543	♠ AJ72	1 ♥	4 ♠	All Pass	
Vul: Both	♥ 94	♥ AJ65				
North HCP: 9+4	♦ A9	♦ 5				
South HCP: 10	♣ 9	♣ 8432				
Contract: 4 ♠ North						

## North hands

## Game\_Overcalls

**Board: 126**      ♠ A2      LHO opens the bidding 1 ♦ .  
Dealer: East      ♥ 8762      Partner bids next.  
Vul: Both      ♦ AKJT2      West (RHO) Doubles 4 ♠ if possible.  
HCP: 12+1      ♣ T3

---

**Board: 127**      ♠ KQ876542      RHO opens the bidding 1 ♦ .  
Dealer: West      ♥ 3      You bid next.  
Vul: None      ♦ 73      East (LHO) Doubles 4 ♠ if possible.  
HCP: 9+4      ♣ KJ

---

**Board: 128**      ♠ AKT87      LHO opens the bidding 1 ♣ .  
Dealer: East      ♥ -      Partner bids next.  
Vul: E-W      ♦ AKQ3  
HCP: 17+1      ♣ J832

---

**Board: 129**      ♠ KQT87642      RHO opens the bidding 1 ♦ .  
Dealer: West      ♥ -      You bid next.  
Vul: None      ♦ Q62  
HCP: 7+4      ♣ 74

---

**Board: 130**      ♠ 9      LHO opens the bidding 1 ♠ .  
Dealer: East      ♥ AJ5      Partner bids next.  
Vul: N-S      ♦ T84      West (RHO) bids 4 ♠ if possible.  
HCP: 7+2      ♣ QT7632      East (LHO) Doubles 5 ♥ if possible.

## Both hands (Answers Page)

### Board: 126

Dealer: East

Vul: Both

North HCP: 12+1

South HCP: 8+4

Contract: 4 ♠ X South

North:

♠ A2

♥ 8762

♦ AKJT2

♣ T3

South:

♠ KQT97654

♥ 4

♦ 5

♣ K97

W

N

E

S

1 ♦ 4 ♠

X All Pass

### Board: 127

Dealer: West

Vul: None

North HCP: 9+4

South HCP: 6+1

Contract: 4 ♠ X North

North:

♠ KQ876542

♥ 3

♦ 73

♣ KJ

South:

♠ JT

♥ AJT9

♦ 42

♣ 96543

W

N

E

S

1 ♦ 4 ♠ X All Pass

### Board: 128

Dealer: East

Vul: E-W

North HCP: 17+1

South HCP: 5+5

Contract: 4 ♥ South

North:

♠ AKT87

♥ -

♦ AKQ3

♣ J832

South:

♠ 9

♥ KQ9876432

♦ T8

♣ 7

W

N

E

S

1 ♣ 4 ♥

All Pass

### Board: 129

Dealer: West

Vul: None

North HCP: 7+4

South HCP: 10+2

Contract: 4 ♠ North

North:

♠ KQT87642

♥ -

♦ Q62

♣ 74

South:

♠ -

♥ AKT75

♦ JT3

♣ QT832

W

N

E

S

1 ♦ 4 ♠ All Pass

### Board: 130

Dealer: East

Vul: N-S

North HCP: 7+2

South HCP: 10+4

Contract: 5 ♥ X North

North:

♠ 9

♥ AJ5

♦ T84

♣ QT7632

South:

♠ QT6

♥ KQT98764

♦ -

♣ K9

W

N

E

S

1 ♠ 4 ♥

4 ♠ 5 ♥ X All Pass

**Board: 126**      ♠ KQT97654    RHO opens the bidding 1 ♦ .  
Dealer: East      ♥ 4                    You bid next.  
Vul: Both        ♦ 5                    West (LHO) Doubles 4 ♠ if possible.  
HCP: 8+4        ♣ K97

---

**Board: 127**      ♠ JT                    LHO opens the bidding 1 ♦ .  
Dealer: West     ♥ AJT9                Partner bids next.  
Vul: None        ♦ 42                    East (RHO) Doubles 4 ♠ if possible.  
HCP: 6+1        ♣ 96543

---

**Board: 128**      ♠ 9                    RHO opens the bidding 1 ♣ .  
Dealer: East     ♥ KQ9876432    You bid next.  
Vul: E-W        ♦ T8  
HCP: 5+5        ♣ 7

---

**Board: 129**      ♠ -                    LHO opens the bidding 1 ♦ .  
Dealer: West     ♥ AKT75             Partner bids next.  
Vul: None        ♦ JT3  
HCP: 10+2       ♣ QT832

---

**Board: 130**      ♠ QT6                RHO opens the bidding 1 ♠ .  
Dealer: East     ♥ KQT98764    You bid next.  
Vul: N-S        ♦ -                    West (LHO) bids 4 ♠ if possible.  
HCP: 10+4       ♣ K9                East (RHO) Doubles 5 ♥ if possible.

## Both hands (Answers Page)

### Board: 126

Dealer: East

Vul: Both

North HCP: 12+1

South HCP: 8+4

Contract: 4 ♠ X South

North:

♠ A2

♥ 8762

♦ AKJT2

♣ T3

South:

♠ KQT97654

♥ 4

♦ 5

♣ K97

W

N

E

S

1 ♦ 4 ♠

X All Pass

### Board: 127

Dealer: West

Vul: None

North HCP: 9+4

South HCP: 6+1

Contract: 4 ♠ X North

North:

♠ KQ876542

♥ 3

♦ 73

♣ KJ

South:

♠ JT

♥ AJT9

♦ 42

♣ 96543

W

N

E

S

1 ♦ 4 ♠ X All Pass

### Board: 128

Dealer: East

Vul: E-W

North HCP: 17+1

South HCP: 5+5

Contract: 4 ♥ South

North:

♠ AKT87

♥ -

♦ AKQ3

♣ J832

South:

♠ 9

♥ KQ9876432

♦ T8

♣ 7

W

N

E

S

1 ♣ 4 ♥

All Pass

### Board: 129

Dealer: West

Vul: None

North HCP: 7+4

South HCP: 10+2

Contract: 4 ♠ North

North:

♠ KQT87642

♥ -

♦ Q62

♣ 74

South:

♠ -

♥ AKT75

♦ JT3

♣ QT832

W

N

E

S

1 ♦ 4 ♠ All Pass

### Board: 130

Dealer: East

Vul: N-S

North HCP: 7+2

South HCP: 10+4

Contract: 5 ♥ X North

North:

♠ 9

♥ AJ5

♦ T84

♣ QT7632

South:

♠ QT6

♥ KQT98764

♦ -

♣ K9

W

N

E

S

1 ♠ 4 ♥

4 ♠ 5 ♥ X All Pass



## North hands

## Game\_Overcalls

<b>Board: 131</b>	♠ A863	RHO opens the bidding 1 ♣.
Dealer: West	♥ AT987532	You bid next.
Vul: None	♦ 8	East (LHO) Doubles 4 ♥ if possible.
HCP: 8+4	♣ -	West (RHO) bids 5 ♦ if possible.

---

<b>Board: 132</b>	♠ J	LHO opens the bidding 1 ♥.
Dealer: East	♥ T753	Partner bids next.
Vul: N-S	♦ KJ97	West (RHO) Doubles 4 ♠ if possible.
HCP: 13	♣ AKJ3	

---

<b>Board: 133</b>	♠ AQ862	You bid first.
Dealer: North	♥ A	East (LHO) bids 4 ♥ if possible.
Vul: None	♦ 9753	
HCP: 14+1	♣ A63	

---

<b>Board: 134</b>	♠ KQT732	LHO opens the bidding 1 ♠.
Dealer: East	♥ 5	Partner bids next.
Vul: N-S	♦ J73	West (RHO) Doubles 4 ♥ if possible.
HCP: 7+2	♣ J32	

---

<b>Board: 135</b>	♠ 6	RHO opens the bidding 1 ♠.
Dealer: West	♥ KQ876543	You bid next.
Vul: Both	♦ Q76	
HCP: 7+4	♣ 8	

## Both hands (Answers Page)

### Board: 131

	North:	South:	W	N	E	S
Dealer: West	♠ A863	♠ 54	1 ♣	4 ♥	X	Pass
Vul: None	♥ AT987532	♥ KJ64	5 ♦	Pass	Pass	5 ♥
North HCP: 8+4	♦ 8	♦ AT9	All Pass			
South HCP: 8	♣ -	♣ 7632				
Contract: 5 ♥ South						

### Board: 132

	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ KQ986542			1 ♥	4 ♠
Vul: N-S	♥ T753	♥ A9	X	All Pass		
North HCP: 13	♦ KJ97	♦ T64				
South HCP: 9+4	♣ AKJ3	♣ -				
Contract: 4 ♠ X South						

### Board: 133

	North:	South:	W	N	E	S
Dealer: North	♠ AQ862	♠ K954		1 ♠	4 ♥	4 ♠
Vul: None	♥ A	♥ 54	All Pass			
North HCP: 14+1	♦ 9753	♦ KJ86				
South HCP: 7	♣ A63	♣ 984				
Contract: 4 ♠ South						

### Board: 134

	North:	South:	W	N	E	S
Dealer: East	♠ KQT732	♠ -			1 ♠	4 ♥
Vul: N-S	♥ 5	♥ KQT98632	X	All Pass		
North HCP: 7+2	♦ J73	♦ KT2				
South HCP: 10+4	♣ J32	♣ Q8				
Contract: 4 ♥ X South						

### Board: 135

	North:	South:	W	N	E	S
Dealer: West	♠ 6	♠ AK975	1 ♠	4 ♥	All Pass	
Vul: Both	♥ KQ876543	♥ A				
North HCP: 7+4	♦ Q76	♦ T9853				
South HCP: 11+2	♣ 8	♣ 75				
Contract: 4 ♥ North						

## South hands

## Game\_Overcalls

<b>Board: 131</b>	♠ 54	LHO opens the bidding 1 ♣.
Dealer: West	♥ KJ64	Partner bids next.
Vul: None	♦ AT9	East (RHO) Doubles 4 ♥ if possible.
HCP: 8	♣ 7632	West (LHO) bids 5 ♦ if possible.

---

<b>Board: 132</b>	♠ KQ986542	RHO opens the bidding 1 ♥.
Dealer: East	♥ A9	You bid next.
Vul: N-S	♦ T64	West (LHO) Doubles 4 ♠ if possible.
HCP: 9+4	♣ -	

---

<b>Board: 133</b>	♠ K954	Partner bids first.
Dealer: North	♥ 54	East (RHO) bids 4 ♥ if possible.
Vul: None	♦ KJ86	
HCP: 7	♣ 984	

---

<b>Board: 134</b>	♠ -	RHO opens the bidding 1 ♠.
Dealer: East	♥ KQT98632	You bid next.
Vul: N-S	♦ KT2	West (LHO) Doubles 4 ♥ if possible.
HCP: 10+4	♣ Q8	

---

<b>Board: 135</b>	♠ AK975	LHO opens the bidding 1 ♠.
Dealer: West	♥ A	Partner bids next.
Vul: Both	♦ T9853	
HCP: 11+2	♣ 75	

## Both hands (Answers Page)

### Board: 131

	North:	South:	W	N	E	S
Dealer: West	♠ A863	♠ 54	1 ♣	4 ♥	X	Pass
Vul: None	♥ AT987532	♥ KJ64	5 ♦	Pass	Pass	5 ♥
North HCP: 8+4	♦ 8	♦ AT9	All Pass			
South HCP: 8	♣ -	♣ 7632				
Contract: 5 ♥ South						

### Board: 132

	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ KQ986542			1 ♥	4 ♠
Vul: N-S	♥ T753	♥ A9	X	All Pass		
North HCP: 13	♦ KJ97	♦ T64				
South HCP: 9+4	♣ AKJ3	♣ -				
Contract: 4 ♠ X South						

### Board: 133

	North:	South:	W	N	E	S
Dealer: North	♠ AQ862	♠ K954		1 ♠	4 ♥	4 ♠
Vul: None	♥ A	♥ 54	All Pass			
North HCP: 14+1	♦ 9753	♦ KJ86				
South HCP: 7	♣ A63	♣ 984				
Contract: 4 ♠ South						

### Board: 134

	North:	South:	W	N	E	S
Dealer: East	♠ KQT732	♠ -			1 ♠	4 ♥
Vul: N-S	♥ 5	♥ KQT98632	X	All Pass		
North HCP: 7+2	♦ J73	♦ KT2				
South HCP: 10+4	♣ J32	♣ Q8				
Contract: 4 ♥ X South						

### Board: 135

	North:	South:	W	N	E	S
Dealer: West	♠ 6	♠ AK975	1 ♠	4 ♥	All Pass	
Vul: Both	♥ KQ876543	♥ A				
North HCP: 7+4	♦ Q76	♦ T9853				
South HCP: 11+2	♣ 8	♣ 75				
Contract: 4 ♥ North						

## North hands

## Game\_Overcalls

<b>Board: 136</b>	♠ A83	LHO opens the bidding 1 ♥.
Dealer: East	♥ T976	Partner bids next.
Vul: E-W	♦ AT	
HCP: 8	♣ T752	
<hr/>		
<b>Board: 137</b>	♠ AJ5	You bid first.
Dealer: North	♥ QT874	East (LHO) bids 4 ♠ if possible.
Vul: None	♦ AJT6	West (RHO) Doubles 5 ♥ if possible.
HCP: 12+1	♣ 7	
<hr/>		
<b>Board: 138</b>	♠ KQT98	LHO opens the bidding 1 ♦.
Dealer: East	♥ 9	Partner bids next.
Vul: N-S	♦ 754	
HCP: 11+1	♣ KQJ9	
<hr/>		
<b>Board: 139</b>	♠ A9	You bid first.
Dealer: North	♥ 954	East (LHO) bids 4 ♠ if possible.
Vul: None	♦ QT872	
HCP: 13+1	♣ AK7	
<hr/>		
<b>Board: 140</b>	♠ AJ	LHO opens the bidding 1 ♦.
Dealer: East	♥ AK862	Partner bids next.
Vul: E-W	♦ 652	East (LHO) bids 5 ♦ if possible.
HCP: 18+1	♣ KQJ	

## Both hands (Answers Page)

### Board: 136

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 9+4

Contract: 4 ♠ South

North:

♠ A83

♥ T976

♦ AT

♣ T752

South:

♠ KQT97642

♥ -

♦ 6

♣ KJ94

W	N	E	S
		1 ♥	4 ♠

All Pass

### Board: 137

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 11+2

Contract: 5 ♥ X South

North:

♠ AJ5

♥ QT874

♦ AJT6

♣ 7

South:

♠ 7

♥ AK96

♦ Q5

♣ Q98653

W	N	E	S
	1 ♥	4 ♠	5 ♥

X All Pass

### Board: 138

Dealer: East

Vul: N-S

North HCP: 11+1

South HCP: 9+4

Contract: 4 ♥ South

North:

♠ KQT98

♥ 9

♦ 754

♣ KQJ9

South:

♠ -

♥ KQT76542

♦ 6

♣ AT63

W	N	E	S
		1 ♦	4 ♥

All Pass

### Board: 139

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 9+1

Contract: 5 ♦ South

North:

♠ A9

♥ 954

♦ QT872

♣ AK7

South:

♠ J

♥ QJ3

♦ KJ965

♣ J652

W	N	E	S
	1 ♦	4 ♠	5 ♦

All Pass

### Board: 140

Dealer: East

Vul: E-W

North HCP: 18+1

South HCP: 7+4

Contract: 5 ♠ North

North:

♠ AJ

♥ AK862

♦ 652

♣ KQJ

South:

♠ KQ976543

♥ Q95

♦ -

♣ T3

W	N	E	S
		1 ♦	4 ♠
Pass	Pass	5 ♦	Pass
Pass	5 ♠	All Pass	

<b>Board: 136</b>	♠ KQT97642	RHO opens the bidding 1♥.
Dealer: East	♥ -	You bid next.
Vul: E-W	♦ 6	
HCP: 9+4	♣ KJ94	
<hr/>		
<b>Board: 137</b>	♠ 7	Partner bids first.
Dealer: North	♥ AK96	East (RHO) bids 4♠ if possible.
Vul: None	♦ Q5	West (LHO) Doubles 5♥ if possible.
HCP: 11+2	♣ Q98653	
<hr/>		
<b>Board: 138</b>	♠ -	RHO opens the bidding 1♦.
Dealer: East	♥ KQT76542	You bid next.
Vul: N-S	♦ 6	
HCP: 9+4	♣ AT63	
<hr/>		
<b>Board: 139</b>	♠ J	Partner bids first.
Dealer: North	♥ QJ3	East (RHO) bids 4♠ if possible.
Vul: None	♦ KJ965	
HCP: 9+1	♣ J652	
<hr/>		
<b>Board: 140</b>	♠ KQ976543	RHO opens the bidding 1♦.
Dealer: East	♥ Q95	You bid next.
Vul: E-W	♦ -	East (RHO) bids 5♦ if possible.
HCP: 7+4	♣ T3	

## Both hands (Answers Page)

### Board: 136

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 9+4

Contract: 4 ♠ South

North:

♠ A83

♥ T976

♦ AT

♣ T752

South:

♠ KQT97642

♥ -

♦ 6

♣ KJ94

W	N	E	S
		1 ♥	4 ♠

All Pass

### Board: 137

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 11+2

Contract: 5 ♥ X South

North:

♠ AJ5

♥ QT874

♦ AJT6

♣ 7

South:

♠ 7

♥ AK96

♦ Q5

♣ Q98653

W	N	E	S
	1 ♥	4 ♠	5 ♥

X All Pass

### Board: 138

Dealer: East

Vul: N-S

North HCP: 11+1

South HCP: 9+4

Contract: 4 ♥ South

North:

♠ KQT98

♥ 9

♦ 754

♣ KQJ9

South:

♠ -

♥ KQT76542

♦ 6

♣ AT63

W	N	E	S
		1 ♦	4 ♥

All Pass

### Board: 139

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 9+1

Contract: 5 ♦ South

North:

♠ A9

♥ 954

♦ QT872

♣ AK7

South:

♠ J

♥ QJ3

♦ KJ965

♣ J652

W	N	E	S
	1 ♦	4 ♠	5 ♦

All Pass

### Board: 140

Dealer: East

Vul: E-W

North HCP: 18+1

South HCP: 7+4

Contract: 5 ♠ North

North:

♠ AJ

♥ AK862

♦ 652

♣ KQJ

South:

♠ KQ976543

♥ Q95

♦ -

♣ T3

W	N	E	S
		1 ♦	4 ♠
Pass	Pass	5 ♦	Pass
Pass	5 ♠	All Pass	



**Board: 141**      ♠ -      You bid first.  
Dealer: North      ♥ AQJT952      East (LHO) bids 4♠ if possible.  
Vul: E-W      ♦ AQ975      West (RHO) Doubles 5♥ if possible.  
HCP: 14+4      ♣ J

---

**Board: 142**      ♠ 62      LHO opens the bidding 1♣.  
Dealer: East      ♥ Q9643      Partner bids next.  
Vul: Both      ♦ K9  
HCP: 5+1      ♣ 9843

---

**Board: 143**      ♠ 3      RHO opens the bidding 1♦.  
Dealer: West      ♥ KQT98532      You bid next.  
Vul: N-S      ♦ 8  
HCP: 8+4      ♣ K85

---

**Board: 144**      ♠ KT54      LHO opens the bidding 1♦.  
Dealer: East      ♥ 62      Partner bids next.  
Vul: E-W      ♦ KJ9  
HCP: 11      ♣ A863

---

**Board: 145**      ♠ KQT98632      RHO opens the bidding 1♦.  
Dealer: West      ♥ T32      You bid next.  
Vul: Both      ♦ -  
HCP: 8+4      ♣ K4

## Both hands (Answers Page)

### Board: 141

Dealer: North

Vul: E-W

North HCP: 14+4

South HCP: 8+1

Contract: 5♥X South

North:

♠ -

♥ AQJT952

♦ AQ975

♣ J

South:

♠ J5

♥ K763

♦ KJ832

♣ 93

W

N

E

S

1♥

4♠

5♥

X

All Pass

### Board: 142

Dealer: East

Vul: Both

North HCP: 5+1

South HCP: 9+4

Contract: 4♠ South

North:

♠ 62

♥ Q9643

♦ K9

♣ 9843

South:

♠ KQ987543

♥ 8

♦ A4

♣ 75

W

N

E

S

1♣

4♠

All Pass

### Board: 143

Dealer: West

Vul: N-S

North HCP: 8+4

South HCP: 15

Contract: 4♥ North

North:

♠ 3

♥ KQT98532

♦ 8

♣ K85

South:

♠ JT9

♥ A7

♦ A765

♣ AQ97

W

N

E

S

1♦

4♥

All Pass

### Board: 144

Dealer: East

Vul: E-W

North HCP: 11

South HCP: 9+4

Contract: 4♥ South

North:

♠ KT54

♥ 62

♦ KJ9

♣ A863

South:

♠ A9

♥ KQT97543

♦ T2

♣ 2

W

N

E

S

1♦

4♥

All Pass

### Board: 145

Dealer: West

Vul: Both

North HCP: 8+4

South HCP: 13+1

Contract: 4♠ North

North:

♠ KQT98632

♥ T32

♦ -

♣ K4

South:

♠ A

♥ 965

♦ AK963

♣ Q532

W

N

E

S

1♦

4♠

All Pass

<b>Board: 141</b>	♠ J5	Partner bids first.
Dealer: North	♥ K763	East (RHO) bids 4♠ if possible.
Vul: E-W	♦ KJ832	West (LHO) Doubles 5♥ if possible.
HCP: 8+1	♣ 93	

---

<b>Board: 142</b>	♠ KQ987543	RHO opens the bidding 1♣.
Dealer: East	♥ 8	You bid next.
Vul: Both	♦ A4	
HCP: 9+4	♣ 75	

---

<b>Board: 143</b>	♠ JT9	LHO opens the bidding 1♦.
Dealer: West	♥ A7	Partner bids next.
Vul: N-S	♦ A765	
HCP: 15	♣ AQ97	

---

<b>Board: 144</b>	♠ A9	RHO opens the bidding 1♦.
Dealer: East	♥ KQT97543	You bid next.
Vul: E-W	♦ T2	
HCP: 9+4	♣ 2	

---

<b>Board: 145</b>	♠ A	LHO opens the bidding 1♦.
Dealer: West	♥ 965	Partner bids next.
Vul: Both	♦ AK963	
HCP: 13+1	♣ Q532	

## Both hands (Answers Page)

### Board: 141

Dealer: North

Vul: E-W

North HCP: 14+4

South HCP: 8+1

Contract: 5♥X South

North:

♠ -

♥ AQJT952

♦ AQ975

♣ J

South:

♠ J5

♥ K763

♦ KJ832

♣ 93

W

N

E

S

1♥

4♠

5♥

X

All Pass

### Board: 142

Dealer: East

Vul: Both

North HCP: 5+1

South HCP: 9+4

Contract: 4♠ South

North:

♠ 62

♥ Q9643

♦ K9

♣ 9843

South:

♠ KQ987543

♥ 8

♦ A4

♣ 75

W

N

E

S

1♣

4♠

All Pass

### Board: 143

Dealer: West

Vul: N-S

North HCP: 8+4

South HCP: 15

Contract: 4♥ North

North:

♠ 3

♥ KQT98532

♦ 8

♣ K85

South:

♠ JT9

♥ A7

♦ A765

♣ AQ97

W

N

E

S

1♦

4♥

All Pass

### Board: 144

Dealer: East

Vul: E-W

North HCP: 11

South HCP: 9+4

Contract: 4♥ South

North:

♠ KT54

♥ 62

♦ KJ9

♣ A863

South:

♠ A9

♥ KQT97543

♦ T2

♣ 2

W

N

E

S

1♦

4♥

All Pass

### Board: 145

Dealer: West

Vul: Both

North HCP: 8+4

South HCP: 13+1

Contract: 4♠ North

North:

♠ KQT98632

♥ T32

♦ -

♣ K4

South:

♠ A

♥ 965

♦ AK963

♣ Q532

W

N

E

S

1♦

4♠

All Pass

# North hands

# Game\_Overcalls

<b>Board: 146</b>	♠ A75	LHO opens the bidding 1 ♣.
Dealer: East	♥ AT8	Partner bids next.
Vul: E-W	♦ T5	
HCP: 14+1	♣ AQ976	
<b>Board: 147</b>	♠ T	RHO opens the bidding 1 ♠.
Dealer: West	♥ KJ865432	You bid next.
Vul: None	♦ AK9	
HCP: 11+4	♣ 3	
<b>Board: 148</b>	♠ AKQ9732	LHO opens the bidding 1 ♣.
Dealer: East	♥ 2	Partner bids next.
Vul: N-S	♦ 864	
HCP: 9+3	♣ 87	
<b>Board: 149</b>	♠ AJ962	You bid first.
Dealer: North	♥ 5	East (LHO) bids 4 ♥ if possible.
Vul: Both	♦ A942	
HCP: 12+1	♣ QJ6	
<b>Board: 150</b>	♠ A3	LHO opens the bidding 1 ♠.
Dealer: East	♥ AQ65	Partner bids next.
Vul: None	♦ QJT76	West (RHO) bids 4 ♠ if possible.
HCP: 13+1	♣ 87	East (LHO) Doubles 5 ♥ if possible.

## Both hands (Answers Page)

### Board: 146

Dealer: East

Vul: E-W

North HCP: 14+1

South HCP: 7+4

Contract: 4 ♠ South

North:

♠ A75

♥ AT8

♦ T5

♣ AQ976

South:

♠ KQT98632

♥ -

♦ Q83

♣ 32

W N E S

1 ♣ 4 ♠

All Pass

### Board: 147

Dealer: West

Vul: None

North HCP: 11+4

South HCP: 4+1

Contract: 4 ♥ North

North:

♠ T

♥ KJ865432

♦ AK9

♣ 3

South:

♠ J9653

♥ 7

♦ QJ82

♣ 972

W N E S

1 ♠ 4 ♥ All Pass

### Board: 148

Dealer: East

Vul: N-S

North HCP: 9+3

South HCP: 9+4

Contract: 4 ♥ South

North:

♠ AKQ9732

♥ 2

♦ 864

♣ 87

South:

♠ -

♥ KQT97543

♦ 93

♣ A93

W N E S

1 ♣ 4 ♥

All Pass

### Board: 149

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 17

Contract: 5 ♠ South

North:

♠ AJ962

♥ 5

♦ A942

♣ QJ6

South:

♠ QT54

♥ AJ

♦ QJ5

♣ AK87

W N E S

1 ♠ 4 ♥ 4NT

Pass 5 ♥<sup>1</sup> Pass 5 ♠

All Pass

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

### Board: 150

Dealer: East

Vul: None

North HCP: 13+1

South HCP: 9+4

Contract: 5 ♥X North

North:

♠ A3

♥ AQ65

♦ QJT76

♣ 87

South:

♠ -

♥ KJT97432

♦ K2

♣ QT4

W N E S

1 ♠ 4 ♥

4 ♠ 5 ♥ X All Pass

<b>Board: 146</b>	♠ KQT98632	RHO opens the bidding 1 ♣.
Dealer: East	♥ -	You bid next.
Vul: E-W	♦ Q83	
HCP: 7+4	♣ 32	
<hr/>		
<b>Board: 147</b>	♠ J9653	LHO opens the bidding 1 ♠.
Dealer: West	♥ 7	Partner bids next.
Vul: None	♦ QJ82	
HCP: 4+1	♣ 972	
<hr/>		
<b>Board: 148</b>	♠ -	RHO opens the bidding 1 ♣.
Dealer: East	♥ KQT97543	You bid next.
Vul: N-S	♦ 93	
HCP: 9+4	♣ A93	
<hr/>		
<b>Board: 149</b>	♠ QT54	Partner bids first.
Dealer: North	♥ AJ	East (RHO) bids 4 ♥ if possible.
Vul: Both	♦ QJ5	
HCP: 17	♣ AK87	
<hr/>		
<b>Board: 150</b>	♠ -	RHO opens the bidding 1 ♠.
Dealer: East	♥ KJT97432	You bid next.
Vul: None	♦ K2	West (LHO) bids 4 ♠ if possible.
HCP: 9+4	♣ QT4	East (RHO) Doubles 5 ♥ if possible.

## Both hands (Answers Page)

### Board: 146

Dealer: East

Vul: E-W

North HCP: 14+1

South HCP: 7+4

Contract: 4 ♠ South

North:

♠ A75

♥ AT8

♦ T5

♣ AQ976

South:

♠ KQT98632

♥ -

♦ Q83

♣ 32

W N E S

1 ♣ 4 ♠

All Pass

### Board: 147

Dealer: West

Vul: None

North HCP: 11+4

South HCP: 4+1

Contract: 4 ♥ North

North:

♠ T

♥ KJ865432

♦ AK9

♣ 3

South:

♠ J9653

♥ 7

♦ QJ82

♣ 972

W N E S

1 ♠ 4 ♥ All Pass

### Board: 148

Dealer: East

Vul: N-S

North HCP: 9+3

South HCP: 9+4

Contract: 4 ♥ South

North:

♠ AKQ9732

♥ 2

♦ 864

♣ 87

South:

♠ -

♥ KQT97543

♦ 93

♣ A93

W N E S

1 ♣ 4 ♥

All Pass

### Board: 149

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 17

Contract: 5 ♠ South

North:

♠ AJ962

♥ 5

♦ A942

♣ QJ6

South:

♠ QT54

♥ AJ

♦ QJ5

♣ AK87

W N E S

1 ♠ 4 ♥ 4NT

Pass 5 ♥<sup>1</sup> Pass 5 ♠

All Pass

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

### Board: 150

Dealer: East

Vul: None

North HCP: 13+1

South HCP: 9+4

Contract: 5 ♥X North

North:

♠ A3

♥ AQ65

♦ QJT76

♣ 87

South:

♠ -

♥ KJT97432

♦ K2

♣ QT4

W N E S

1 ♠ 4 ♥

4 ♠ 5 ♥ X All Pass



<b>Board: 151</b>	♠ 74	RHO opens the bidding 1 ♦.
Dealer: West	♥ KQ976532	You bid next.
Vul: N-S	♦ -	
HCP: 8+4	♣ QJ6	
<hr/>		
<b>Board: 152</b>	♠ AQ32	LHO opens the bidding 1 ♣.
Dealer: East	♥ -	Partner bids next.
Vul: None	♦ 98643	
HCP: 8+1	♣ QT92	
<hr/>		
<b>Board: 153</b>	♠ AKT862	Partner bids first.
Dealer: South	♥ A54	West (RHO) bids 4 ♥ if possible.
Vul: E-W	♦ J75	
HCP: 12+2	♣ 8	
<hr/>		
<b>Board: 154</b>	♠ QJ962	LHO opens the bidding 1 ♦.
Dealer: East	♥ 8	Partner bids next.
Vul: E-W	♦ J63	
HCP: 9+1	♣ KQ94	
<hr/>		
<b>Board: 155</b>	♠ -	RHO opens the bidding 1 ♣.
Dealer: West	♥ KQT86542	You bid next.
Vul: Both	♦ KQT8	
HCP: 10+4	♣ 3	

## Both hands (Answers Page)

### Board: 151

	North:	South:	W	N	E	S
Dealer: West	♠ 74	♠ A98	1 ♦	4 ♥	All Pass	
Vul: N-S	♥ KQ976532	♥ JT				
North HCP: 8+4	♦ -	♦ J986				
South HCP: 10	♣ QJ6	♣ AT32				
Contract: 4 ♥ North						

### Board: 152

	North:	South:	W	N	E	S
Dealer: East	♠ AQ32	♠ KJ			1 ♣	4 ♥
Vul: None	♥ -	♥ KQT98762	All Pass			
North HCP: 8+1	♦ 98643	♦ T2				
South HCP: 9+4	♣ QT92	♣ 4				
Contract: 4 ♥ South						

### Board: 153

	North:	South:	W	N	E	S
Dealer: South	♠ AKT862	♠ Q7				1 ♦
Vul: E-W	♥ A54	♥ J	4 ♥	4 ♠	All Pass	
North HCP: 12+2	♦ J75	♦ AQT63				
South HCP: 13+2	♣ 8	♣ A6543				
Contract: 4 ♠ North						

### Board: 154

	North:	South:	W	N	E	S
Dealer: East	♠ QJ962	♠ 87			1 ♦	4 ♥
Vul: E-W	♥ 8	♥ KQT96532	All Pass			
North HCP: 9+1	♦ J63	♦ KQ				
South HCP: 10+4	♣ KQ94	♣ 8				
Contract: 4 ♥ South						

### Board: 155

	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ KQT9652	1 ♣	4 ♥	All Pass	
Vul: Both	♥ KQT86542	♥ 3				
North HCP: 10+4	♦ KQT8	♦ 75				
South HCP: 10+3	♣ 3	♣ AJT				
Contract: 4 ♥ North						

**Board: 151**      ♠ A98      LHO opens the bidding 1 ♦ .  
Dealer: West      ♥ JT      Partner bids next.  
Vul: N-S      ♦ J986  
HCP: 10      ♣ AT32

---

**Board: 152**      ♠ KJ      RHO opens the bidding 1 ♣ .  
Dealer: East      ♥ KQT98762 You bid next.  
Vul: None      ♦ T2  
HCP: 9+4      ♣ 4

---

**Board: 153**      ♠ Q7      You bid first.  
Dealer: South      ♥ J      West (LHO) bids 4 ♥ if possible.  
Vul: E-W      ♦ AQT63  
HCP: 13+2      ♣ A6543

---

**Board: 154**      ♠ 87      RHO opens the bidding 1 ♦ .  
Dealer: East      ♥ KQT96532 You bid next.  
Vul: E-W      ♦ KQ  
HCP: 10+4      ♣ 8

---

**Board: 155**      ♠ KQT9652      LHO opens the bidding 1 ♣ .  
Dealer: West      ♥ 3      Partner bids next.  
Vul: Both      ♦ 75  
HCP: 10+3      ♣ AJT

## Both hands (Answers Page)

### Board: 151

	North:	South:	W	N	E	S
Dealer: West	♠ 74	♠ A98	1 ♦	4 ♥	All Pass	
Vul: N-S	♥ KQ976532	♥ JT				
North HCP: 8+4	♦ -	♦ J986				
South HCP: 10	♣ QJ6	♣ AT32				
Contract: 4 ♥ North						

### Board: 152

	North:	South:	W	N	E	S
Dealer: East	♠ AQ32	♠ KJ			1 ♣	4 ♥
Vul: None	♥ -	♥ KQT98762	All Pass			
North HCP: 8+1	♦ 98643	♦ T2				
South HCP: 9+4	♣ QT92	♣ 4				
Contract: 4 ♥ South						

### Board: 153

	North:	South:	W	N	E	S
Dealer: South	♠ AKT862	♠ Q7				1 ♦
Vul: E-W	♥ A54	♥ J	4 ♥	4 ♠	All Pass	
North HCP: 12+2	♦ J75	♦ AQT63				
South HCP: 13+2	♣ 8	♣ A6543				
Contract: 4 ♠ North						

### Board: 154

	North:	South:	W	N	E	S
Dealer: East	♠ QJ962	♠ 87			1 ♦	4 ♥
Vul: E-W	♥ 8	♥ KQT96532	All Pass			
North HCP: 9+1	♦ J63	♦ KQ				
South HCP: 10+4	♣ KQ94	♣ 8				
Contract: 4 ♥ South						

### Board: 155

	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ KQT9652	1 ♣	4 ♥	All Pass	
Vul: Both	♥ KQT86542	♥ 3				
North HCP: 10+4	♦ KQT8	♦ 75				
South HCP: 10+3	♣ 3	♣ AJT				
Contract: 4 ♥ North						

**Board: 156**      ♠ 8      LHO opens the bidding 1 ♣.  
Dealer: East      ♥ J2      Partner bids next.  
Vul: E-W      ♦ AKT87542  
HCP: 11+4      ♣ KT

---

**Board: 157**      ♠ -      RHO opens the bidding 1 ♠.  
Dealer: West      ♥ KQT985432 You bid next.  
Vul: Both      ♦ T85  
HCP: 5+5      ♣ 2

---

**Board: 158**      ♠ A865      LHO opens the bidding 1 ♦.  
Dealer: East      ♥ A      Partner bids next.  
Vul: E-W      ♦ 8653  
HCP: 15      ♣ AK82

---

**Board: 159**      ♠ KQT76543 RHO opens the bidding 1 ♣.  
Dealer: West      ♥ J2      You bid next.  
Vul: None      ♦ -  
HCP: 10+4      ♣ A65

---

**Board: 160**      ♠ J4      LHO opens the bidding 1 ♦.  
Dealer: East      ♥ A64      Partner bids next.  
Vul: Both      ♦ J975  
HCP: 9      ♣ QJ83

## Both hands (Answers Page)

### Board: 156

Dealer: East

Vul: E-W

North HCP: 11+4

South HCP: 7+4

Contract: 4 ♠ South

North:

♠ 8

♥ J2

♦ AKT87542

♣ KT

South:

♠ KQT97652

♥ QT7

♦ 3

♣ 7

W      N      E      S

1 ♣    4 ♠

All Pass

### Board: 157

Dealer: West

Vul: Both

North HCP: 5+5

South HCP: 13+2

Contract: 4 ♥ North

North:

♠ -

♥ KQT985432

♦ T85

♣ 2

South:

♠ AT7652

♥ 6

♦ A72

♣ KQ8

W      N      E      S

1 ♠    4 ♥    All Pass

### Board: 158

Dealer: East

Vul: E-W

North HCP: 15

South HCP: 8+4

Contract: 4 ♥ South

North:

♠ A865

♥ A

♦ 8653

♣ AK82

South:

♠ 3

♥ KQT97652

♦ K7

♣ 53

W      N      E      S

1 ♦    4 ♥

All Pass

### Board: 159

Dealer: West

Vul: None

North HCP: 10+4

South HCP: 11+3

Contract: 4 ♠ North

North:

♠ KQT76543

♥ J2

♦ -

♣ A65

South:

♠ 8

♥ AQ865

♦ KJ6532

♣ J

W      N      E      S

1 ♣    4 ♠    All Pass

### Board: 160

Dealer: East

Vul: Both

North HCP: 9

South HCP: 9+4

Contract: 4 ♠ South

North:

♠ J4

♥ A64

♦ J975

♣ QJ83

South:

♠ KQT98765

♥ 8

♦ 42

♣ A2

W      N      E      S

1 ♦    4 ♠

All Pass

**Board: 156**      ♠ KQT97652    RHO opens the bidding 1 ♣.  
Dealer: East      ♥ QT7            You bid next.  
Vul: E-W          ♦ 3  
HCP: 7+4          ♣ 7

---

**Board: 157**      ♠ AT7652        LHO opens the bidding 1 ♠.  
Dealer: West      ♥ 6                Partner bids next.  
Vul: Both         ♦ A72  
HCP: 13+2        ♣ KQ8

---

**Board: 158**      ♠ 3                RHO opens the bidding 1 ♦.  
Dealer: East      ♥ KQT97652    You bid next.  
Vul: E-W          ♦ K7  
HCP: 8+4         ♣ 53

---

**Board: 159**      ♠ 8                LHO opens the bidding 1 ♣.  
Dealer: West      ♥ AQ865        Partner bids next.  
Vul: None         ♦ KJ6532  
HCP: 11+3        ♣ J

---

**Board: 160**      ♠ KQT98765    RHO opens the bidding 1 ♦.  
Dealer: East      ♥ 8                You bid next.  
Vul: Both         ♦ 42  
HCP: 9+4         ♣ A2

## Both hands (Answers Page)

### Board: 156

Dealer: East

Vul: E-W

North HCP: 11+4

South HCP: 7+4

Contract: 4 ♠ South

North:

♠ 8

♥ J2

♦ AKT87542

♣ KT

South:

♠ KQT97652

♥ QT7

♦ 3

♣ 7

W      N      E      S

1 ♣    4 ♠

All Pass

### Board: 157

Dealer: West

Vul: Both

North HCP: 5+5

South HCP: 13+2

Contract: 4 ♥ North

North:

♠ -

♥ KQT985432

♦ T85

♣ 2

South:

♠ AT7652

♥ 6

♦ A72

♣ KQ8

W      N      E      S

1 ♠    4 ♥    All Pass

### Board: 158

Dealer: East

Vul: E-W

North HCP: 15

South HCP: 8+4

Contract: 4 ♥ South

North:

♠ A865

♥ A

♦ 8653

♣ AK82

South:

♠ 3

♥ KQT97652

♦ K7

♣ 53

W      N      E      S

1 ♦    4 ♥

All Pass

### Board: 159

Dealer: West

Vul: None

North HCP: 10+4

South HCP: 11+3

Contract: 4 ♠ North

North:

♠ KQT76543

♥ J2

♦ -

♣ A65

South:

♠ 8

♥ AQ865

♦ KJ6532

♣ J

W      N      E      S

1 ♣    4 ♠    All Pass

### Board: 160

Dealer: East

Vul: Both

North HCP: 9

South HCP: 9+4

Contract: 4 ♠ South

North:

♠ J4

♥ A64

♦ J975

♣ QJ83

South:

♠ KQT98765

♥ 8

♦ 42

♣ A2

W      N      E      S

1 ♦    4 ♠

All Pass



**Board: 161**      ♠ AJ85      You bid first.  
Dealer: North      ♥ A8      East (LHO) bids 4♥ if possible.  
Vul: None      ♦ AT87  
HCP: 13      ♣ T93

---

**Board: 162**      ♠ J      Partner bids first.  
Dealer: South      ♥ AQ94      West (RHO) bids 4♠ if possible.  
Vul: E-W      ♦ 75  
HCP: 9+2      ♣ QT9632

---

**Board: 163**      ♠ 98      RHO opens the bidding 1♦.  
Dealer: West      ♥ KQT96542      You bid next.  
Vul: E-W      ♦ T  
HCP: 9+4      ♣ A7

---

**Board: 164**      ♠ 5      LHO opens the bidding 1♣.  
Dealer: East      ♥ KT87      Partner bids next.  
Vul: N-S      ♦ Q532  
HCP: 10      ♣ AJT5

---

**Board: 165**      ♠ J      RHO opens the bidding 1♣.  
Dealer: West      ♥ KQ987432      You bid next.  
Vul: E-W      ♦ -  
HCP: 7+4      ♣ JT82

## Both hands (Answers Page)

### Board: 161

Dealer: North

Vul: None

North HCP: 13

South HCP: 15

Contract: 5 ♦ South

North:

♠ AJ85

♥ A8

♦ AT87

♣ T93

South:

♠ K742

♥ J4

♦ KQ53

♣ AQ2

W	N	E	S
	1 ♦	4 ♥	5 ♦
All Pass			

### Board: 162

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 13

Contract: 5 ♣ North

North:

♠ J

♥ AQ94

♦ 75

♣ QT9632

South:

♠ K5

♥ J872

♦ J94

♣ AKJ7

W	N	E	S
			1 ♣
4 ♠	5 ♣	All Pass	

### Board: 163

Dealer: West

Vul: E-W

North HCP: 9+4

South HCP: 18+1

Contract: 4 ♥ North

North:

♠ 98

♥ KQT96542

♦ T

♣ A7

South:

♠ K6

♥ AJ87

♦ AK842

♣ K8

W	N	E	S
1 ♦	4 ♥	All Pass	

### Board: 164

Dealer: East

Vul: N-S

North HCP: 10

South HCP: 7+4

Contract: 4 ♠ South

North:

♠ 5

♥ KT87

♦ Q532

♣ AJT5

South:

♠ KQT87642

♥ 4

♦ 7

♣ Q96

W	N	E	S
		1 ♣	4 ♠
All Pass			

### Board: 165

Dealer: West

Vul: E-W

North HCP: 7+4

South HCP: 11+1

Contract: 4 ♥ North

North:

♠ J

♥ KQ987432

♦ -

♣ JT82

South:

♠ K742

♥ A6

♦ KJ962

♣ 54

W	N	E	S
1 ♣	4 ♥	All Pass	

**Board: 161**      ♠ K742      Partner bids first.  
Dealer: North      ♥ J4      East (RHO) bids 4♥ if possible.  
Vul: None      ♦ KQ53  
HCP: 15      ♣ AQ2

---

**Board: 162**      ♠ K5      You bid first.  
Dealer: South      ♥ J872      West (LHO) bids 4♠ if possible.  
Vul: E-W      ♦ J94  
HCP: 13      ♣ AKJ7

---

**Board: 163**      ♠ K6      LHO opens the bidding 1♦.  
Dealer: West      ♥ AJ87      Partner bids next.  
Vul: E-W      ♦ AK842  
HCP: 18+1      ♣ K8

---

**Board: 164**      ♠ KQT87642      RHO opens the bidding 1♣.  
Dealer: East      ♥ 4      You bid next.  
Vul: N-S      ♦ 7  
HCP: 7+4      ♣ Q96

---

**Board: 165**      ♠ K742      LHO opens the bidding 1♣.  
Dealer: West      ♥ A6      Partner bids next.  
Vul: E-W      ♦ KJ962  
HCP: 11+1      ♣ 54

## Both hands (Answers Page)

### Board: 161

Dealer: North

Vul: None

North HCP: 13

South HCP: 15

Contract: 5 ♦ South

North:

♠ AJ85

♥ A8

♦ AT87

♣ T93

South:

♠ K742

♥ J4

♦ KQ53

♣ AQ2

W	N	E	S
	1 ♦	4 ♥	5 ♦
All Pass			

### Board: 162

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 13

Contract: 5 ♣ North

North:

♠ J

♥ AQ94

♦ 75

♣ QT9632

South:

♠ K5

♥ J872

♦ J94

♣ AKJ7

W	N	E	S
			1 ♣
4 ♠	5 ♣	All Pass	

### Board: 163

Dealer: West

Vul: E-W

North HCP: 9+4

South HCP: 18+1

Contract: 4 ♥ North

North:

♠ 98

♥ KQT96542

♦ T

♣ A7

South:

♠ K6

♥ AJ87

♦ AK842

♣ K8

W	N	E	S
1 ♦	4 ♥	All Pass	

### Board: 164

Dealer: East

Vul: N-S

North HCP: 10

South HCP: 7+4

Contract: 4 ♠ South

North:

♠ 5

♥ KT87

♦ Q532

♣ AJT5

South:

♠ KQT87642

♥ 4

♦ 7

♣ Q96

W	N	E	S
		1 ♣	4 ♠
All Pass			

### Board: 165

Dealer: West

Vul: E-W

North HCP: 7+4

South HCP: 11+1

Contract: 4 ♥ North

North:

♠ J

♥ KQ987432

♦ -

♣ JT82

South:

♠ K742

♥ A6

♦ KJ962

♣ 54

W	N	E	S
1 ♣	4 ♥	All Pass	

## North hands

## Game\_Overcalls

<b>Board: 166</b>	♠ Q8	LHO opens the bidding 1 ♣.
Dealer: East	♥ JT74	Partner bids next.
Vul: Both	♦ QJ654	West (RHO) Doubles 4 ♠ if possible.
HCP: 8+1	♣ Q9	

---

<b>Board: 167</b>	♠ -	Partner bids first.
Dealer: South	♥ A92	West (RHO) bids 4 ♥ if possible.
Vul: E-W	♦ KT	
HCP: 14+4	♣ AKT98642	

---

<b>Board: 168</b>	♠ A7	LHO opens the bidding 1 ♥.
Dealer: East	♥ KJ53	Partner bids next.
Vul: Both	♦ 975	
HCP: 13	♣ KQ86	

---

<b>Board: 169</b>	♠ KQ9875432	RHO opens the bidding 1 ♦.
Dealer: West	♥ 75	You bid next.
Vul: Both	♦ QT	
HCP: 7+5	♣ -	

---

<b>Board: 170</b>	♠ 2	LHO opens the bidding 1 ♣.
Dealer: East	♥ KQ874	Partner bids next.
Vul: None	♦ A97	
HCP: 14+1	♣ AJ53	

## Both hands (Answers Page)

### Board: 166

	North:	South:	W	N	E	S
Dealer: East	♠ Q8	♠ AT9765432			1 ♣	4 ♠
Vul: Both	♥ JT74	♥ 3	X	All Pass		
North HCP: 8+1	♦ QJ654	♦ 2				
South HCP: 7+5	♣ Q9	♣ K8				
Contract: 4 ♠ X South						

### Board: 167

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AJ7654				1 ♠
Vul: E-W	♥ A92	♥ -	4 ♥	6 ♣	All Pass	
North HCP: 14+4	♦ KT	♦ AJ974				
South HCP: 12+3	♣ AKT98642	♣ Q3				
Contract: 6 ♣ North						

### Board: 168

	North:	South:	W	N	E	S
Dealer: East	♠ A7	♠ KQT98643			1 ♥	4 ♠
Vul: Both	♥ KJ53	♥ A9	All Pass			
North HCP: 13	♦ 975	♦ 6				
South HCP: 9+4	♣ KQ86	♣ 53				
Contract: 4 ♠ South						

### Board: 169

	North:	South:	W	N	E	S
Dealer: West	♠ KQ9875432	♠ A6	1 ♦	4 ♠	All Pass	
Vul: Both	♥ 75	♥ AKJT9				
North HCP: 7+5	♦ QT	♦ J3				
South HCP: 14+1	♣ -	♣ JT85				
Contract: 4 ♠ North						

### Board: 170

	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ KQT87543			1 ♣	4 ♠
Vul: None	♥ KQ874	♥ 9	All Pass			
North HCP: 14+1	♦ A97	♦ K8				
South HCP: 8+4	♣ AJ53	♣ 42				
Contract: 4 ♠ South						

**Board: 166**      ♠ AT9765432 RHO opens the bidding 1 ♣.  
Dealer: East      ♥ 3      You bid next.  
Vul: Both      ♦ 2      West (LHO) Doubles 4 ♠ if possible.  
HCP: 7+5      ♣ K8

---

**Board: 167**      ♠ AJ7654      You bid first.  
Dealer: South      ♥ -      West (LHO) bids 4 ♥ if possible.  
Vul: E-W      ♦ AJ974  
HCP: 12+3      ♣ Q3

---

**Board: 168**      ♠ KQT98643 RHO opens the bidding 1 ♥.  
Dealer: East      ♥ A9      You bid next.  
Vul: Both      ♦ 6  
HCP: 9+4      ♣ 53

---

**Board: 169**      ♠ A6      LHO opens the bidding 1 ♦.  
Dealer: West      ♥ AKJT9      Partner bids next.  
Vul: Both      ♦ J3  
HCP: 14+1      ♣ JT85

---

**Board: 170**      ♠ KQT87543 RHO opens the bidding 1 ♣.  
Dealer: East      ♥ 9      You bid next.  
Vul: None      ♦ K8  
HCP: 8+4      ♣ 42

## Both hands (Answers Page)

### Board: 166

	North:	South:	W	N	E	S
Dealer: East	♠ Q8	♠ AT9765432			1 ♣	4 ♠
Vul: Both	♥ JT74	♥ 3	X	All Pass		
North HCP: 8+1	♦ QJ654	♦ 2				
South HCP: 7+5	♣ Q9	♣ K8				
Contract: 4 ♠ X South						

### Board: 167

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AJ7654				1 ♠
Vul: E-W	♥ A92	♥ -	4 ♥	6 ♣	All Pass	
North HCP: 14+4	♦ KT	♦ AJ974				
South HCP: 12+3	♣ AKT98642	♣ Q3				
Contract: 6 ♣ North						

### Board: 168

	North:	South:	W	N	E	S
Dealer: East	♠ A7	♠ KQT98643			1 ♥	4 ♠
Vul: Both	♥ KJ53	♥ A9	All Pass			
North HCP: 13	♦ 975	♦ 6				
South HCP: 9+4	♣ KQ86	♣ 53				
Contract: 4 ♠ South						

### Board: 169

	North:	South:	W	N	E	S
Dealer: West	♠ KQ9875432	♠ A6	1 ♦	4 ♠	All Pass	
Vul: Both	♥ 75	♥ AKJT9				
North HCP: 7+5	♦ QT	♦ J3				
South HCP: 14+1	♣ -	♣ JT85				
Contract: 4 ♠ North						

### Board: 170

	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ KQT87543			1 ♣	4 ♠
Vul: None	♥ KQ874	♥ 9	All Pass			
North HCP: 14+1	♦ A97	♦ K8				
South HCP: 8+4	♣ AJ53	♣ 42				
Contract: 4 ♠ South						



<b>Board: 171</b>	♠ KQ976543	RHO opens the bidding 1♥.
Dealer: West	♥ 7	You bid next.
Vul: N-S	♦ A8	
HCP: 9+4	♣ T3	
<hr/>		
<b>Board: 172</b>	♠ Q932	Partner bids first.
Dealer: South	♥ Q9	West (RHO) bids 4♥ if possible.
Vul: Both	♦ Q5	
HCP: 13+1	♣ AK532	
<hr/>		
<b>Board: 173</b>	♠ JT	You bid first.
Dealer: North	♥ AKQT5	East (LHO) bids 4♠ if possible.
Vul: None	♦ JT53	West (RHO) Doubles 5♥ if possible.
HCP: 14+1	♣ K7	
<hr/>		
<b>Board: 174</b>	♠ A	LHO opens the bidding 1♥.
Dealer: East	♥ K8	Partner bids next.
Vul: E-W	♦ T876542	West (RHO) Doubles 4♠ if possible.
HCP: 9+3	♣ Q52	
<hr/>		
<b>Board: 175</b>	♠ KQT86532	RHO opens the bidding 1♦.
Dealer: West	♥ K97	You bid next.
Vul: None	♦ -	
HCP: 8+4	♣ 94	

## Both hands (Answers Page)

<b>Board: 171</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ976543	♠ -	1 ♥	4 ♠	All Pass	
Vul: N-S	♥ 7	♥ Q832				
North HCP: 9+4	♦ A8	♦ KQJ93				
South HCP: 16+1	♣ T3	♣ AKJ7				
Contract: 4 ♠ North						

<b>Board: 172</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q932	♠ AJ765				1 ♠
Vul: Both	♥ Q9	♥ A2	4 ♥	4 ♠	All Pass	
North HCP: 13+1	♦ Q5	♦ J96				
South HCP: 12+1	♣ AK532	♣ Q74				
Contract: 4 ♠ North						

<b>Board: 173</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT	♠ A4		1 ♥	4 ♠	5 ♥
Vul: None	♥ AKQT5	♥ J98432	X	All Pass		
North HCP: 14+1	♦ JT53	♦ 97				
South HCP: 5+2	♣ K7	♣ T62				
Contract: 5 ♥ X South						

<b>Board: 174</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A	♠ KQ986542			1 ♥	4 ♠
Vul: E-W	♥ K8	♥ Q943	X	All Pass		
North HCP: 9+3	♦ T876542	♦ -				
South HCP: 7+4	♣ Q52	♣ 6				
Contract: 4 ♠ X South						

<b>Board: 175</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQT86532	♠ 4	1 ♦	4 ♠	All Pass	
Vul: None	♥ K97	♥ AJ42				
North HCP: 8+4	♦ -	♦ QJT9				
South HCP: 15	♣ 94	♣ AK83				
Contract: 4 ♠ North						

## South hands

## Game\_Overcalls

<b>Board: 171</b>	♠ -	LHO opens the bidding 1♥.
Dealer: West	♥ Q832	Partner bids next.
Vul: N-S	♦ KQJ93	
HCP: 16+1	♣ AKJ7	
<b>Board: 172</b>	♠ AJ765	You bid first.
Dealer: South	♥ A2	West (LHO) bids 4♥ if possible.
Vul: Both	♦ J96	
HCP: 12+1	♣ Q74	
<b>Board: 173</b>	♠ A4	Partner bids first.
Dealer: North	♥ J98432	East (RHO) bids 4♠ if possible.
Vul: None	♦ 97	West (LHO) Doubles 5♥ if possible.
HCP: 5+2	♣ T62	
<b>Board: 174</b>	♠ KQ986542	RHO opens the bidding 1♥.
Dealer: East	♥ Q943	You bid next.
Vul: E-W	♦ -	West (LHO) Doubles 4♠ if possible.
HCP: 7+4	♣ 6	
<b>Board: 175</b>	♠ 4	LHO opens the bidding 1♦.
Dealer: West	♥ AJ42	Partner bids next.
Vul: None	♦ QJT9	
HCP: 15	♣ AK83	

## Both hands (Answers Page)

<b>Board: 171</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ976543	♠ -	1 ♥	4 ♠	All Pass	
Vul: N-S	♥ 7	♥ Q832				
North HCP: 9+4	♦ A8	♦ KQJ93				
South HCP: 16+1	♣ T3	♣ AKJ7				
Contract: 4 ♠ North						

<b>Board: 172</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q932	♠ AJ765				1 ♠
Vul: Both	♥ Q9	♥ A2	4 ♥	4 ♠	All Pass	
North HCP: 13+1	♦ Q5	♦ J96				
South HCP: 12+1	♣ AK532	♣ Q74				
Contract: 4 ♠ North						

<b>Board: 173</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT	♠ A4		1 ♥	4 ♠	5 ♥
Vul: None	♥ AKQT5	♥ J98432	X	All Pass		
North HCP: 14+1	♦ JT53	♦ 97				
South HCP: 5+2	♣ K7	♣ T62				
Contract: 5 ♥ X South						

<b>Board: 174</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A	♠ KQ986542			1 ♥	4 ♠
Vul: E-W	♥ K8	♥ Q943	X	All Pass		
North HCP: 9+3	♦ T876542	♦ -				
South HCP: 7+4	♣ Q52	♣ 6				
Contract: 4 ♠ X South						

<b>Board: 175</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQT86532	♠ 4	1 ♦	4 ♠	All Pass	
Vul: None	♥ K97	♥ AJ42				
North HCP: 8+4	♦ -	♦ QJT9				
South HCP: 15	♣ 94	♣ AK83				
Contract: 4 ♠ North						

## North hands

## Game\_Overcalls

<b>Board: 176</b>	♠ K754	LHO opens the bidding 1 ♦.
Dealer: East	♥ AT6	Partner bids next.
Vul: N-S	♦ KT965	
HCP: 10+1	♣ 2	
<hr/>		
<b>Board: 177</b>	♠ -	RHO opens the bidding 1 ♠.
Dealer: West	♥ KJ986542	You bid next.
Vul: Both	♦ K8	
HCP: 10+4	♣ QJ3	
<hr/>		
<b>Board: 178</b>	♠ A75	LHO opens the bidding 1 ♣.
Dealer: East	♥ AQ6532	Partner bids next.
Vul: N-S	♦ KJ6	
HCP: 14+2	♣ 7	
<hr/>		
<b>Board: 179</b>	♠ KJT987642	RHO opens the bidding 1 ♣.
Dealer: West	♥ 4	You bid next.
Vul: E-W	♦ K83	East (LHO) Doubles 4 ♠ if possible.
HCP: 7+5	♣ -	
<hr/>		
<b>Board: 180</b>	♠ A	Partner bids first.
Dealer: South	♥ 52	West (RHO) bids 4 ♠ if possible.
Vul: None	♦ AJT63	
HCP: 12+2	♣ K9743	

## Both hands (Answers Page)

### Board: 176

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 10+4

Contract: 4♥ South

North:

♠ K754

♥ AT6

♦ KT965

♣ 2

South:

♠ QT9

♥ KJ987532

♦ A3

♣ -

W	N	E	S
		1♦	4♥

All Pass

### Board: 177

Dealer: West

Vul: Both

North HCP: 10+4

South HCP: 11+3

Contract: 4♥ North

North:

♠ -

♥ KJ986542

♦ K8

♣ QJ3

South:

♠ T986532

♥ A

♦ AQJ4

♣ 4

W	N	E	S
1♠	4♥	All Pass	

### Board: 178

Dealer: East

Vul: N-S

North HCP: 14+2

South HCP: 10+4

Contract: 4♠ South

North:

♠ A75

♥ AQ6532

♦ KJ6

♣ 7

South:

♠ KJT98632

♥ -

♦ Q32

♣ A9

W	N	E	S
		1♣	4♠

All Pass

### Board: 179

Dealer: West

Vul: E-W

North HCP: 7+5

South HCP: 12+2

Contract: 4♠X North

North:

♠ KJT987642

♥ 4

♦ K83

♣ -

South:

♠ -

♥ AK8

♦ T964

♣ AJ8763

W	N	E	S
1♣	4♠	X	All Pass

### Board: 180

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 12+1

Contract: 5♦ North

North:

♠ A

♥ 52

♦ AJT63

♣ K9743

South:

♠ QT

♥ KQ6

♦ Q9875

♣ QJT

W	N	E	S
			1♦
4♠	5♦	All Pass	

## South hands

## Game\_Overcalls

**Board: 176**      ♠ QT9      RHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ KJ987532      You bid next.  
 Vul: N-S      ♦ A3  
 HCP: 10+4      ♣ -

---

**Board: 177**      ♠ T986532      LHO opens the bidding 1 ♠ .  
 Dealer: West      ♥ A      Partner bids next.  
 Vul: Both      ♦ AQJ4  
 HCP: 11+3      ♣ 4

---

**Board: 178**      ♠ KJT98632      RHO opens the bidding 1 ♣ .  
 Dealer: East      ♥ -      You bid next.  
 Vul: N-S      ♦ Q32  
 HCP: 10+4      ♣ A9

---

**Board: 179**      ♠ -      LHO opens the bidding 1 ♣ .  
 Dealer: West      ♥ AK8      Partner bids next.  
 Vul: E-W      ♦ T964      East (RHO) Doubles 4 ♠ if possible.  
 HCP: 12+2      ♣ AJ8763

---

**Board: 180**      ♠ QT      You bid first.  
 Dealer: South      ♥ KQ6      West (LHO) bids 4 ♠ if possible.  
 Vul: None      ♦ Q9875  
 HCP: 12+1      ♣ QJT

## Both hands (Answers Page)

### Board: 176

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 10+4

Contract: 4♥ South

North:

♠ K754

♥ AT6

♦ KT965

♣ 2

South:

♠ QT9

♥ KJ987532

♦ A3

♣ -

W	N	E	S
		1♦	4♥

All Pass

### Board: 177

Dealer: West

Vul: Both

North HCP: 10+4

South HCP: 11+3

Contract: 4♥ North

North:

♠ -

♥ KJ986542

♦ K8

♣ QJ3

South:

♠ T986532

♥ A

♦ AQJ4

♣ 4

W	N	E	S
1♠	4♥	All Pass	

### Board: 178

Dealer: East

Vul: N-S

North HCP: 14+2

South HCP: 10+4

Contract: 4♠ South

North:

♠ A75

♥ AQ6532

♦ KJ6

♣ 7

South:

♠ KJT98632

♥ -

♦ Q32

♣ A9

W	N	E	S
		1♣	4♠

All Pass

### Board: 179

Dealer: West

Vul: E-W

North HCP: 7+5

South HCP: 12+2

Contract: 4♠X North

North:

♠ KJT987642

♥ 4

♦ K83

♣ -

South:

♠ -

♥ AK8

♦ T964

♣ AJ8763

W	N	E	S
1♣	4♠	X	All Pass

### Board: 180

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 12+1

Contract: 5♦ North

North:

♠ A

♥ 52

♦ AJT63

♣ K9743

South:

♠ QT

♥ KQ6

♦ Q9875

♣ QJT

W	N	E	S
			1♦

4♠ 5♦ All Pass



**Board: 181**      ♠ 2      RHO opens the bidding 1 ♦ .  
Dealer: West      ♥ KQ986532      You bid next.  
Vul: Both      ♦ 6  
HCP: 8+4      ♣ K65

---

**Board: 182**      ♠ 9865      Partner bids first.  
Dealer: South      ♥ J4      West (RHO) bids 4 ♥ if possible.  
Vul: None      ♦ KJ65  
HCP: 6      ♣ JT6

---

**Board: 183**      ♠ 4      RHO opens the bidding 1 ♠ .  
Dealer: West      ♥ KQT987652      You bid next.  
Vul: N-S      ♦ 7  
HCP: 8+5      ♣ QJ

---

**Board: 184**      ♠ 3      LHO opens the bidding 1 ♦ .  
Dealer: East      ♥ T7432      Partner bids next.  
Vul: E-W      ♦ 862  
HCP: 3+1      ♣ K764

---

**Board: 185**      ♠ 94      RHO opens the bidding 1 ♦ .  
Dealer: West      ♥ KJ9875432      You bid next.  
Vul: N-S      ♦ A  
HCP: 8+5      ♣ 8

## Both hands (Answers Page)

Board: 181	North:	South:	W	N	E	S
Dealer: West	♠ 2	♠ AQT96	1 ♦	4 ♥	All Pass	
Vul: Both	♥ KQ986532	♥ A				
North HCP: 8+4	♦ 6	♦ AJ2				
South HCP: 16+1	♣ K65	♣ JT93				
Contract: 4 ♥ North						

Board: 182	North:	South:	W	N	E	S
Dealer: South	♠ 9865	♠ KJT732				1 ♠
Vul: None	♥ J4	♥ A	4 ♥	4 ♠	All Pass	
North HCP: 6	♦ KJ65	♦ 9				
South HCP: 12+3	♣ JT6	♣ A9742				
Contract: 4 ♠ North						

Board: 183	North:	South:	W	N	E	S
Dealer: West	♠ 4	♠ AT32	1 ♠	4 ♥	All Pass	
Vul: N-S	♥ KQT987652	♥ A				
North HCP: 8+5	♦ 7	♦ Q9432				
South HCP: 10+1	♣ QJ	♣ 974				
Contract: 4 ♥ North						

Board: 184	North:	South:	W	N	E	S
Dealer: East	♠ 3	♠ KJT876542			1 ♦	4 ♠
Vul: E-W	♥ T7432	♥ 5	All Pass			
North HCP: 3+1	♦ 862	♦ KQT				
South HCP: 9+5	♣ K764	♣ -				
Contract: 4 ♠ South						

Board: 185	North:	South:	W	N	E	S
Dealer: West	♠ 94	♠ KQJ83	1 ♦	4 ♥	All Pass	
Vul: N-S	♥ KJ9875432	♥ A				
North HCP: 8+5	♦ A	♦ Q76				
South HCP: 12+1	♣ 8	♣ T432				
Contract: 4 ♥ North						

**Board: 181**      ♠ AQT96      LHO opens the bidding 1 ♦ .  
Dealer: West      ♥ A      Partner bids next.  
Vul: Both      ♦ AJ2  
HCP: 16+1      ♣ JT93

---

**Board: 182**      ♠ KJT732      You bid first.  
Dealer: South      ♥ A      West (LHO) bids 4 ♥ if possible.  
Vul: None      ♦ 9  
HCP: 12+3      ♣ A9742

---

**Board: 183**      ♠ AT32      LHO opens the bidding 1 ♠ .  
Dealer: West      ♥ A      Partner bids next.  
Vul: N-S      ♦ Q9432  
HCP: 10+1      ♣ 974

---

**Board: 184**      ♠ KJT876542 RHO opens the bidding 1 ♦ .  
Dealer: East      ♥ 5      You bid next.  
Vul: E-W      ♦ KQT  
HCP: 9+5      ♣ -

---

**Board: 185**      ♠ KQJ83      LHO opens the bidding 1 ♦ .  
Dealer: West      ♥ A      Partner bids next.  
Vul: N-S      ♦ Q76  
HCP: 12+1      ♣ T432

## Both hands (Answers Page)

Board: 181	North:	South:	W	N	E	S
Dealer: West	♠ 2	♠ AQT96	1 ♦	4 ♥	All Pass	
Vul: Both	♥ KQ986532	♥ A				
North HCP: 8+4	♦ 6	♦ AJ2				
South HCP: 16+1	♣ K65	♣ JT93				
Contract: 4 ♥ North						

Board: 182	North:	South:	W	N	E	S
Dealer: South	♠ 9865	♠ KJT732				1 ♠
Vul: None	♥ J4	♥ A	4 ♥	4 ♠	All Pass	
North HCP: 6	♦ KJ65	♦ 9				
South HCP: 12+3	♣ JT6	♣ A9742				
Contract: 4 ♠ North						

Board: 183	North:	South:	W	N	E	S
Dealer: West	♠ 4	♠ AT32	1 ♠	4 ♥	All Pass	
Vul: N-S	♥ KQT987652	♥ A				
North HCP: 8+5	♦ 7	♦ Q9432				
South HCP: 10+1	♣ QJ	♣ 974				
Contract: 4 ♥ North						

Board: 184	North:	South:	W	N	E	S
Dealer: East	♠ 3	♠ KJT876542			1 ♦	4 ♠
Vul: E-W	♥ T7432	♥ 5	All Pass			
North HCP: 3+1	♦ 862	♦ KQT				
South HCP: 9+5	♣ K764	♣ -				
Contract: 4 ♠ South						

Board: 185	North:	South:	W	N	E	S
Dealer: West	♠ 94	♠ KQJ83	1 ♦	4 ♥	All Pass	
Vul: N-S	♥ KJ9875432	♥ A				
North HCP: 8+5	♦ A	♦ Q76				
South HCP: 12+1	♣ 8	♣ T432				
Contract: 4 ♥ North						

# North hands

# Game\_Overcalls

**Board: 186**      ♠ QJT93      LHO opens the bidding 1 ♠.

Dealer: East      ♥ 8      Partner bids next.

Vul: Both      ♦ J852      West (RHO) Doubles 4 ♥ if possible.

HCP: 8+1      ♣ A62      East (LHO) bids 4 ♠ if possible.

West (RHO) Doubles 5 ♥ if possible.

**Board: 187**      ♠ KQT97532      RHO opens the bidding 1 ♣.

Dealer: West      ♥ -      You bid next.

Vul: E-W      ♦ QT86      East (LHO) Doubles 4 ♠ if possible.

HCP: 7+4      ♣ 5

**Board: 188**      ♠ A85      LHO opens the bidding 1 ♦.

Dealer: East      ♥ AT763      Partner bids next.

Vul: Both      ♦ A86

HCP: 12+1      ♣ T3

**Board: 189**      ♠ KJ876543      RHO opens the bidding 1 ♥.

Dealer: West      ♥ -      You bid next.

Vul: N-S      ♦ K9

HCP: 9+4      ♣ Q63

**Board: 190**      ♠ AK      LHO opens the bidding 1 ♣.

Dealer: East      ♥ 9      Partner bids next.

Vul: Both      ♦ AQ9542

HCP: 18+2      ♣ KQT7

## Both hands (Answers Page)

### Board: 186

	North:	South:	W	N	E	S
Dealer: East	♠ QJT93	♠ -			1 ♠	4 ♥
Vul: Both	♥ 8	♥ KQT976432	X	Pass	4 ♠	Pass
North HCP: 8+1	♦ J852	♦ 7	Pass	X	Pass	5 ♥
South HCP: 8+5	♣ A62	♣ QJ8	X	All Pass		
Contract: 5 ♥ X South						

### Board: 187

	North:	South:	W	N	E	S
Dealer: West	♠ KQT97532	♠ 4	1 ♣	4 ♠	X	All Pass
Vul: E-W	♥ -	♥ AQT8752				
North HCP: 7+4	♦ QT86	♦ J73				
South HCP: 7+3	♣ 5	♣ 94				
Contract: 4 ♠ X North						

### Board: 188

	North:	South:	W	N	E	S
Dealer: East	♠ A85	♠ KQT96432			1 ♦	4 ♠
Vul: Both	♥ AT763	♥ -	All Pass			
North HCP: 12+1	♦ A86	♦ Q4				
South HCP: 10+4	♣ T3	♣ K86				
Contract: 4 ♠ South						

### Board: 189

	North:	South:	W	N	E	S
Dealer: West	♠ KJ876543	♠ A	1 ♥	4 ♠	All Pass	
Vul: N-S	♥ -	♥ K6532				
North HCP: 9+4	♦ K9	♦ Q83				
South HCP: 9+1	♣ Q63	♣ 8542				
Contract: 4 ♠ North						

### Board: 190

	North:	South:	W	N	E	S
Dealer: East	♠ AK	♠ QT96			1 ♣	4 ♥
Vul: Both	♥ 9	♥ KQT86543	Pass	4NT	Pass	5 ♦ <sup>1</sup>
North HCP: 18+2	♦ AQ9542	♦ T	Pass	5 ♥	All Pass	
South HCP: 7+4	♣ KQT7	♣ -				
Contract: 5 ♥ North						

1. A=1/5 or 4/5

## South hands

## Game\_Overcalls

**Board: 186**      ♠ -      RHO opens the bidding 1 ♠.

Dealer: East      ♥ KQT976432 You bid next.

Vul: Both      ♦ 7      West (LHO) Doubles 4 ♥ if possible.

HCP: 8+5      ♣ QJ8      East (RHO) bids 4 ♠ if possible.

West (LHO) Doubles 5 ♥ if possible.

---

**Board: 187**      ♠ 4      LHO opens the bidding 1 ♣.

Dealer: West      ♥ AQT8752      Partner bids next.

Vul: E-W      ♦ J73      East (RHO) Doubles 4 ♠ if possible.

HCP: 7+3      ♣ 94

---

**Board: 188**      ♠ KQT96432      RHO opens the bidding 1 ♦.

Dealer: East      ♥ -      You bid next.

Vul: Both      ♦ Q4

HCP: 10+4      ♣ K86

---

**Board: 189**      ♠ A      LHO opens the bidding 1 ♥.

Dealer: West      ♥ K6532      Partner bids next.

Vul: N-S      ♦ Q83

HCP: 9+1      ♣ 8542

---

**Board: 190**      ♠ QT96      RHO opens the bidding 1 ♣.

Dealer: East      ♥ KQT86543      You bid next.

Vul: Both      ♦ T

HCP: 7+4      ♣ -

## Both hands (Answers Page)

### Board: 186

	North:	South:	W	N	E	S
Dealer: East	♠ QJT93	♠ -			1 ♠	4 ♥
Vul: Both	♥ 8	♥ KQT976432	X	Pass	4 ♠	Pass
North HCP: 8+1	♦ J852	♦ 7	Pass	X	Pass	5 ♥
South HCP: 8+5	♣ A62	♣ QJ8	X	All Pass		
Contract: 5 ♥ X South						

### Board: 187

	North:	South:	W	N	E	S
Dealer: West	♠ KQT97532	♠ 4	1 ♣	4 ♠	X	All Pass
Vul: E-W	♥ -	♥ AQT8752				
North HCP: 7+4	♦ QT86	♦ J73				
South HCP: 7+3	♣ 5	♣ 94				
Contract: 4 ♠ X North						

### Board: 188

	North:	South:	W	N	E	S
Dealer: East	♠ A85	♠ KQT96432			1 ♦	4 ♠
Vul: Both	♥ AT763	♥ -	All Pass			
North HCP: 12+1	♦ A86	♦ Q4				
South HCP: 10+4	♣ T3	♣ K86				
Contract: 4 ♠ South						

### Board: 189

	North:	South:	W	N	E	S
Dealer: West	♠ KJ876543	♠ A	1 ♥	4 ♠	All Pass	
Vul: N-S	♥ -	♥ K6532				
North HCP: 9+4	♦ K9	♦ Q83				
South HCP: 9+1	♣ Q63	♣ 8542				
Contract: 4 ♠ North						

### Board: 190

	North:	South:	W	N	E	S
Dealer: East	♠ AK	♠ QT96			1 ♣	4 ♥
Vul: Both	♥ 9	♥ KQT86543	Pass	4NT	Pass	5 ♦ <sup>1</sup>
North HCP: 18+2	♦ AQ9542	♦ T	Pass	5 ♥	All Pass	
South HCP: 7+4	♣ KQT7	♣ -				
Contract: 5 ♥ North						

1. A=1/5 or 4/5



**Board: 191**      ♠ KQT97432    RHO opens the bidding 1 ♣.  
Dealer: West      ♥ K9              You bid next.  
Vul: N-S          ♦ 74              East (LHO) Doubles 4 ♠ if possible.  
HCP: 8+4          ♣ 7

---

**Board: 192**      ♠ -              LHO opens the bidding 1 ♣.  
Dealer: East      ♥ AJ94          Partner bids next.  
Vul: E-W          ♦ AQT9763    West (RHO) Doubles 4 ♠ if possible.  
HCP: 11+3        ♣ T9

---

**Board: 193**      ♠ AT765432    RHO opens the bidding 1 ♦.  
Dealer: West      ♥ AJ94          You bid next.  
Vul: N-S          ♦ 3              East (LHO) Doubles 4 ♠ if possible.  
HCP: 9+4        ♣ -

---

**Board: 194**      ♠ -              LHO opens the bidding 1 ♦.  
Dealer: East      ♥ T73           Partner bids next.  
Vul: E-W          ♦ AKQ94       West (RHO) Doubles 4 ♠ if possible.  
HCP: 12+2        ♣ K8764

---

**Board: 195**      ♠ K              RHO opens the bidding 1 ♦.  
Dealer: West      ♥ KJ876543    You bid next.  
Vul: None        ♦ QJ97  
HCP: 10+4        ♣ -

## Both hands (Answers Page)

Board: 191	North:	South:	W	N	E	S
Dealer: West	♠ KQT97432	♠ 65	1 ♣	4 ♠	X	All Pass
Vul: N-S	♥ K9	♥ A73				
North HCP: 8+4	♦ 74	♦ AK62				
South HCP: 11	♣ 7	♣ T652				
Contract: 4 ♠ X North						

Board: 192	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AT976543			1 ♣	4 ♠
Vul: E-W	♥ AJ94	♥ -	X	All Pass		
North HCP: 11+3	♦ AQT9763	♦ 4				
South HCP: 6+4	♣ T9	♣ Q754				
Contract: 4 ♠ X South						

Board: 193	North:	South:	W	N	E	S
Dealer: West	♠ AT765432	♠ -	1 ♦	4 ♠	X	All Pass
Vul: N-S	♥ AJ94	♥ 87				
North HCP: 9+4	♦ 3	♦ KJT854				
South HCP: 9+3	♣ -	♣ KQ865				
Contract: 4 ♠ X North						

Board: 194	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ KQ987653			1 ♦	4 ♠
Vul: E-W	♥ T73	♥ K2	X	All Pass		
North HCP: 12+2	♦ AKQ94	♦ J53				
South HCP: 9+4	♣ K8764	♣ -				
Contract: 4 ♠ X South						

Board: 195	North:	South:	W	N	E	S
Dealer: West	♠ K	♠ AQ43	1 ♦	4 ♥	All Pass	
Vul: None	♥ KJ876543	♥ T				
North HCP: 10+4	♦ QJ97	♦ 42				
South HCP: 7+2	♣ -	♣ JT9762				
Contract: 4 ♥ North						

<b>Board: 191</b>	♠ 65	LHO opens the bidding 1 ♣.
Dealer: West	♥ A73	Partner bids next.
Vul: N-S	♦ AK62	East (RHO) Doubles 4 ♠ if possible.
HCP: 11	♣ T652	

---

<b>Board: 192</b>	♠ AT976543	RHO opens the bidding 1 ♣.
Dealer: East	♥ -	You bid next.
Vul: E-W	♦ 4	West (LHO) Doubles 4 ♠ if possible.
HCP: 6+4	♣ Q754	

---

<b>Board: 193</b>	♠ -	LHO opens the bidding 1 ♦.
Dealer: West	♥ 87	Partner bids next.
Vul: N-S	♦ KJT854	East (RHO) Doubles 4 ♠ if possible.
HCP: 9+3	♣ KQ865	

---

<b>Board: 194</b>	♠ KQ987653	RHO opens the bidding 1 ♦.
Dealer: East	♥ K2	You bid next.
Vul: E-W	♦ J53	West (LHO) Doubles 4 ♠ if possible.
HCP: 9+4	♣ -	

---

<b>Board: 195</b>	♠ AQ43	LHO opens the bidding 1 ♦.
Dealer: West	♥ T	Partner bids next.
Vul: None	♦ 42	
HCP: 7+2	♣ JT9762	

## Both hands (Answers Page)

Board: 191	North:	South:	W	N	E	S
Dealer: West	♠ KQT97432	♠ 65	1 ♣	4 ♠	X	All Pass
Vul: N-S	♥ K9	♥ A73				
North HCP: 8+4	♦ 74	♦ AK62				
South HCP: 11	♣ 7	♣ T652				
Contract: 4 ♠ X North						

Board: 192	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AT976543			1 ♣	4 ♠
Vul: E-W	♥ AJ94	♥ -	X	All Pass		
North HCP: 11+3	♦ AQT9763	♦ 4				
South HCP: 6+4	♣ T9	♣ Q754				
Contract: 4 ♠ X South						

Board: 193	North:	South:	W	N	E	S
Dealer: West	♠ AT765432	♠ -	1 ♦	4 ♠	X	All Pass
Vul: N-S	♥ AJ94	♥ 87				
North HCP: 9+4	♦ 3	♦ KJT854				
South HCP: 9+3	♣ -	♣ KQ865				
Contract: 4 ♠ X North						

Board: 194	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ KQ987653			1 ♦	4 ♠
Vul: E-W	♥ T73	♥ K2	X	All Pass		
North HCP: 12+2	♦ AKQ94	♦ J53				
South HCP: 9+4	♣ K8764	♣ -				
Contract: 4 ♠ X South						

Board: 195	North:	South:	W	N	E	S
Dealer: West	♠ K	♠ AQ43	1 ♦	4 ♥	All Pass	
Vul: None	♥ KJ876543	♥ T				
North HCP: 10+4	♦ QJ97	♦ 42				
South HCP: 7+2	♣ -	♣ JT9762				
Contract: 4 ♥ North						

## North hands

## Game\_Overcalls

<b>Board: 196</b>	♠ 2	LHO opens the bidding 1 ♦.
Dealer: East	♥ AT96	Partner bids next.
Vul: E-W	♦ AJ	
HCP: 12+2	♣ QJT873	
<hr/>		
<b>Board: 197</b>	♠ -	RHO opens the bidding 1 ♣.
Dealer: West	♥ KQT87642	You bid next.
Vul: None	♦ J82	East (LHO) Doubles 4 ♥ if possible.
HCP: 10+4	♣ A9	
<hr/>		
<b>Board: 198</b>	♠ A	LHO opens the bidding 1 ♦.
Dealer: East	♥ QJT93	Partner bids next.
Vul: None	♦ J72	
HCP: 10+1	♣ Q875	
<hr/>		
<b>Board: 199</b>	♠ AT965432	RHO opens the bidding 1 ♦.
Dealer: West	♥ KQJT	You bid next.
Vul: None	♦ 8	
HCP: 10+4	♣ -	
<hr/>		
<b>Board: 200</b>	♠ KQJ96	LHO opens the bidding 1 ♣.
Dealer: East	♥ 8	Partner bids next.
Vul: N-S	♦ AJ652	
HCP: 11+2	♣ T8	

## Both hands (Answers Page)

### Board: 196

Dealer: East

Vul: E-W

North HCP: 12+2

South HCP: 8+4

Contract: 4 ♠ South

North:

♠ 2

♥ AT96

♦ AJ

♣ QJT873

South:

♠ KQ987654

♥ 4

♦ K83

♣ 9

W	N	E	S
		1 ♦	4 ♠

All Pass

### Board: 197

Dealer: West

Vul: None

North HCP: 10+4

South HCP: 4+2

Contract: 4 ♥ X North

North:

♠ -

♥ KQT87642

♦ J82

♣ A9

South:

♠ JT832

♥ -

♦ K7643

♣ 764

W	N	E	S
1 ♣	4 ♥	X	All Pass

### Board: 198

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 9+4

Contract: 4 ♠ South

North:

♠ A

♥ QJT93

♦ J72

♣ Q875

South:

♠ KQT87532

♥ 5

♦ A6

♣ T4

W	N	E	S
		1 ♦	4 ♠

All Pass

### Board: 199

Dealer: West

Vul: None

North HCP: 10+4

South HCP: 11

Contract: 4 ♠ North

North:

♠ AT965432

♥ KQJT

♦ 8

♣ -

South:

♠ KJ7

♥ A42

♦ J94

♣ Q872

W	N	E	S
1 ♦	4 ♠		All Pass

### Board: 200

Dealer: East

Vul: N-S

North HCP: 11+2

South HCP: 10+4

Contract: 4 ♥ South

North:

♠ KQJ96

♥ 8

♦ AJ652

♣ T8

South:

♠ -

♥ KJT65432

♦ K8

♣ K93

W	N	E	S
		1 ♣	4 ♥

All Pass

<b>Board: 196</b>	♠ KQ987654	RHO opens the bidding 1♦.
Dealer: East	♥ 4	You bid next.
Vul: E-W	♦ K83	
HCP: 8+4	♣ 9	
<hr/>		
<b>Board: 197</b>	♠ JT832	LHO opens the bidding 1♣.
Dealer: West	♥ -	Partner bids next.
Vul: None	♦ K7643	East (RHO) Doubles 4♥ if possible.
HCP: 4+2	♣ 764	
<hr/>		
<b>Board: 198</b>	♠ KQT87532	RHO opens the bidding 1♦.
Dealer: East	♥ 5	You bid next.
Vul: None	♦ A6	
HCP: 9+4	♣ T4	
<hr/>		
<b>Board: 199</b>	♠ KJ7	LHO opens the bidding 1♦.
Dealer: West	♥ A42	Partner bids next.
Vul: None	♦ J94	
HCP: 11	♣ Q872	
<hr/>		
<b>Board: 200</b>	♠ -	RHO opens the bidding 1♣.
Dealer: East	♥ KJT65432	You bid next.
Vul: N-S	♦ K8	
HCP: 10+4	♣ K93	

## Both hands (Answers Page)

### Board: 196

Dealer: East

Vul: E-W

North HCP: 12+2

South HCP: 8+4

Contract: 4 ♠ South

North:

♠ 2

♥ AT96

♦ AJ

♣ QJT873

South:

♠ KQ987654

♥ 4

♦ K83

♣ 9

W      N      E      S

1 ♦    4 ♠

All Pass

### Board: 197

Dealer: West

Vul: None

North HCP: 10+4

South HCP: 4+2

Contract: 4 ♥ X North

North:

♠ -

♥ KQT87642

♦ J82

♣ A9

South:

♠ JT832

♥ -

♦ K7643

♣ 764

W      N      E      S

1 ♣    4 ♥    X    All Pass

### Board: 198

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 9+4

Contract: 4 ♠ South

North:

♠ A

♥ QJT93

♦ J72

♣ Q875

South:

♠ KQT87532

♥ 5

♦ A6

♣ T4

W      N      E      S

1 ♦    4 ♠

All Pass

### Board: 199

Dealer: West

Vul: None

North HCP: 10+4

South HCP: 11

Contract: 4 ♠ North

North:

♠ AT965432

♥ KQJT

♦ 8

♣ -

South:

♠ KJ7

♥ A42

♦ J94

♣ Q872

W      N      E      S

1 ♦    4 ♠    All Pass

### Board: 200

Dealer: East

Vul: N-S

North HCP: 11+2

South HCP: 10+4

Contract: 4 ♥ South

North:

♠ KQJ96

♥ 8

♦ AJ652

♣ T8

South:

♠ -

♥ KJT65432

♦ K8

♣ K93

W      N      E      S

1 ♣    4 ♥

All Pass



**Board: 201**      ♠ KT3      RHO opens the bidding 1 ♦.

Dealer: West      ♥ KQT98762      You bid next.

Vul: E-W      ♦ 9

HCP: 8+4      ♣ 9

---

**Board: 202**      ♠ A965      Partner bids first.

Dealer: South      ♥ 6      West (RHO) bids 4 ♥ if possible.

Vul: Both      ♦ 963

HCP: 7+1      ♣ QJ952

---

**Board: 203**      ♠ KQT97543      RHO opens the bidding 1 ♥.

Dealer: West      ♥ A      You bid next.

Vul: N-S      ♦ 92

HCP: 9+4      ♣ 82

---

**Board: 204**      ♠ JT94      LHO opens the bidding 1 ♥.

Dealer: East      ♥ J6      Partner bids next.

Vul: E-W      ♦ A953

HCP: 9      ♣ KT4

---

**Board: 205**      ♠ A8      You bid first.

Dealer: North      ♥ AJ962      East (LHO) bids 4 ♠ if possible.

Vul: Both      ♦ K9

HCP: 12+1      ♣ 7652

## Both hands (Answers Page)

### Board: 201

Dealer: West

Vul: E-W

North HCP: 8+4

South HCP: 8+3

Contract: 4♥ North

North:

♠ KT3

♥ KQT98762

♦ 9

♣ 9

South:

♠ AJ854

♥ 5

♦ 8

♣ KT8543

W      N      E      S

1♦    4♥    All Pass

### Board: 202

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 14+1

Contract: 4♠ North

North:

♠ A965

♥ 6

♦ 963

♣ QJ952

South:

♠ KJT74

♥ AT7

♦ K742

♣ K

W      N      E      S

1♠

4♥    4♠    All Pass

### Board: 203

Dealer: West

Vul: N-S

North HCP: 9+4

South HCP: 7

Contract: 4♠ North

North:

♠ KQT97543

♥ A

♦ 92

♣ 82

South:

♠ AJ62

♥ 8743

♦ 75

♣ Q63

W      N      E      S

1♥    4♠    All Pass

### Board: 204

Dealer: East

Vul: E-W

North HCP: 9

South HCP: 9+4

Contract: 4♠ South

North:

♠ JT94

♥ J6

♦ A953

♣ KT4

South:

♠ KQ876532

♥ T3

♦ -

♣ A83

W      N      E      S

1♥    4♠

All Pass

### Board: 205

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 13+1

Contract: 5♥ South

North:

♠ A8

♥ AJ962

♦ K9

♣ 7652

South:

♠ J

♥ KQ875

♦ AT3

♣ KT93

W      N      E      S

1♥    4♠    5♥

All Pass

## South hands

## Game\_Overcalls

**Board: 201**      ♠ AJ854      LHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ 5      Partner bids next.  
 Vul: E-W      ♦ 8  
 HCP: 8+3      ♣ KT8543

---

**Board: 202**      ♠ KJT74      You bid first.  
 Dealer: South      ♥ AT7      West (LHO) bids 4 ♥ if possible.  
 Vul: Both      ♦ K742  
 HCP: 14+1      ♣ K

---

**Board: 203**      ♠ AJ62      LHO opens the bidding 1 ♥ .  
 Dealer: West      ♥ 8743      Partner bids next.  
 Vul: N-S      ♦ 75  
 HCP: 7      ♣ Q63

---

**Board: 204**      ♠ KQ876532      RHO opens the bidding 1 ♥ .  
 Dealer: East      ♥ T3      You bid next.  
 Vul: E-W      ♦ -  
 HCP: 9+4      ♣ A83

---

**Board: 205**      ♠ J      Partner bids first.  
 Dealer: North      ♥ KQ875      East (RHO) bids 4 ♠ if possible.  
 Vul: Both      ♦ AT3  
 HCP: 13+1      ♣ KT93

## Both hands (Answers Page)

### Board: 201

Dealer: West

Vul: E-W

North HCP: 8+4

South HCP: 8+3

Contract: 4♥ North

North:

♠ KT3

♥ KQT98762

♦ 9

♣ 9

South:

♠ AJ854

♥ 5

♦ 8

♣ KT8543

W      N      E      S

1♦    4♥    All Pass

### Board: 202

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 14+1

Contract: 4♠ North

North:

♠ A965

♥ 6

♦ 963

♣ QJ952

South:

♠ KJT74

♥ AT7

♦ K742

♣ K

W      N      E      S

1♠

4♥    4♠    All Pass

### Board: 203

Dealer: West

Vul: N-S

North HCP: 9+4

South HCP: 7

Contract: 4♠ North

North:

♠ KQT97543

♥ A

♦ 92

♣ 82

South:

♠ AJ62

♥ 8743

♦ 75

♣ Q63

W      N      E      S

1♥    4♠    All Pass

### Board: 204

Dealer: East

Vul: E-W

North HCP: 9

South HCP: 9+4

Contract: 4♠ South

North:

♠ JT94

♥ J6

♦ A953

♣ KT4

South:

♠ KQ876532

♥ T3

♦ -

♣ A83

W      N      E      S

1♥    4♠

All Pass

### Board: 205

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 13+1

Contract: 5♥ South

North:

♠ A8

♥ AJ962

♦ K9

♣ 7652

South:

♠ J

♥ KQ875

♦ AT3

♣ KT93

W      N      E      S

1♥    4♠    5♥

All Pass

## North hands

## Game\_Overcalls

<b>Board: 206</b>	♠ A4	Partner bids first.
Dealer: South	♥ JT982	West (RHO) bids 4♠ if possible.
Vul: E-W	♦ AT972	
HCP: 9+2	♣ 8	
<hr/>		
<b>Board: 207</b>	♠ T4	RHO opens the bidding 1♣.
Dealer: West	♥ KQT87642	You bid next.
Vul: Both	♦ A7	
HCP: 9+4	♣ 6	
<hr/>		
<b>Board: 208</b>	♠ -	Partner bids first.
Dealer: South	♥ KJT8	West (RHO) bids 4♠ if possible.
Vul: N-S	♦ AKJT72	
HCP: 13+2	♣ JT4	
<hr/>		
<b>Board: 209</b>	♠ -	You bid first.
Dealer: North	♥ QJT94	East (LHO) bids 4♠ if possible.
Vul: None	♦ AT2	West (RHO) Doubles 5♥ if possible.
HCP: 12+2	♣ KQT54	
<hr/>		
<b>Board: 210</b>	♠ 873	LHO opens the bidding 1♣.
Dealer: East	♥ J5	Partner bids next.
Vul: E-W	♦ AKJT4	
HCP: 12+1	♣ KT3	

## Both hands (Answers Page)

### Board: 206

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 12+1

Contract: 5 ♦ North

North:

♠ A4

♥ JT982

♦ AT972

♣ 8

South:

♠ Q87

♥ K7

♦ KJ864

♣ QJ2

W	N	E	S
			1 ♦

4 ♠	5 ♦	All Pass	
-----	-----	----------	--

### Board: 207

Dealer: West

Vul: Both

North HCP: 9+4

South HCP: 9+1

Contract: 4 ♥ North

North:

♠ T4

♥ KQT87642

♦ A7

♣ 6

South:

♠ AJ876

♥ 5

♦ T86

♣ KJT5

W	N	E	S
1 ♣	4 ♥	All Pass	

### Board: 208

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 12

Contract: 5 ♦ South

North:

♠ -

♥ KJT8

♦ AKJT72

♣ JT4

South:

♠ AJ7

♥ Q95

♦ Q643

♣ K86

W	N	E	S
			1 ♦

4 ♠	4NT	Pass	5 ♦ <sup>1</sup>
All Pass			

1. A=1/5 or 4/5

### Board: 209

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 4+2

Contract: 5 ♥X South

North:

♠ -

♥ QJT94

♦ AT2

♣ KQT54

South:

♠ 4

♥ A8653

♦ 97

♣ 98632

W	N	E	S
	1 ♥	4 ♠	5 ♥

X	All Pass		
---	----------	--	--

### Board: 210

Dealer: East

Vul: E-W

North HCP: 12+1

South HCP: 10+4

Contract: 4 ♥ South

North:

♠ 873

♥ J5

♦ AKJT4

♣ KT3

South:

♠ A

♥ KQT98764

♦ 5

♣ J86

W	N	E	S
		1 ♣	4 ♥

All Pass

## South hands

## Game\_Overcalls

**Board: 206**      ♠ Q87      You bid first.  
 Dealer: South      ♥ K7      West (LHO) bids 4♠ if possible.  
 Vul: E-W      ♦ KJ864  
 HCP: 12+1      ♣ QJ2

---

**Board: 207**      ♠ AJ876      LHO opens the bidding 1♣.  
 Dealer: West      ♥ 5      Partner bids next.  
 Vul: Both      ♦ T86  
 HCP: 9+1      ♣ KJT5

---

**Board: 208**      ♠ AJ7      You bid first.  
 Dealer: South      ♥ Q95      West (LHO) bids 4♠ if possible.  
 Vul: N-S      ♦ Q643  
 HCP: 12      ♣ K86

---

**Board: 209**      ♠ 4      Partner bids first.  
 Dealer: North      ♥ A8653      East (RHO) bids 4♠ if possible.  
 Vul: None      ♦ 97      West (LHO) Doubles 5♥ if possible.  
 HCP: 4+2      ♣ 98632

---

**Board: 210**      ♠ A      RHO opens the bidding 1♣.  
 Dealer: East      ♥ KQT98764      You bid next.  
 Vul: E-W      ♦ 5  
 HCP: 10+4      ♣ J86

## Both hands (Answers Page)

### Board: 206

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 12+1

Contract: 5 ♦ North

North:

♠ A4

♥ JT982

♦ AT972

♣ 8

South:

♠ Q87

♥ K7

♦ KJ864

♣ QJ2

W	N	E	S
			1 ♦

4 ♠	5 ♦	All Pass	
-----	-----	----------	--

### Board: 207

Dealer: West

Vul: Both

North HCP: 9+4

South HCP: 9+1

Contract: 4 ♥ North

North:

♠ T4

♥ KQT87642

♦ A7

♣ 6

South:

♠ AJ876

♥ 5

♦ T86

♣ KJT5

W	N	E	S
1 ♣	4 ♥	All Pass	

### Board: 208

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 12

Contract: 5 ♦ South

North:

♠ -

♥ KJT8

♦ AKJT72

♣ JT4

South:

♠ AJ7

♥ Q95

♦ Q643

♣ K86

W	N	E	S
			1 ♦

4 ♠	4NT	Pass	5 ♦ <sup>1</sup>
All Pass			

1. A=1/5 or 4/5

### Board: 209

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 4+2

Contract: 5 ♥X South

North:

♠ -

♥ QJT94

♦ AT2

♣ KQT54

South:

♠ 4

♥ A8653

♦ 97

♣ 98632

W	N	E	S
	1 ♥	4 ♠	5 ♥

X	All Pass		
---	----------	--	--

### Board: 210

Dealer: East

Vul: E-W

North HCP: 12+1

South HCP: 10+4

Contract: 4 ♥ South

North:

♠ 873

♥ J5

♦ AKJT4

♣ KT3

South:

♠ A

♥ KQT98764

♦ 5

♣ J86

W	N	E	S
		1 ♣	4 ♥

All Pass



# North hands

# Game\_Overcalls

**Board: 211**      ♠ A2      Partner bids first.  
 Dealer: South      ♥ AQJ98643      West (RHO) bids 4♠ if possible.  
 Vul: E-W      ♦ Q  
 HCP: 13+4      ♣ 98

---

**Board: 212**      ♠ J2      LHO opens the bidding 1♦.  
 Dealer: East      ♥ A63      Partner bids next.  
 Vul: E-W      ♦ 86432      West (RHO) Doubles 4♠ if possible.  
 HCP: 6+1      ♣ J52

---

**Board: 213**      ♠ A6      RHO opens the bidding 1♦.  
 Dealer: West      ♥ KQT97432      You bid next.  
 Vul: Both      ♦ J87  
 HCP: 10+4      ♣ -

---

**Board: 214**      ♠ 8      LHO opens the bidding 1♥.  
 Dealer: East      ♥ 98      Partner bids next.  
 Vul: None      ♦ KQJ973      West (RHO) Doubles 4♠ if possible.  
 HCP: 6+2      ♣ T974

---

**Board: 215**      ♠ Q32      You bid first.  
 Dealer: North      ♥ A      East (LHO) bids 4♥ if possible.  
 Vul: Both      ♦ Q95  
 HCP: 12+2      ♣ AT8762

## Both hands (Answers Page)

### Board: 211

Dealer: South

Vul: E-W

North HCP: 13+4

South HCP: 12+1

Contract: 6♥ North

North:

♠ A2

♥ AQJ98643

♦ Q

♣ 98

South:

♠ J4

♥ K72

♦ A62

♣ KJ642

W N E S

4♠ 6♥ All Pass

### Board: 212

Dealer: East

Vul: E-W

North HCP: 6+1

South HCP: 7+4

Contract: 4♠ X South

North:

♠ J2

♥ A63

♦ 86432

♣ J52

South:

♠ A9876543

♥ KT92

♦ -

♣ 6

W N E S

1♦ 4♠

X All Pass

### Board: 213

Dealer: West

Vul: Both

North HCP: 10+4

South HCP: 9+2

Contract: 4♥ North

North:

♠ A6

♥ KQT97432

♦ J87

♣ -

South:

♠ Q75

♥ A5

♦ Q3

♣ J96432

W N E S

1♦ 4♥ All Pass

### Board: 214

Dealer: East

Vul: None

North HCP: 6+2

South HCP: 9+4

Contract: 4♠ X South

North:

♠ 8

♥ 98

♦ KQJ973

♣ T974

South:

♠ KQT97542

♥ T6

♦ A8

♣ 8

W N E S

1♥ 4♠

X All Pass

### Board: 215

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 11+4

Contract: 7♣ South

North:

♠ Q32

♥ A

♦ Q95

♣ AT8762

South:

♠ -

♥ 7

♦ AJT7643

♣ KQJ95

W N E S

1♣ 4♥ 4NT

Pass 5♥<sup>1</sup> Pass 7♣

All Pass

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

## South hands

## Game\_Overcalls

<b>Board: 211</b>	♠ J4	You bid first.
Dealer: South	♥ K72	West (LHO) bids 4♠ if possible.
Vul: E-W	♦ A62	
HCP: 12+1	♣ KJ642	
<hr/>		
<b>Board: 212</b>	♠ A9876543	RHO opens the bidding 1♦.
Dealer: East	♥ KT92	You bid next.
Vul: E-W	♦ -	West (LHO) Doubles 4♠ if possible.
HCP: 7+4	♣ 6	
<hr/>		
<b>Board: 213</b>	♠ Q75	LHO opens the bidding 1♦.
Dealer: West	♥ A5	Partner bids next.
Vul: Both	♦ Q3	
HCP: 9+2	♣ J96432	
<hr/>		
<b>Board: 214</b>	♠ KQT97542	RHO opens the bidding 1♥.
Dealer: East	♥ T6	You bid next.
Vul: None	♦ A8	West (LHO) Doubles 4♠ if possible.
HCP: 9+4	♣ 8	
<hr/>		
<b>Board: 215</b>	♠ -	Partner bids first.
Dealer: North	♥ 7	East (RHO) bids 4♥ if possible.
Vul: Both	♦ AJT7643	
HCP: 11+4	♣ KQJ95	

## Both hands (Answers Page)

### Board: 211

Dealer: South

Vul: E-W

North HCP: 13+4

South HCP: 12+1

Contract: 6♥ North

North:

♠ A2

♥ AQJ98643

♦ Q

♣ 98

South:

♠ J4

♥ K72

♦ A62

♣ KJ642

W

N

E

S

1♣

4♠

6♥

All Pass

### Board: 212

Dealer: East

Vul: E-W

North HCP: 6+1

South HCP: 7+4

Contract: 4♠ X South

North:

♠ J2

♥ A63

♦ 86432

♣ J52

South:

♠ A9876543

♥ KT92

♦ -

♣ 6

W

N

E

S

1♦

4♠

X

All Pass

### Board: 213

Dealer: West

Vul: Both

North HCP: 10+4

South HCP: 9+2

Contract: 4♥ North

North:

♠ A6

♥ KQT97432

♦ J87

♣ -

South:

♠ Q75

♥ A5

♦ Q3

♣ J96432

W

N

E

S

1♦

4♥

All Pass

### Board: 214

Dealer: East

Vul: None

North HCP: 6+2

South HCP: 9+4

Contract: 4♠ X South

North:

♠ 8

♥ 98

♦ KQJ973

♣ T974

South:

♠ KQT97542

♥ T6

♦ A8

♣ 8

W

N

E

S

1♥

4♠

X

All Pass

### Board: 215

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 11+4

Contract: 7♣ South

North:

♠ Q32

♥ A

♦ Q95

♣ AT8762

South:

♠ -

♥ 7

♦ AJT7643

♣ KQJ95

W

N

E

S

1♣

4♥

4NT

Pass

5♥<sup>1</sup>

Pass

7♣

All Pass

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

## North hands

## Game\_Overcalls

<b>Board: 216</b>	♠ 9832	Partner bids first.
Dealer: South	♥ J76	West (RHO) bids 4♥ if possible.
Vul: None	♦ AT9865	
HCP: 5+2	♣ -	
<hr/>		
<b>Board: 217</b>	♠ -	RHO opens the bidding 1♠.
Dealer: West	♥ KJT98753	You bid next.
Vul: N-S	♦ K	East (LHO) bids 4♠ if possible.
HCP: 10+4	♣ KT53	East (LHO) bids 5♠ if possible.
		West (RHO) Doubles 6♥ if possible.
<hr/>		
<b>Board: 218</b>	♠ T85	LHO opens the bidding 1♦.
Dealer: East	♥ 6	Partner bids next.
Vul: E-W	♦ AT853	
HCP: 7+1	♣ K863	
<hr/>		
<b>Board: 219</b>	♠ A	You bid first.
Dealer: North	♥ KQT953	East (LHO) bids 4♠ if possible.
Vul: N-S	♦ J87	
HCP: 14+2	♣ A93	
<hr/>		
<b>Board: 220</b>	♠ Q9865	LHO opens the bidding 1♦.
Dealer: East	♥ A	Partner bids next.
Vul: Both	♦ 74	
HCP: 11+2	♣ AJ432	

## Both hands (Answers Page)

### Board: 216

	North:	South:	W	N	E	S
Dealer: South	♠ 9832	♠ A7654				1 ♠
Vul: None	♥ J76	♥ A	4 ♥	4 ♠	All Pass	
North HCP: 5+2	♦ AT9865	♦ K42				
South HCP: 13+1	♣ -	♣ Q853				
Contract: 4 ♠ North						

### Board: 217

	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ -	1 ♠	4 ♥	4 ♠	5 ♥
Vul: N-S	♥ KJT98753	♥ A6	Pass	Pass	5 ♠	6 ♥
North HCP: 10+4	♦ K	♦ J987654	X	All Pass		
South HCP: 9+3	♣ KT53	♣ A964				
Contract: 6 ♥ X South						

### Board: 218

	North:	South:	W	N	E	S
Dealer: East	♠ T85	♠ J3			1 ♦	4 ♥
Vul: E-W	♥ 6	♥ KQT98754	All Pass			
North HCP: 7+1	♦ AT853	♦ -				
South HCP: 10+4	♣ K863	♣ AT5				
Contract: 4 ♥ South						

### Board: 219

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ 953		1 ♥	4 ♠	5 ♥
Vul: N-S	♥ KQT953	♥ AJ8642	All Pass			
North HCP: 14+2	♦ J87	♦ Q65				
South HCP: 7+2	♣ A93	♣ 4				
Contract: 5 ♥ South						

### Board: 220

	North:	South:	W	N	E	S
Dealer: East	♠ Q9865	♠ A7			1 ♦	4 ♥
Vul: Both	♥ A	♥ KQT976532	All Pass			
North HCP: 11+2	♦ 74	♦ J3				
South HCP: 10+5	♣ AJ432	♣ -				
Contract: 4 ♥ South						

## South hands

## Game\_Overcalls

<b>Board: 216</b>	♠ A7654	You bid first.
Dealer: South	♥ A	West (LHO) bids 4♥ if possible.
Vul: None	♦ K42	
HCP: 13+1	♣ Q853	
<hr/>		
<b>Board: 217</b>	♠ -	LHO opens the bidding 1♠.
Dealer: West	♥ A6	Partner bids next.
Vul: N-S	♦ J987654	East (RHO) bids 4♠ if possible.
HCP: 9+3	♣ A964	East (RHO) bids 5♠ if possible.
		West (LHO) Doubles 6♥ if possible.
<hr/>		
<b>Board: 218</b>	♠ J3	RHO opens the bidding 1♦.
Dealer: East	♥ KQT98754	You bid next.
Vul: E-W	♦ -	
HCP: 10+4	♣ AT5	
<hr/>		
<b>Board: 219</b>	♠ 953	Partner bids first.
Dealer: North	♥ AJ8642	East (RHO) bids 4♠ if possible.
Vul: N-S	♦ Q65	
HCP: 7+2	♣ 4	
<hr/>		
<b>Board: 220</b>	♠ A7	RHO opens the bidding 1♦.
Dealer: East	♥ KQT976532	You bid next.
Vul: Both	♦ J3	
HCP: 10+5	♣ -	

## Both hands (Answers Page)

### Board: 216

	North:	South:	W	N	E	S
Dealer: South	♠ 9832	♠ A7654				1 ♠
Vul: None	♥ J76	♥ A	4 ♥	4 ♠	All Pass	
North HCP: 5+2	♦ AT9865	♦ K42				
South HCP: 13+1	♣ -	♣ Q853				
Contract: 4 ♠ North						

### Board: 217

	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ -	1 ♠	4 ♥	4 ♠	5 ♥
Vul: N-S	♥ KJT98753	♥ A6	Pass	Pass	5 ♠	6 ♥
North HCP: 10+4	♦ K	♦ J987654	X	All Pass		
South HCP: 9+3	♣ KT53	♣ A964				
Contract: 6 ♥ X South						

### Board: 218

	North:	South:	W	N	E	S
Dealer: East	♠ T85	♠ J3			1 ♦	4 ♥
Vul: E-W	♥ 6	♥ KQT98754	All Pass			
North HCP: 7+1	♦ AT853	♦ -				
South HCP: 10+4	♣ K863	♣ AT5				
Contract: 4 ♥ South						

### Board: 219

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ 953		1 ♥	4 ♠	5 ♥
Vul: N-S	♥ KQT953	♥ AJ8642	All Pass			
North HCP: 14+2	♦ J87	♦ Q65				
South HCP: 7+2	♣ A93	♣ 4				
Contract: 5 ♥ South						

### Board: 220

	North:	South:	W	N	E	S
Dealer: East	♠ Q9865	♠ A7			1 ♦	4 ♥
Vul: Both	♥ A	♥ KQT976532	All Pass			
North HCP: 11+2	♦ 74	♦ J3				
South HCP: 10+5	♣ AJ432	♣ -				
Contract: 4 ♥ South						



## North hands

## Game\_Overcalls

<b>Board: 221</b>	♠ J7642	You bid first.
Dealer: North	♥ 2	East (LHO) bids 4♥ if possible.
Vul: E-W	♦ AQ6	
HCP: 14+1	♣ AK73	
<hr/>		
<b>Board: 222</b>	♠ 3	LHO opens the bidding 1♦.
Dealer: East	♥ 4	Partner bids next.
Vul: E-W	♦ QJ96	West (RHO) Doubles 4♠ if possible.
HCP: 9+3	♣ KQJT874	
<hr/>		
<b>Board: 223</b>	♠ A	RHO opens the bidding 1♣.
Dealer: West	♥ KQ987642	You bid next.
Vul: Both	♦ 74	
HCP: 9+4	♣ 42	
<hr/>		
<b>Board: 224</b>	♠ J	LHO opens the bidding 1♦.
Dealer: East	♥ KJ642	Partner bids next.
Vul: None	♦ A3	
HCP: 11+2	♣ QT743	
<hr/>		
<b>Board: 225</b>	♠ -	Partner bids first.
Dealer: South	♥ AT65	West (RHO) bids 4♠ if possible.
Vul: N-S	♦ KQJ6542	
HCP: 10+3	♣ 42	

## Both hands (Answers Page)

### Board: 221

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 13

Contract: 4 ♠ South

North:

♠ J7642

♥ 2

♦ AQ6

♣ AK73

South:

♠ AKQ5

♥ J7

♦ KT73

♣ 986

W	N	E	S
	1 ♠	4 ♥	4 ♠

All Pass

### Board: 222

Dealer: East

Vul: E-W

North HCP: 9+3

South HCP: 9+4

Contract: 4 ♠ X South

North:

♠ 3

♥ 4

♦ QJ96

♣ KQJT874

South:

♠ KQ976542

♥ J2

♦ K5

♣ 3

W	N	E	S
		1 ♦	4 ♠

X All Pass

### Board: 223

Dealer: West

Vul: Both

North HCP: 9+4

South HCP: 8

Contract: 4 ♥ North

North:

♠ A

♥ KQ987642

♦ 74

♣ 42

South:

♠ J974

♥ 5

♦ AK93

♣ 8753

W	N	E	S
1 ♣	4 ♥	All Pass	

### Board: 224

Dealer: East

Vul: None

North HCP: 11+2

South HCP: 9+5

Contract: 4 ♠ South

North:

♠ J

♥ KJ642

♦ A3

♣ QT743

South:

♠ KQT987542

♥ 3

♦ -

♣ A96

W	N	E	S
		1 ♦	4 ♠

All Pass

### Board: 225

Dealer: South

Vul: N-S

North HCP: 10+3

South HCP: 13+1

Contract: 6 ♦ South

North:

♠ -

♥ AT65

♦ KQJ6542

♣ 42

South:

♠ 9

♥ J84

♦ A973

♣ AKJ75

W	N	E	S
			1 ♣

4 ♠ 5 ♦ Pass 6 ♦

All Pass

## South hands

## Game\_Overcalls

<b>Board: 221</b>	♠ AKQ5	Partner bids first.
Dealer: North	♥ J7	East (RHO) bids 4♥ if possible.
Vul: E-W	♦ KT73	
HCP: 13	♣ 986	
<hr/>		
<b>Board: 222</b>	♠ KQ976542	RHO opens the bidding 1♦.
Dealer: East	♥ J2	You bid next.
Vul: E-W	♦ K5	West (LHO) Doubles 4♠ if possible.
HCP: 9+4	♣ 3	
<hr/>		
<b>Board: 223</b>	♠ J974	LHO opens the bidding 1♣.
Dealer: West	♥ 5	Partner bids next.
Vul: Both	♦ AK93	
HCP: 8	♣ 8753	
<hr/>		
<b>Board: 224</b>	♠ KQT987542	RHO opens the bidding 1♦.
Dealer: East	♥ 3	You bid next.
Vul: None	♦ -	
HCP: 9+5	♣ A96	
<hr/>		
<b>Board: 225</b>	♠ 9	You bid first.
Dealer: South	♥ J84	West (LHO) bids 4♠ if possible.
Vul: N-S	♦ A973	
HCP: 13+1	♣ AKJ75	

## Both hands (Answers Page)

### Board: 221

	North:	South:	W	N	E	S
Dealer: North	♠ J7642	♠ AKQ5		1 ♠	4 ♥	4 ♠
Vul: E-W	♥ 2	♥ J7	All Pass			
North HCP: 14+1	♦ AQ6	♦ KT73				
South HCP: 13	♣ AK73	♣ 986				
Contract: 4 ♠ South						

### Board: 222

	North:	South:	W	N	E	S
Dealer: East	♠ 3	♠ KQ976542			1 ♦	4 ♠
Vul: E-W	♥ 4	♥ J2	X	All Pass		
North HCP: 9+3	♦ QJ96	♦ K5				
South HCP: 9+4	♣ KQJT874	♣ 3				
Contract: 4 ♠ X South						

### Board: 223

	North:	South:	W	N	E	S
Dealer: West	♠ A	♠ J974	1 ♣	4 ♥	All Pass	
Vul: Both	♥ KQ987642	♥ 5				
North HCP: 9+4	♦ 74	♦ AK93				
South HCP: 8	♣ 42	♣ 8753				
Contract: 4 ♥ North						

### Board: 224

	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ KQT987542			1 ♦	4 ♠
Vul: None	♥ KJ642	♥ 3	All Pass			
North HCP: 11+2	♦ A3	♦ -				
South HCP: 9+5	♣ QT743	♣ A96				
Contract: 4 ♠ South						

### Board: 225

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ 9				1 ♣
Vul: N-S	♥ AT65	♥ J84	4 ♠	5 ♦	Pass	6 ♦
North HCP: 10+3	♦ KQJ6542	♦ A973	All Pass			
South HCP: 13+1	♣ 42	♣ AKJ75				
Contract: 6 ♦ South						

# North hands

# Game\_Overcalls

**Board: 226**      ♠ J75      You bid first.  
 Dealer: North      ♥ AJ7      East (LHO) bids 4♠ if possible.  
 Vul: Both      ♦ AQ8532  
 HCP: 12+2      ♣ 8

---

**Board: 227**      ♠ Q843      You bid first.  
 Dealer: North      ♥ AJ93      East (LHO) bids 4♥ if possible.  
 Vul: E-W      ♦ Q62  
 HCP: 13      ♣ A6

---

**Board: 228**      ♠ AT854      LHO opens the bidding 1♦.  
 Dealer: East      ♥ 65      Partner bids next.  
 Vul: E-W      ♦ K962  
 HCP: 8+1      ♣ J3

---

**Board: 229**      ♠ AQT975      You bid first.  
 Dealer: North      ♥ -      East (LHO) bids 4♥ if possible.  
 Vul: N-S      ♦ KJ86      West (RHO) bids 5♥ if possible.  
 HCP: 13+2      ♣ K32

---

**Board: 230**      ♠ -      Partner bids first.  
 Dealer: South      ♥ Q982      West (RHO) bids 4♠ if possible.  
 Vul: Both      ♦ AQT87  
 HCP: 13+1      ♣ KQT3

## Both hands (Answers Page)

### Board: 226

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 10+4

Contract: 5 ♣ South

North:

♠ J75

♥ AJ7

♦ AQ8532

♣ 8

South:

♠ -

♥ KT853

♦ J

♣ KQJ7532

W	N	E	S
	1 ♦	4 ♠	5 ♣

All Pass

### Board: 227

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 9+1

Contract: 5 ♦ South

North:

♠ Q843

♥ AJ93

♦ Q62

♣ A6

South:

♠ AJ62

♥ -

♦ KT985

♣ JT54

W	N	E	S
	1 ♦	4 ♥	5 ♦

All Pass

### Board: 228

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 9+4

Contract: 4 ♥ South

North:

♠ AT854

♥ 65

♦ K962

♣ J3

South:

♠ -

♥ KQT98432

♦ A3

♣ T86

W	N	E	S
		1 ♦	4 ♥

All Pass

### Board: 229

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 8+2

Contract: 5 ♠ North

North:

♠ AQT975

♥ -

♦ KJ86

♣ K32

South:

♠ K8632

♥ Q

♦ 72

♣ QJ764

W	N	E	S
	1 ♠	4 ♥	4 ♠

5 ♥ 5 ♠ All Pass

### Board: 230

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 14+1

Contract: 6 ♣ South

North:

♠ -

♥ Q982

♦ AQT87

♣ KQT3

South:

♠ AJ5

♥ 5

♦ KJ62

♣ AJ864

W	N	E	S
			1 ♣

4 ♠ 5 ♣ Pass 6 ♣

All Pass

**Board: 226**      ♠ -      Partner bids first.  
Dealer: North      ♥ KT853      East (RHO) bids 4♠ if possible.  
Vul: Both      ♦ J  
HCP: 10+4      ♣ KQJ7532

---

**Board: 227**      ♠ AJ62      Partner bids first.  
Dealer: North      ♥ -      East (RHO) bids 4♥ if possible.  
Vul: E-W      ♦ KT985  
HCP: 9+1      ♣ JT54

---

**Board: 228**      ♠ -      RHO opens the bidding 1♦.  
Dealer: East      ♥ KQT98432      You bid next.  
Vul: E-W      ♦ A3  
HCP: 9+4      ♣ T86

---

**Board: 229**      ♠ K8632      Partner bids first.  
Dealer: North      ♥ Q      East (RHO) bids 4♥ if possible.  
Vul: N-S      ♦ 72      West (LHO) bids 5♥ if possible.  
HCP: 8+2      ♣ QJ764

---

**Board: 230**      ♠ AJ5      You bid first.  
Dealer: South      ♥ 5      West (LHO) bids 4♠ if possible.  
Vul: Both      ♦ KJ62  
HCP: 14+1      ♣ AJ864

## Both hands (Answers Page)

### Board: 226

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 10+4

Contract: 5 ♣ South

North:

♠ J75

♥ AJ7

♦ AQ8532

♣ 8

South:

♠ -

♥ KT853

♦ J

♣ KQJ7532

W	N	E	S
	1 ♦	4 ♠	5 ♣

All Pass

### Board: 227

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 9+1

Contract: 5 ♦ South

North:

♠ Q843

♥ AJ93

♦ Q62

♣ A6

South:

♠ AJ62

♥ -

♦ KT985

♣ JT54

W	N	E	S
	1 ♦	4 ♥	5 ♦

All Pass

### Board: 228

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 9+4

Contract: 4 ♥ South

North:

♠ AT854

♥ 65

♦ K962

♣ J3

South:

♠ -

♥ KQT98432

♦ A3

♣ T86

W	N	E	S
		1 ♦	4 ♥

All Pass

### Board: 229

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 8+2

Contract: 5 ♠ North

North:

♠ AQT975

♥ -

♦ KJ86

♣ K32

South:

♠ K8632

♥ Q

♦ 72

♣ QJ764

W	N	E	S
	1 ♠	4 ♥	4 ♠

5 ♥ 5 ♠ All Pass

### Board: 230

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 14+1

Contract: 6 ♣ South

North:

♠ -

♥ Q982

♦ AQT87

♣ KQT3

South:

♠ AJ5

♥ 5

♦ KJ62

♣ AJ864

W	N	E	S
			1 ♣

4 ♠ 5 ♣ Pass 6 ♣

All Pass



<b>Board: 231</b>	♠ KQT76532	RHO opens the bidding 1♥.
Dealer: West	♥ A	You bid next.
Vul: Both	♦ 94	
HCP: 9+4	♣ 92	
<hr/>		
<b>Board: 232</b>	♠ Q975432	LHO opens the bidding 1♣.
Dealer: East	♥ J7	Partner bids next.
Vul: E-W	♦ 9	
HCP: 3+3	♣ 972	
<hr/>		
<b>Board: 233</b>	♠ 3	RHO opens the bidding 1♦.
Dealer: West	♥ KJT87543	You bid next.
Vul: Both	♦ -	
HCP: 8+4	♣ A543	
<hr/>		
<b>Board: 234</b>	♠ 8	LHO opens the bidding 1♦.
Dealer: East	♥ Q97652	Partner bids next.
Vul: None	♦ QJ97	West (RHO) Doubles 4♠ if possible.
HCP: 5+2	♣ 94	
<hr/>		
<b>Board: 235</b>	♠ KQT95432	RHO opens the bidding 1♣.
Dealer: West	♥ 4	You bid next.
Vul: N-S	♦ JT96	
HCP: 6+4	♣ -	

## Both hands (Answers Page)

### Board: 231

	North:	South:	W	N	E	S
Dealer: West	♠ KQT76532	♠ 84	1 ♥	4 ♠	All Pass	
Vul: Both	♥ A	♥ J654				
North HCP: 9+4	♦ 94	♦ Q532				
South HCP: 3	♣ 92	♣ T85				
Contract: 4 ♠ North						

### Board: 232

	North:	South:	W	N	E	S
Dealer: East	♠ Q975432	♠ J			1 ♣	4 ♥
Vul: E-W	♥ J7	♥ KQ985432	All Pass			
North HCP: 3+3	♦ 9	♦ 42				
South HCP: 10+4	♣ 972	♣ A6				
Contract: 4 ♥ South						

### Board: 233

	North:	South:	W	N	E	S
Dealer: West	♠ 3	♠ AQJ86	1 ♦	4 ♥	All Pass	
Vul: Both	♥ KJT87543	♥ Q92				
North HCP: 8+4	♦ -	♦ JT				
South HCP: 10+1	♣ A543	♣ 976				
Contract: 4 ♥ North						

### Board: 234

	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ KQT97632			1 ♦	4 ♠
Vul: None	♥ Q97652	♥ 3	X	All Pass		
North HCP: 5+2	♦ QJ97	♦ -				
South HCP: 9+4	♣ 94	♣ A872				
Contract: 4 ♠ X South						

### Board: 235

	North:	South:	W	N	E	S
Dealer: West	♠ KQT95432	♠ J	1 ♣	4 ♠	All Pass	
Vul: N-S	♥ 4	♥ AQ63				
North HCP: 6+4	♦ JT96	♦ KQ875				
South HCP: 12+1	♣ -	♣ 983				
Contract: 4 ♠ North						

## South hands

## Game\_Overcalls

**Board: 231**      ♠ 84      LHO opens the bidding 1 ♥.

Dealer: West      ♥ J654      Partner bids next.

Vul: Both      ♦ Q532

HCP: 3      ♣ T85

---

**Board: 232**      ♠ J      RHO opens the bidding 1 ♣.

Dealer: East      ♥ KQ985432      You bid next.

Vul: E-W      ♦ 42

HCP: 10+4      ♣ A6

---

**Board: 233**      ♠ AQJ86      LHO opens the bidding 1 ♦.

Dealer: West      ♥ Q92      Partner bids next.

Vul: Both      ♦ JT

HCP: 10+1      ♣ 976

---

**Board: 234**      ♠ KQT97632      RHO opens the bidding 1 ♦.

Dealer: East      ♥ 3      You bid next.

Vul: None      ♦ -      West (LHO) Doubles 4 ♠ if possible.

HCP: 9+4      ♣ A872

---

**Board: 235**      ♠ J      LHO opens the bidding 1 ♣.

Dealer: West      ♥ AQ63      Partner bids next.

Vul: N-S      ♦ KQ875

HCP: 12+1      ♣ 983

## Both hands (Answers Page)

### Board: 231

	North:	South:	W	N	E	S
Dealer: West	♠ KQT76532	♠ 84	1 ♥	4 ♠	All Pass	
Vul: Both	♥ A	♥ J654				
North HCP: 9+4	♦ 94	♦ Q532				
South HCP: 3	♣ 92	♣ T85				
Contract: 4 ♠ North						

### Board: 232

	North:	South:	W	N	E	S
Dealer: East	♠ Q975432	♠ J			1 ♣	4 ♥
Vul: E-W	♥ J7	♥ KQ985432	All Pass			
North HCP: 3+3	♦ 9	♦ 42				
South HCP: 10+4	♣ 972	♣ A6				
Contract: 4 ♥ South						

### Board: 233

	North:	South:	W	N	E	S
Dealer: West	♠ 3	♠ AQJ86	1 ♦	4 ♥	All Pass	
Vul: Both	♥ KJT87543	♥ Q92				
North HCP: 8+4	♦ -	♦ JT				
South HCP: 10+1	♣ A543	♣ 976				
Contract: 4 ♥ North						

### Board: 234

	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ KQT97632			1 ♦	4 ♠
Vul: None	♥ Q97652	♥ 3	X	All Pass		
North HCP: 5+2	♦ QJ97	♦ -				
South HCP: 9+4	♣ 94	♣ A872				
Contract: 4 ♠ X South						

### Board: 235

	North:	South:	W	N	E	S
Dealer: West	♠ KQT95432	♠ J	1 ♣	4 ♠	All Pass	
Vul: N-S	♥ 4	♥ AQ63				
North HCP: 6+4	♦ JT96	♦ KQ875				
South HCP: 12+1	♣ -	♣ 983				
Contract: 4 ♠ North						

## North hands

## Game\_Overcalls

**Board: 236**      ♠ AJ      LHO opens the bidding 1 ♦ .  
Dealer: East      ♥ Q73      Partner bids next.  
Vul: N-S      ♦ KT76      West (RHO) Doubles 4 ♠ if possible.  
HCP: 12      ♣ QT42

---

**Board: 237**      ♠ -      RHO opens the bidding 1 ♦ .  
Dealer: West      ♥ AT8765432 You bid next.  
Vul: E-W      ♦ A76  
HCP: 8+5      ♣ 9

---

**Board: 238**      ♠ 75      LHO opens the bidding 1 ♥ .  
Dealer: East      ♥ Q93      Partner bids next.  
Vul: None      ♦ AT  
HCP: 6+2      ♣ T87642

---

**Board: 239**      ♠ KQT98643 Partner bids first.  
Dealer: South      ♥ T      West (RHO) bids 4 ♥ if possible.  
Vul: Both      ♦ -  
HCP: 7+4      ♣ Q765

---

**Board: 240**      ♠ -      LHO opens the bidding 1 ♣ .  
Dealer: East      ♥ AQ53      Partner bids next.  
Vul: N-S      ♦ AQ8  
HCP: 12+2      ♣ 987532

## Both hands (Answers Page)

### Board: 236

	North:	South:	W	N	E	S
Dealer: East	♠ AJ	♠ KQT98543			1 ♦	4 ♠
Vul: N-S	♥ Q73	♥ 9	X	All Pass		
North HCP: 12	♦ KT76	♦ 9543				
South HCP: 5+4	♣ QT42	♣ -				
Contract: 4 ♠ X South						

### Board: 237

	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ KQ8532	1 ♦	4 ♥	All Pass	
Vul: E-W	♥ AT8765432	♥ Q				
North HCP: 8+5	♦ A76	♦ KJT2				
South HCP: 15+2	♣ 9	♣ A3				
Contract: 4 ♥ North						

### Board: 238

	North:	South:	W	N	E	S
Dealer: East	♠ 75	♠ A2			1 ♥	5 ♦
Vul: None	♥ Q93	♥ JT	All Pass			
North HCP: 6+2	♦ AT	♦ KQ9865432				
South HCP: 10+5	♣ T87642	♣ -				
Contract: 5 ♦ South						

### Board: 239

	North:	South:	W	N	E	S
Dealer: South	♠ KQT98643	♠ A				1 ♦
Vul: Both	♥ T	♥ A86	4 ♥	4 ♠	All Pass	
North HCP: 7+4	♦ -	♦ KT86432				
South HCP: 14+3	♣ Q765	♣ K8				
Contract: 4 ♠ North						

### Board: 240

	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ KQT96432			1 ♣	4 ♠
Vul: N-S	♥ AQ53	♥ K2	All Pass			
North HCP: 12+2	♦ AQ8	♦ J76				
South HCP: 9+4	♣ 987532	♣ -				
Contract: 4 ♠ South						

**Board: 236**      ♠ KQT98543    RHO opens the bidding 1 ♦ .  
Dealer: East      ♥ 9                    You bid next.  
Vul: N-S          ♦ 9543                West (LHO) Doubles 4 ♠ if possible.  
HCP: 5+4        ♣ -

---

**Board: 237**      ♠ KQ8532        LHO opens the bidding 1 ♦ .  
Dealer: West     ♥ Q                    Partner bids next.  
Vul: E-W         ♦ KJT2  
HCP: 15+2       ♣ A3

---

**Board: 238**      ♠ A2                RHO opens the bidding 1 ♥ .  
Dealer: East     ♥ JT                    You bid next.  
Vul: None        ♦ KQ9865432  
HCP: 10+5       ♣ -

---

**Board: 239**      ♠ A                You bid first.  
Dealer: South    ♥ A86                West (LHO) bids 4 ♥ if possible.  
Vul: Both        ♦ KT86432  
HCP: 14+3       ♣ K8

---

**Board: 240**      ♠ KQT96432    RHO opens the bidding 1 ♣ .  
Dealer: East     ♥ K2                    You bid next.  
Vul: N-S         ♦ J76  
HCP: 9+4        ♣ -

## Both hands (Answers Page)

### Board: 236

	North:	South:	W	N	E	S
Dealer: East	♠ AJ	♠ KQT98543			1 ♦	4 ♠
Vul: N-S	♥ Q73	♥ 9	X	All Pass		
North HCP: 12	♦ KT76	♦ 9543				
South HCP: 5+4	♣ QT42	♣ -				
Contract: 4 ♠ X South						

### Board: 237

	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ KQ8532	1 ♦	4 ♥	All Pass	
Vul: E-W	♥ AT8765432	♥ Q				
North HCP: 8+5	♦ A76	♦ KJT2				
South HCP: 15+2	♣ 9	♣ A3				
Contract: 4 ♥ North						

### Board: 238

	North:	South:	W	N	E	S
Dealer: East	♠ 75	♠ A2			1 ♥	5 ♦
Vul: None	♥ Q93	♥ JT	All Pass			
North HCP: 6+2	♦ AT	♦ KQ9865432				
South HCP: 10+5	♣ T87642	♣ -				
Contract: 5 ♦ South						

### Board: 239

	North:	South:	W	N	E	S
Dealer: South	♠ KQT98643	♠ A				1 ♦
Vul: Both	♥ T	♥ A86	4 ♥	4 ♠	All Pass	
North HCP: 7+4	♦ -	♦ KT86432				
South HCP: 14+3	♣ Q765	♣ K8				
Contract: 4 ♠ North						

### Board: 240

	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ KQT96432			1 ♣	4 ♠
Vul: N-S	♥ AQ53	♥ K2	All Pass			
North HCP: 12+2	♦ AQ8	♦ J76				
South HCP: 9+4	♣ 987532	♣ -				
Contract: 4 ♠ South						



<b>Board: 241</b>	♠ KQT98653	RHO opens the bidding 1♥.
Dealer: West	♥ 6	You bid next.
Vul: None	♦ 9	East (LHO) bids 5♥ if possible.
HCP: 8+4	♣ K43	
<hr/>		
<b>Board: 242</b>	♠ JT542	LHO opens the bidding 1♠.
Dealer: East	♥ 73	Partner bids next.
Vul: E-W	♦ AQT8	West (RHO) Doubles 5♣ if possible.
HCP: 11+1	♣ A5	
<hr/>		
<b>Board: 243</b>	♠ 5	RHO opens the bidding 1♦.
Dealer: West	♥ KQT86543	You bid next.
Vul: Both	♦ T4	
HCP: 8+4	♣ K2	
<hr/>		
<b>Board: 244</b>	♠ AK9643	LHO opens the bidding 1♣.
Dealer: East	♥ -	Partner bids next.
Vul: None	♦ 976	West (RHO) Doubles 4♥ if possible.
HCP: 7+2	♣ T952	
<hr/>		
<b>Board: 245</b>	♠ 9	RHO opens the bidding 1♦.
Dealer: West	♥ KQT97642	You bid next.
Vul: N-S	♦ KJ3	
HCP: 9+4	♣ 6	

## Both hands (Answers Page)

### Board: 241

	North:	South:	W	N	E	S
Dealer: West	♠ KQT98653	♠ A742	1 ♥	4 ♠	5 ♥	5 ♠
Vul: None	♥ 6	♥ 52	All Pass			
North HCP: 8+4	♦ 9	♦ T7652				
South HCP: 9+1	♣ K43	♣ AJ				
Contract: 5 ♠ South						

### Board: 242

	North:	South:	W	N	E	S
Dealer: East	♠ JT542	♠ -			1 ♠	5 ♣
Vul: E-W	♥ 73	♥ K84	X	All Pass		
North HCP: 11+1	♦ AQT8	♦ 7				
South HCP: 8+5	♣ A5	♣ KQT987632				
Contract: 5 ♣ X South						

### Board: 243

	North:	South:	W	N	E	S
Dealer: West	♠ 5	♠ 873	1 ♦	4 ♥	All Pass	
Vul: Both	♥ KQT86543	♥ AJ				
North HCP: 8+4	♦ T4	♦ 53				
South HCP: 11+2	♣ K2	♣ AQ9654				
Contract: 4 ♥ North						

### Board: 244

	North:	South:	W	N	E	S
Dealer: East	♠ AK9643	♠ 852			1 ♣	4 ♥
Vul: None	♥ -	♥ KQT98732	X	All Pass		
North HCP: 7+2	♦ 976	♦ K3				
South HCP: 8+4	♣ T952	♣ -				
Contract: 4 ♥ X South						

### Board: 245

	North:	South:	W	N	E	S
Dealer: West	♠ 9	♠ QJ872	1 ♦	4 ♥	All Pass	
Vul: N-S	♥ KQT97642	♥ J8				
North HCP: 9+4	♦ KJ3	♦ T2				
South HCP: 7+1	♣ 6	♣ K875				
Contract: 4 ♥ North						

## South hands

## Game\_Overcalls

<b>Board: 241</b>	♠ A742	LHO opens the bidding 1 ♥.
Dealer: West	♥ 52	Partner bids next.
Vul: None	♦ T7652	East (RHO) bids 5 ♥ if possible.
HCP: 9+1	♣ AJ	
<b>Board: 242</b>	♠ -	RHO opens the bidding 1 ♠.
Dealer: East	♥ K84	You bid next.
Vul: E-W	♦ 7	West (LHO) Doubles 5 ♣ if possible.
HCP: 8+5	♣ KQT987632	
<b>Board: 243</b>	♠ 873	LHO opens the bidding 1 ♦.
Dealer: West	♥ AJ	Partner bids next.
Vul: Both	♦ 53	
HCP: 11+2	♣ AQ9654	
<b>Board: 244</b>	♠ 852	RHO opens the bidding 1 ♣.
Dealer: East	♥ KQT98732	You bid next.
Vul: None	♦ K3	West (LHO) Doubles 4 ♥ if possible.
HCP: 8+4	♣ -	
<b>Board: 245</b>	♠ QJ872	LHO opens the bidding 1 ♦.
Dealer: West	♥ J8	Partner bids next.
Vul: N-S	♦ T2	
HCP: 7+1	♣ K875	

## Both hands (Answers Page)

### Board: 241

	North:	South:	W	N	E	S
Dealer: West	♠ KQT98653	♠ A742	1 ♥	4 ♠	5 ♥	5 ♠
Vul: None	♥ 6	♥ 52	All Pass			
North HCP: 8+4	♦ 9	♦ T7652				
South HCP: 9+1	♣ K43	♣ AJ				
Contract: 5 ♠ South						

### Board: 242

	North:	South:	W	N	E	S
Dealer: East	♠ JT542	♠ -			1 ♠	5 ♣
Vul: E-W	♥ 73	♥ K84	X	All Pass		
North HCP: 11+1	♦ AQT8	♦ 7				
South HCP: 8+5	♣ A5	♣ KQT987632				
Contract: 5 ♣ X South						

### Board: 243

	North:	South:	W	N	E	S
Dealer: West	♠ 5	♠ 873	1 ♦	4 ♥	All Pass	
Vul: Both	♥ KQT86543	♥ AJ				
North HCP: 8+4	♦ T4	♦ 53				
South HCP: 11+2	♣ K2	♣ AQ9654				
Contract: 4 ♥ North						

### Board: 244

	North:	South:	W	N	E	S
Dealer: East	♠ AK9643	♠ 852			1 ♣	4 ♥
Vul: None	♥ -	♥ KQT98732	X	All Pass		
North HCP: 7+2	♦ 976	♦ K3				
South HCP: 8+4	♣ T952	♣ -				
Contract: 4 ♥ X South						

### Board: 245

	North:	South:	W	N	E	S
Dealer: West	♠ 9	♠ QJ872	1 ♦	4 ♥	All Pass	
Vul: N-S	♥ KQT97642	♥ J8				
North HCP: 9+4	♦ KJ3	♦ T2				
South HCP: 7+1	♣ 6	♣ K875				
Contract: 4 ♥ North						

## North hands

## Game\_Overcalls

<b>Board: 246</b>	♠ 852	LHO opens the bidding 1 ♦.
Dealer: East	♥ A96	Partner bids next.
Vul: E-W	♦ JT	
HCP: 9+1	♣ AT962	
<hr/>		
<b>Board: 247</b>	♠ AJT832	You bid first.
Dealer: North	♥ AJ9	East (LHO) bids 4 ♥ if possible.
Vul: None	♦ -	
HCP: 13+2	♣ K542	
<hr/>		
<b>Board: 248</b>	♠ AK975	LHO opens the bidding 1 ♦.
Dealer: East	♥ QJ	Partner bids next.
Vul: E-W	♦ KJ84	
HCP: 14+1	♣ T2	
<hr/>		
<b>Board: 249</b>	♠ AKJT92	You bid first.
Dealer: North	♥ A7	East (LHO) bids 4 ♥ if possible.
Vul: E-W	♦ J62	
HCP: 13+2	♣ 75	
<hr/>		
<b>Board: 250</b>	♠ 9	LHO opens the bidding 1 ♦.
Dealer: East	♥ T8762	Partner bids next.
Vul: Both	♦ AJ93	West (RHO) Doubles 4 ♠ if possible.
HCP: 7+1	♣ Q95	

## Both hands (Answers Page)

### Board: 246

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 8+4

Contract: 4♥ South

North:

♠ 852

♥ A96

♦ JT

♣ AT962

South:

♠ 6

♥ KQT87532

♦ K87

♣ 5

W	N	E	S
		1♦	4♥

All Pass

### Board: 247

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 15

Contract: 6♠ South

North:

♠ AJT832

♥ AJ9

♦ -

♣ K542

South:

♠ Q975

♥ 72

♦ AK9

♣ AQ98

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

All Pass

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

### Board: 248

Dealer: East

Vul: E-W

North HCP: 14+1

South HCP: 7+5

Contract: 4♥ South

North:

♠ AK975

♥ QJ

♦ KJ84

♣ T2

South:

♠ -

♥ AT876532

♦ -

♣ K9754

W	N	E	S
		1♦	4♥

All Pass

### Board: 249

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 11+1

Contract: 4♠ North

North:

♠ AKJT92

♥ A7

♦ J62

♣ 75

South:

♠ Q6

♥ J5

♦ KQ984

♣ KT82

W	N	E	S
	1♠	4♥	X
Pass	4♠	All Pass	

### Board: 250

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 9+4

Contract: 4♠X South

North:

♠ 9

♥ T8762

♦ AJ93

♣ Q95

South:

♠ KQT86532

♥ KJ

♦ 8

♣ T8

W	N	E	S
		1♦	4♠
X	All Pass		

<b>Board: 246</b>	♠ 6	RHO opens the bidding 1 ♦ .
Dealer: East	♥ KQT87532	You bid next.
Vul: E-W	♦ K87	
HCP: 8+4	♣ 5	
<hr/>		
<b>Board: 247</b>	♠ Q975	Partner bids first.
Dealer: North	♥ 72	East (RHO) bids 4 ♥ if possible.
Vul: None	♦ AK9	
HCP: 15	♣ AQ98	
<hr/>		
<b>Board: 248</b>	♠ -	RHO opens the bidding 1 ♦ .
Dealer: East	♥ AT876532	You bid next.
Vul: E-W	♦ -	
HCP: 7+5	♣ K9754	
<hr/>		
<b>Board: 249</b>	♠ Q6	Partner bids first.
Dealer: North	♥ J5	East (RHO) bids 4 ♥ if possible.
Vul: E-W	♦ KQ984	
HCP: 11+1	♣ KT82	
<hr/>		
<b>Board: 250</b>	♠ KQT86532	RHO opens the bidding 1 ♦ .
Dealer: East	♥ KJ	You bid next.
Vul: Both	♦ 8	West (LHO) Doubles 4 ♠ if possible.
HCP: 9+4	♣ T8	

## Both hands (Answers Page)

### Board: 246

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 8+4

Contract: 4♥ South

North:

♠ 852

♥ A96

♦ JT

♣ AT962

South:

♠ 6

♥ KQT87532

♦ K87

♣ 5

W	N	E	S
		1♦	4♥

All Pass

### Board: 247

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 15

Contract: 6♠ South

North:

♠ AJT832

♥ AJ9

♦ -

♣ K542

South:

♠ Q975

♥ 72

♦ AK9

♣ AQ98

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

All Pass

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

### Board: 248

Dealer: East

Vul: E-W

North HCP: 14+1

South HCP: 7+5

Contract: 4♥ South

North:

♠ AK975

♥ QJ

♦ KJ84

♣ T2

South:

♠ -

♥ AT876532

♦ -

♣ K9754

W	N	E	S
		1♦	4♥

All Pass

### Board: 249

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 11+1

Contract: 4♠ North

North:

♠ AKJT92

♥ A7

♦ J62

♣ 75

South:

♠ Q6

♥ J5

♦ KQ984

♣ KT82

W	N	E	S
	1♠	4♥	X
Pass	4♠	All Pass	

### Board: 250

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 9+4

Contract: 4♠X South

North:

♠ 9

♥ T8762

♦ AJ93

♣ Q95

South:

♠ KQT86532

♥ KJ

♦ 8

♣ T8

W	N	E	S
		1♦	4♠
X	All Pass		



<b>Board: 251</b>	♠ AT987432	RHO opens the bidding 1 ♦.
Dealer: West	♥ K6	You bid next.
Vul: None	♦ -	
HCP: 10+4	♣ KT5	
<hr/>		
<b>Board: 252</b>	♠ K954	LHO opens the bidding 1 ♠.
Dealer: East	♥ QT986	Partner bids next.
Vul: Both	♦ J	West (RHO) Doubles 5 ♦ if possible.
HCP: 9+1	♣ QJ8	
<hr/>		
<b>Board: 253</b>	♠ 72	You bid first.
Dealer: North	♥ 83	East (LHO) bids 4 ♠ if possible.
Vul: E-W	♦ AQ	
HCP: 13+3	♣ AK87532	
<hr/>		
<b>Board: 254</b>	♠ Q93	LHO opens the bidding 1 ♦.
Dealer: East	♥ 8	Partner bids next.
Vul: E-W	♦ T864	
HCP: 8+1	♣ AQ643	
<hr/>		
<b>Board: 255</b>	♠ QT2	RHO opens the bidding 1 ♦.
Dealer: West	♥ KQT98532	You bid next.
Vul: None	♦ 8	
HCP: 7+4	♣ 8	

## Both hands (Answers Page)

Board: 251	North:	South:	W	N	E	S
Dealer: West	♠ AT987432	♠ QJ5	1 ♦	4 ♠	All Pass	
Vul: None	♥ K6	♥ T95				
North HCP: 10+4	♦ -	♦ 5432				
South HCP: 3	♣ KT5	♣ 973				
Contract: 4 ♠ North						

Board: 252	North:	South:	W	N	E	S
Dealer: East	♠ K954	♠ 2			1 ♠	5 ♦
Vul: Both	♥ QT986	♥ -	X	All Pass		
North HCP: 9+1	♦ J	♦ KQT8765432				
South HCP: 5+6	♣ QJ8	♣ 63				
Contract: 5 ♦ X South						

Board: 253	North:	South:	W	N	E	S
Dealer: North	♠ 72	♠ AT		1 ♣	4 ♠	Pass
Vul: E-W	♥ 83	♥ J9542	Pass	5 ♣	All Pass	
North HCP: 13+3	♦ AQ	♦ 8543				
South HCP: 7+1	♣ AK87532	♣ Q6				
Contract: 5 ♣ North						

Board: 254	North:	South:	W	N	E	S
Dealer: East	♠ Q93	♠ 5			1 ♦	4 ♥
Vul: E-W	♥ 8	♥ KQT97652	All Pass			
North HCP: 8+1	♦ T864	♦ A				
South HCP: 9+4	♣ AQ643	♣ 875				
Contract: 4 ♥ South						

Board: 255	North:	South:	W	N	E	S
Dealer: West	♠ QT2	♠ KJ75	1 ♦	4 ♥	All Pass	
Vul: None	♥ KQT98532	♥ 74				
North HCP: 7+4	♦ 8	♦ Q964				
South HCP: 6	♣ 8	♣ T93				
Contract: 4 ♥ North						

## South hands

## Game\_Overcalls

<b>Board: 251</b>	♠ QJ5	LHO opens the bidding 1 ♦.
Dealer: West	♥ T95	Partner bids next.
Vul: None	♦ 5432	
HCP: 3	♣ 973	
<hr/>		
<b>Board: 252</b>	♠ 2	RHO opens the bidding 1 ♠.
Dealer: East	♥ -	You bid next.
Vul: Both	♦ KQT8765432	West (LHO) Doubles 5 ♦ if possible.
HCP: 5+6	♣ 63	
<hr/>		
<b>Board: 253</b>	♠ AT	Partner bids first.
Dealer: North	♥ J9542	East (RHO) bids 4 ♠ if possible.
Vul: E-W	♦ 8543	
HCP: 7+1	♣ Q6	
<hr/>		
<b>Board: 254</b>	♠ 5	RHO opens the bidding 1 ♦.
Dealer: East	♥ KQT97652	You bid next.
Vul: E-W	♦ A	
HCP: 9+4	♣ 875	
<hr/>		
<b>Board: 255</b>	♠ KJ75	LHO opens the bidding 1 ♦.
Dealer: West	♥ 74	Partner bids next.
Vul: None	♦ Q964	
HCP: 6	♣ T93	

## Both hands (Answers Page)

Board: 251	North:	South:	W	N	E	S
Dealer: West	♠ AT987432	♠ QJ5	1 ♦	4 ♠	All Pass	
Vul: None	♥ K6	♥ T95				
North HCP: 10+4	♦ -	♦ 5432				
South HCP: 3	♣ KT5	♣ 973				
Contract: 4 ♠ North						

Board: 252	North:	South:	W	N	E	S
Dealer: East	♠ K954	♠ 2			1 ♠	5 ♦
Vul: Both	♥ QT986	♥ -	X	All Pass		
North HCP: 9+1	♦ J	♦ KQT8765432				
South HCP: 5+6	♣ QJ8	♣ 63				
Contract: 5 ♦ X South						

Board: 253	North:	South:	W	N	E	S
Dealer: North	♠ 72	♠ AT		1 ♣	4 ♠	Pass
Vul: E-W	♥ 83	♥ J9542	Pass	5 ♣	All Pass	
North HCP: 13+3	♦ AQ	♦ 8543				
South HCP: 7+1	♣ AK87532	♣ Q6				
Contract: 5 ♣ North						

Board: 254	North:	South:	W	N	E	S
Dealer: East	♠ Q93	♠ 5			1 ♦	4 ♥
Vul: E-W	♥ 8	♥ KQT97652	All Pass			
North HCP: 8+1	♦ T864	♦ A				
South HCP: 9+4	♣ AQ643	♣ 875				
Contract: 4 ♥ South						

Board: 255	North:	South:	W	N	E	S
Dealer: West	♠ QT2	♠ KJ75	1 ♦	4 ♥	All Pass	
Vul: None	♥ KQT98532	♥ 74				
North HCP: 7+4	♦ 8	♦ Q964				
South HCP: 6	♣ 8	♣ T93				
Contract: 4 ♥ North						

## North hands

## Game\_Overcalls

<b>Board: 256</b>	♠ Q	LHO opens the bidding 1 ♥.
Dealer: East	♥ T84	Partner bids next.
Vul: Both	♦ AQ7543	West (RHO) Doubles 4 ♠ if possible.
HCP: 8+2	♣ T42	

---

<b>Board: 257</b>	♠ -	RHO opens the bidding 1 ♠.
Dealer: West	♥ KJ8765432	You bid next.
Vul: N-S	♦ K52	
HCP: 11+5	♣ A	

---

<b>Board: 258</b>	♠ -	Partner bids first.
Dealer: South	♥ T765	West (RHO) bids 4 ♠ if possible.
Vul: N-S	♦ AKQJ86	
HCP: 10+2	♣ 642	

---

<b>Board: 259</b>	♠ KQ976543	RHO opens the bidding 1 ♥.
Dealer: West	♥ -	You bid next.
Vul: Both	♦ K53	East (LHO) Doubles 4 ♠ if possible.
HCP: 8+4	♣ T4	

---

<b>Board: 260</b>	♠ J9764	LHO opens the bidding 1 ♠.
Dealer: East	♥ 84	Partner bids next.
Vul: None	♦ JT73	
HCP: 2+1	♣ 87	

## Both hands (Answers Page)

### Board: 256

	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ KJT986432			1 ♥	4 ♠
Vul: Both	♥ T84	♥ A9	X	All Pass		
North HCP: 8+2	♦ AQ7543	♦ 8				
South HCP: 8+5	♣ T42	♣ 5				
Contract: 4 ♠ X South						

### Board: 257

	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ KQ7	1 ♠	4 ♥	All Pass	
Vul: N-S	♥ KJ8765432	♥ QT9				
North HCP: 11+5	♦ K52	♦ A86				
South HCP: 14	♣ A	♣ KT93				
Contract: 4 ♥ North						

### Board: 258

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AJ2				1 ♦
Vul: N-S	♥ T765	♥ 84	4 ♠	5 ♦	All Pass	
North HCP: 10+2	♦ AKQJ86	♦ T942				
South HCP: 13	♣ 642	♣ AKJT				
Contract: 5 ♦ North						

### Board: 259

	North:	South:	W	N	E	S
Dealer: West	♠ KQ976543	♠ 2	1 ♥	4 ♠	X	All Pass
Vul: Both	♥ -	♥ AJ52				
North HCP: 8+4	♦ K53	♦ J7				
South HCP: 8+2	♣ T4	♣ Q98732				
Contract: 4 ♠ X North						

### Board: 260

	North:	South:	W	N	E	S
Dealer: East	♠ J9764	♠ 5			1 ♠	4 ♥
Vul: None	♥ 84	♥ KQT97653	All Pass			
North HCP: 2+1	♦ JT73	♦ Q854				
South HCP: 7+4	♣ 87	♣ -				
Contract: 4 ♥ South						

**Board: 256**      ♠ KJT986432 RHO opens the bidding 1♥.  
Dealer: East      ♥ A9      You bid next.  
Vul: Both      ♦ 8      West (LHO) Doubles 4♠ if possible.  
HCP: 8+5      ♣ 5

---

**Board: 257**      ♠ KQ7      LHO opens the bidding 1♠.  
Dealer: West      ♥ QT9      Partner bids next.  
Vul: N-S      ♦ A86  
HCP: 14      ♣ KT93

---

**Board: 258**      ♠ AJ2      You bid first.  
Dealer: South      ♥ 84      West (LHO) bids 4♠ if possible.  
Vul: N-S      ♦ T942  
HCP: 13      ♣ AKJT

---

**Board: 259**      ♠ 2      LHO opens the bidding 1♥.  
Dealer: West      ♥ AJ52      Partner bids next.  
Vul: Both      ♦ J7      East (RHO) Doubles 4♠ if possible.  
HCP: 8+2      ♣ Q98732

---

**Board: 260**      ♠ 5      RHO opens the bidding 1♠.  
Dealer: East      ♥ KQT97653 You bid next.  
Vul: None      ♦ Q854  
HCP: 7+4      ♣ -

## Both hands (Answers Page)

### Board: 256

	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ KJT986432			1 ♥	4 ♠
Vul: Both	♥ T84	♥ A9	X	All Pass		
North HCP: 8+2	♦ AQ7543	♦ 8				
South HCP: 8+5	♣ T42	♣ 5				
Contract: 4 ♠ X South						

### Board: 257

	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ KQ7	1 ♠	4 ♥	All Pass	
Vul: N-S	♥ KJ8765432	♥ QT9				
North HCP: 11+5	♦ K52	♦ A86				
South HCP: 14	♣ A	♣ KT93				
Contract: 4 ♥ North						

### Board: 258

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AJ2				1 ♦
Vul: N-S	♥ T765	♥ 84	4 ♠	5 ♦	All Pass	
North HCP: 10+2	♦ AKQJ86	♦ T942				
South HCP: 13	♣ 642	♣ AKJT				
Contract: 5 ♦ North						

### Board: 259

	North:	South:	W	N	E	S
Dealer: West	♠ KQ976543	♠ 2	1 ♥	4 ♠	X	All Pass
Vul: Both	♥ -	♥ AJ52				
North HCP: 8+4	♦ K53	♦ J7				
South HCP: 8+2	♣ T4	♣ Q98732				
Contract: 4 ♠ X North						

### Board: 260

	North:	South:	W	N	E	S
Dealer: East	♠ J9764	♠ 5			1 ♠	4 ♥
Vul: None	♥ 84	♥ KQT97653	All Pass			
North HCP: 2+1	♦ JT73	♦ Q854				
South HCP: 7+4	♣ 87	♣ -				
Contract: 4 ♥ South						



**Board: 261**      ♠ JT8      RHO opens the bidding 1 ♠.  
Dealer: West      ♥ KQT86543      You bid next.  
Vul: E-W      ♦ K3  
HCP: 9+4      ♣ -

---

**Board: 262**      ♠ A865      LHO opens the bidding 1 ♦.  
Dealer: East      ♥ A      Partner bids next.  
Vul: None      ♦ J8  
HCP: 11+2      ♣ QT9532

---

**Board: 263**      ♠ KQ987654      RHO opens the bidding 1 ♦.  
Dealer: West      ♥ Q9      You bid next.  
Vul: Both      ♦ K4  
HCP: 10+4      ♣ 5

---

**Board: 264**      ♠ A      LHO opens the bidding 1 ♦.  
Dealer: East      ♥ T87542      Partner bids next.  
Vul: E-W      ♦ K764      West (RHO) Doubles 4 ♠ if possible.  
HCP: 7+2      ♣ 52

---

**Board: 265**      ♠ KQ876543      RHO opens the bidding 1 ♣.  
Dealer: West      ♥ -      You bid next.  
Vul: None      ♦ AT765  
HCP: 9+5      ♣ -

## Both hands (Answers Page)

Board: 261	North:	South:	W	N	E	S
Dealer: West	♠ JT8	♠ 92	1 ♠	4 ♥	All Pass	
Vul: E-W	♥ KQT86543	♥ -				
North HCP: 9+4	♦ K3	♦ A872				
South HCP: 8+3	♣ -	♣ KJT9752				
Contract: 4 ♥ North						

Board: 262	North:	South:	W	N	E	S
Dealer: East	♠ A865	♠ T4			1 ♦	4 ♥
Vul: None	♥ A	♥ KQ987432	All Pass			
North HCP: 11+2	♦ J8	♦ 92				
South HCP: 9+4	♣ QT9532	♣ A				
Contract: 4 ♥ South						

Board: 263	North:	South:	W	N	E	S
Dealer: West	♠ KQ987654	♠ J2	1 ♦	4 ♠	All Pass	
Vul: Both	♥ Q9	♥ K42				
North HCP: 10+4	♦ K4	♦ J7				
South HCP: 10+2	♣ 5	♣ AJT863				
Contract: 4 ♠ North						

Board: 264	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ KQT87632			1 ♦	4 ♠
Vul: E-W	♥ T87542	♥ K6	X	All Pass		
North HCP: 7+2	♦ K764	♦ 53				
South HCP: 9+4	♣ 52	♣ J				
Contract: 4 ♠ X South						

Board: 265	North:	South:	W	N	E	S
Dealer: West	♠ KQ876543	♠ T	1 ♣	4 ♠	All Pass	
Vul: None	♥ -	♥ KJ				
North HCP: 9+5	♦ AT765	♦ KQJ9843				
South HCP: 13+3	♣ -	♣ K62				
Contract: 4 ♠ North						

## South hands

## Game\_Overcalls

**Board: 261**      ♠ 92      LHO opens the bidding 1 ♠.  
 Dealer: West      ♥ -      Partner bids next.  
 Vul: E-W      ♦ A872  
 HCP: 8+3      ♣ KJT9752

---

**Board: 262**      ♠ T4      RHO opens the bidding 1 ♦.  
 Dealer: East      ♥ KQ987432      You bid next.  
 Vul: None      ♦ 92  
 HCP: 9+4      ♣ A

---

**Board: 263**      ♠ J2      LHO opens the bidding 1 ♦.  
 Dealer: West      ♥ K42      Partner bids next.  
 Vul: Both      ♦ J7  
 HCP: 10+2      ♣ AJT863

---

**Board: 264**      ♠ KQT87632      RHO opens the bidding 1 ♦.  
 Dealer: East      ♥ K6      You bid next.  
 Vul: E-W      ♦ 53      West (LHO) Doubles 4 ♠ if possible.  
 HCP: 9+4      ♣ J

---

**Board: 265**      ♠ T      LHO opens the bidding 1 ♣.  
 Dealer: West      ♥ KJ      Partner bids next.  
 Vul: None      ♦ KQJ9843  
 HCP: 13+3      ♣ K62

## Both hands (Answers Page)

Board: 261	North:	South:	W	N	E	S
Dealer: West	♠ JT8	♠ 92	1 ♠	4 ♥	All Pass	
Vul: E-W	♥ KQT86543	♥ -				
North HCP: 9+4	♦ K3	♦ A872				
South HCP: 8+3	♣ -	♣ KJT9752				
Contract: 4 ♥ North						

Board: 262	North:	South:	W	N	E	S
Dealer: East	♠ A865	♠ T4			1 ♦	4 ♥
Vul: None	♥ A	♥ KQ987432	All Pass			
North HCP: 11+2	♦ J8	♦ 92				
South HCP: 9+4	♣ QT9532	♣ A				
Contract: 4 ♥ South						

Board: 263	North:	South:	W	N	E	S
Dealer: West	♠ KQ987654	♠ J2	1 ♦	4 ♠	All Pass	
Vul: Both	♥ Q9	♥ K42				
North HCP: 10+4	♦ K4	♦ J7				
South HCP: 10+2	♣ 5	♣ AJT863				
Contract: 4 ♠ North						

Board: 264	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ KQT87632			1 ♦	4 ♠
Vul: E-W	♥ T87542	♥ K6	X	All Pass		
North HCP: 7+2	♦ K764	♦ 53				
South HCP: 9+4	♣ 52	♣ J				
Contract: 4 ♠ X South						

Board: 265	North:	South:	W	N	E	S
Dealer: West	♠ KQ876543	♠ T	1 ♣	4 ♠	All Pass	
Vul: None	♥ -	♥ KJ				
North HCP: 9+5	♦ AT765	♦ KQJ9843				
South HCP: 13+3	♣ -	♣ K62				
Contract: 4 ♠ North						

# North hands

# Game\_Overcalls

**Board: 266**      ♠ JT5      LHO opens the bidding 1 ♠.  
 Dealer: East      ♥ JT      Partner bids next.  
 Vul: N-S      ♦ K854      West (RHO) Doubles 4 ♥ if possible.  
 HCP: 6      ♣ J642

---

**Board: 267**      ♠ 9      RHO opens the bidding 1 ♦.  
 Dealer: West      ♥ KQ976432      You bid next.  
 Vul: E-W      ♦ K83  
 HCP: 9+4      ♣ J

---

**Board: 268**      ♠ AK63      LHO opens the bidding 1 ♦.  
 Dealer: East      ♥ 7      Partner bids next.  
 Vul: Both      ♦ 9832  
 HCP: 9      ♣ Q762

---

**Board: 269**      ♠ A2      You bid first.  
 Dealer: North      ♥ AQ52      East (LHO) bids 4 ♠ if possible.  
 Vul: N-S      ♦ AT98632      West (RHO) Doubles 5 ♦ if possible.  
 HCP: 14+3      ♣ -

## Both hands (Answers Page)

### Board: 266

	North:	South:	W	N	E	S
Dealer: East	♠ JT5	♠ A872			1 ♠	4 ♥
Vul: N-S	♥ JT	♥ KQ986543	X	All Pass		
North HCP: 6	♦ K854	♦ -				
South HCP: 9+4	♣ J642	♣ 3				
Contract: 4 ♥ X South						

### Board: 267

	North:	South:	W	N	E	S
Dealer: West	♠ 9	♠ KQ32	1 ♦	4 ♥	All Pass	
Vul: E-W	♥ KQ976432	♥ -				
North HCP: 9+4	♦ K83	♦ Q74				
South HCP: 10+2	♣ J	♣ K86543				
Contract: 4 ♥ North						

### Board: 268

	North:	South:	W	N	E	S
Dealer: East	♠ AK63	♠ 97			1 ♦	4 ♥
Vul: Both	♥ 7	♥ KQT98542	All Pass			
North HCP: 9	♦ 9832	♦ -				
South HCP: 8+4	♣ Q762	♣ K95				
Contract: 4 ♥ South						

### Board: 269

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ -		1 ♦	4 ♠	Pass
Vul: N-S	♥ AQ52	♥ JT973	Pass	5 ♦	Pass	Pass
North HCP: 14+3	♦ AT98632	♦ J7	X	All Pass		
South HCP: 8+3	♣ -	♣ KQJT42				
Contract: 5 ♦ X North						

**Board: 266**      ♠ A872      RHO opens the bidding 1 ♠.  
Dealer: East      ♥ KQ986543      You bid next.  
Vul: N-S      ♦ -      West (LHO) Doubles 4 ♥ if possible.  
HCP: 9+4      ♣ 3

---

**Board: 267**      ♠ KQ32      LHO opens the bidding 1 ♦.  
Dealer: West      ♥ -      Partner bids next.  
Vul: E-W      ♦ Q74  
HCP: 10+2      ♣ K86543

---

**Board: 268**      ♠ 97      RHO opens the bidding 1 ♦.  
Dealer: East      ♥ KQT98542      You bid next.  
Vul: Both      ♦ -  
HCP: 8+4      ♣ K95

---

**Board: 269**      ♠ -      Partner bids first.  
Dealer: North      ♥ JT973      East (RHO) bids 4 ♠ if possible.  
Vul: N-S      ♦ J7      West (LHO) Doubles 5 ♦ if possible.  
HCP: 8+3      ♣ KQJT42

## Both hands (Answers Page)

### Board: 266

	North:	South:	W	N	E	S
Dealer: East	♠ JT5	♠ A872			1 ♠	4 ♥
Vul: N-S	♥ JT	♥ KQ986543	X	All Pass		
North HCP: 6	♦ K854	♦ -				
South HCP: 9+4	♣ J642	♣ 3				
Contract: 4 ♥ X South						

### Board: 267

	North:	South:	W	N	E	S
Dealer: West	♠ 9	♠ KQ32	1 ♦	4 ♥	All Pass	
Vul: E-W	♥ KQ976432	♥ -				
North HCP: 9+4	♦ K83	♦ Q74				
South HCP: 10+2	♣ J	♣ K86543				
Contract: 4 ♥ North						

### Board: 268

	North:	South:	W	N	E	S
Dealer: East	♠ AK63	♠ 97			1 ♦	4 ♥
Vul: Both	♥ 7	♥ KQT98542	All Pass			
North HCP: 9	♦ 9832	♦ -				
South HCP: 8+4	♣ Q762	♣ K95				
Contract: 4 ♥ South						

### Board: 269

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ -		1 ♦	4 ♠	Pass
Vul: N-S	♥ AQ52	♥ JT973	Pass	5 ♦	Pass	Pass
North HCP: 14+3	♦ AT98632	♦ J7	X	All Pass		
South HCP: 8+3	♣ -	♣ KQJT42				
Contract: 5 ♦ X North						



# North hands

# Game\_Overcalls

**Board: 270**      ♠ J62      Partner bids first.

Dealer: South      ♥ 4      West (RHO) bids 4♥ if possible.

Vul: E-W      ♦ Q8      East (LHO) bids 4NT if possible.

HCP: 4+3      ♣ JT86532      West (RHO) bids 5♦ if possible.

East (LHO) bids 5♥ if possible.

East (LHO) Doubles 6♣ if possible.

---

**Board: 271**      ♠ QT2      RHO opens the bidding 1♣.

Dealer: West      ♥ KQT98752      You bid next.

Vul: Both      ♦ 65

HCP: 7+4      ♣ -

---

**Board: 272**      ♠ A      Partner bids first.

Dealer: South      ♥ Q96      West (RHO) bids 4♠ if possible.

Vul: None      ♦ AK854

HCP: 14+1      ♣ J854

---

**Board: 273**      ♠ T43      You bid first.

Dealer: North      ♥ K9754      East (LHO) bids 4♠ if possible.

Vul: N-S      ♦ A95      West (RHO) Doubles 5♥ if possible.

HCP: 13+1      ♣ AQ

## Both hands (Answers Page)

### Board: 270

Dealer: South

Vul: E-W

North HCP: 4+3

South HCP: 13

Contract: 6♣X North

North:

♠ J62

♥ 4

♦ Q8

♣ JT86532

South:

♠ KQ75

♥ AJT

♦ T96

♣ K94

W

N

E

S

1♣

4♥

Pass

4NT

Pass

5♦<sup>1</sup>

Pass

5♥

Pass

Pass

6♣

X

All Pass

1. A=1/5 or 4/5

### Board: 271

Dealer: West

Vul: Both

North HCP: 7+4

South HCP: 10+1

Contract: 4♥ North

North:

♠ QT2

♥ KQT98752

♦ 65

♣ -

South:

♠ A63

♥ 64

♦ AJ2

♣ JT863

W

N

E

S

1♣

4♥

All Pass

### Board: 272

Dealer: South

Vul: None

North HCP: 14+1

South HCP: 12

Contract: 5♦ North

North:

♠ A

♥ Q96

♦ AK854

♣ J854

South:

♠ T

♥ 7543

♦ QJ92

♣ AKQ6

W

N

E

S

1♦

4♠

5♦

All Pass

### Board: 273

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 12+2

Contract: 5♥X South

North:

♠ T43

♥ K9754

♦ A95

♣ AQ

South:

♠ -

♥ AT86

♦ KQ2

♣ KT9873

W

N

E

S

1♥

4♠

4NT

Pass

5♣<sup>1</sup>

Pass

5♥

X

All Pass

1. A=0/5 or 3/5

**Board: 270**      ♠ KQ75      You bid first.  
Dealer: South      ♥ AJT      West (LHO) bids 4♥ if possible.  
Vul: E-W      ♦ T96      East (RHO) bids 4NT if possible.  
HCP: 13      ♣ K94      West (LHO) bids 5♦ if possible.  
East (RHO) bids 5♥ if possible.  
East (RHO) Doubles 6♣ if possible.

---

**Board: 271**      ♠ A63      LHO opens the bidding 1♣.  
Dealer: West      ♥ 64      Partner bids next.  
Vul: Both      ♦ AJ2  
HCP: 10+1      ♣ JT863

---

**Board: 272**      ♠ T      You bid first.  
Dealer: South      ♥ 7543      West (LHO) bids 4♠ if possible.  
Vul: None      ♦ QJ92  
HCP: 12      ♣ AKQ6

---

**Board: 273**      ♠ -      Partner bids first.  
Dealer: North      ♥ AT86      East (RHO) bids 4♠ if possible.  
Vul: N-S      ♦ KQ2      West (LHO) Doubles 5♥ if possible.  
HCP: 12+2      ♣ KT9873

## Both hands (Answers Page)

### Board: 270

Dealer: South

Vul: E-W

North HCP: 4+3

South HCP: 13

Contract: 6♣X North

North:

♠ J62

♥ 4

♦ Q8

♣ JT86532

South:

♠ KQ75

♥ AJT

♦ T96

♣ K94

W

N

E

S

1♣

4♥

Pass

4NT

Pass

5♦<sup>1</sup>

Pass

5♥

Pass

Pass

6♣

X

All Pass

1. A=1/5 or 4/5

### Board: 271

Dealer: West

Vul: Both

North HCP: 7+4

South HCP: 10+1

Contract: 4♥ North

North:

♠ QT2

♥ KQT98752

♦ 65

♣ -

South:

♠ A63

♥ 64

♦ AJ2

♣ JT863

W

N

E

S

1♣

4♥

All Pass

### Board: 272

Dealer: South

Vul: None

North HCP: 14+1

South HCP: 12

Contract: 5♦ North

North:

♠ A

♥ Q96

♦ AK854

♣ J854

South:

♠ T

♥ 7543

♦ QJ92

♣ AKQ6

W

N

E

S

1♦

4♠

5♦

All Pass

### Board: 273

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 12+2

Contract: 5♥X South

North:

♠ T43

♥ K9754

♦ A95

♣ AQ

South:

♠ -

♥ AT86

♦ KQ2

♣ KT9873

W

N

E

S

1♥

4♠

4NT

Pass

5♣<sup>1</sup>

Pass

5♥

X

All Pass

1. A=0/5 or 3/5

**Board: 274**      ♠ A9      You bid first.  
Dealer: North      ♥ QJ4      East (LHO) bids 4♠ if possible.  
Vul: None      ♦ AT963  
HCP: 14+1      ♣ K64

---

**Board: 275**      ♠ KQT97642      RHO opens the bidding 1♦.  
Dealer: West      ♥ 54      You bid next.  
Vul: E-W      ♦ -  
HCP: 9+4      ♣ KJ8

---

**Board: 276**      ♠ A4      LHO opens the bidding 1♦.  
Dealer: East      ♥ KQ43      Partner bids next.  
Vul: N-S      ♦ T86543  
HCP: 9+2      ♣ 6

---

**Board: 277**      ♠ K9      RHO opens the bidding 1♦.  
Dealer: West      ♥ KQ976542      You bid next.  
Vul: E-W      ♦ 2  
HCP: 8+4      ♣ 42

---

**Board: 278**      ♠ AQ965      LHO opens the bidding 1♦.  
Dealer: East      ♥ -      Partner bids next.  
Vul: Both      ♦ 643  
HCP: 12+2      ♣ AQ942

## Both hands (Answers Page)

### Board: 274

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ J		1 ♦	4 ♠	5 ♣
Vul: None	♥ QJ4	♥ A973	Pass	6 ♣	All Pass	
North HCP: 14+1	♦ AT963	♦ 8				
South HCP: 12+3	♣ K64	♣ AQJ9875				
Contract: 6 ♣ North						

### Board: 275

	North:	South:	W	N	E	S
Dealer: West	♠ KQT97642	♠ A8	1 ♦	4 ♠	All Pass	
Vul: E-W	♥ 54	♥ K8				
North HCP: 9+4	♦ -	♦ AQT942				
South HCP: 13+2	♣ KJ8	♣ T96				
Contract: 4 ♠ North						

### Board: 276

	North:	South:	W	N	E	S
Dealer: East	♠ A4	♠ KJT98732			1 ♦	4 ♠
Vul: N-S	♥ KQ43	♥ T8	All Pass			
North HCP: 9+2	♦ T86543	♦ -				
South HCP: 10+4	♣ 6	♣ AQ9				
Contract: 4 ♠ South						

### Board: 277

	North:	South:	W	N	E	S
Dealer: West	♠ K9	♠ J84	1 ♦	4 ♥	All Pass	
Vul: E-W	♥ KQ976542	♥ 3				
North HCP: 8+4	♦ 2	♦ AQJ97				
South HCP: 11+1	♣ 42	♣ KT85				
Contract: 4 ♥ North						

### Board: 278

	North:	South:	W	N	E	S
Dealer: East	♠ AQ965	♠ -			1 ♦	4 ♥
Vul: Both	♥ -	♥ KJT97643	All Pass			
North HCP: 12+2	♦ 643	♦ 7				
South HCP: 8+4	♣ AQ942	♣ KJT8				
Contract: 4 ♥ South						

# South hands

# Game\_Overcalls

**Board: 274**      ♠ J      Partner bids first.  
 Dealer: North      ♥ A973      East (RHO) bids 4♠ if possible.  
 Vul: None      ♦ 8  
 HCP: 12+3      ♣ AQJ9875

---

**Board: 275**      ♠ A8      LHO opens the bidding 1♦.  
 Dealer: West      ♥ K8      Partner bids next.  
 Vul: E-W      ♦ AQT942  
 HCP: 13+2      ♣ T96

---

**Board: 276**      ♠ KJT98732      RHO opens the bidding 1♦.  
 Dealer: East      ♥ T8      You bid next.  
 Vul: N-S      ♦ -  
 HCP: 10+4      ♣ AQ9

---

**Board: 277**      ♠ J84      LHO opens the bidding 1♦.  
 Dealer: West      ♥ 3      Partner bids next.  
 Vul: E-W      ♦ AQJ97  
 HCP: 11+1      ♣ KT85

---

**Board: 278**      ♠ -      RHO opens the bidding 1♦.  
 Dealer: East      ♥ KJT97643      You bid next.  
 Vul: Both      ♦ 7  
 HCP: 8+4      ♣ KJT8

## Both hands (Answers Page)

### Board: 274

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ J		1 ♦	4 ♠	5 ♣
Vul: None	♥ QJ4	♥ A973	Pass	6 ♣	All Pass	
North HCP: 14+1	♦ AT963	♦ 8				
South HCP: 12+3	♣ K64	♣ AQJ9875				
Contract: 6 ♣ North						

### Board: 275

	North:	South:	W	N	E	S
Dealer: West	♠ KQT97642	♠ A8	1 ♦	4 ♠	All Pass	
Vul: E-W	♥ 54	♥ K8				
North HCP: 9+4	♦ -	♦ AQT942				
South HCP: 13+2	♣ KJ8	♣ T96				
Contract: 4 ♠ North						

### Board: 276

	North:	South:	W	N	E	S
Dealer: East	♠ A4	♠ KJT98732			1 ♦	4 ♠
Vul: N-S	♥ KQ43	♥ T8	All Pass			
North HCP: 9+2	♦ T86543	♦ -				
South HCP: 10+4	♣ 6	♣ AQ9				
Contract: 4 ♠ South						

### Board: 277

	North:	South:	W	N	E	S
Dealer: West	♠ K9	♠ J84	1 ♦	4 ♥	All Pass	
Vul: E-W	♥ KQ976542	♥ 3				
North HCP: 8+4	♦ 2	♦ AQJ97				
South HCP: 11+1	♣ 42	♣ KT85				
Contract: 4 ♥ North						

### Board: 278

	North:	South:	W	N	E	S
Dealer: East	♠ AQ965	♠ -			1 ♦	4 ♥
Vul: Both	♥ -	♥ KJT97643	All Pass			
North HCP: 12+2	♦ 643	♦ 7				
South HCP: 8+4	♣ AQ942	♣ KJT8				
Contract: 4 ♥ South						



**Board: 279**      ♠ KT63      You bid first.  
Dealer: North      ♥ A7      East (LHO) bids 4♥ if possible.  
Vul: N-S      ♦ Q4  
HCP: 14+1      ♣ KQ976

---

**Board: 280**      ♠ Q976      LHO opens the bidding 1♦.  
Dealer: East      ♥ AJ6      Partner bids next.  
Vul: Both      ♦ KQ7  
HCP: 17      ♣ AJ6

---

**Board: 281**      ♠ AT986543      RHO opens the bidding 1♥.  
Dealer: West      ♥ Q98      You bid next.  
Vul: None      ♦ -  
HCP: 10+4      ♣ A4

---

**Board: 282**      ♠ A953      LHO opens the bidding 1♠.  
Dealer: East      ♥ -      Partner bids next.  
Vul: Both      ♦ AQ83  
HCP: 15+1      ♣ KQ642

---

**Board: 283**      ♠ Q      RHO opens the bidding 1♣.  
Dealer: West      ♥ KQT98752      You bid next.  
Vul: None      ♦ QT86  
HCP: 9+4      ♣ -

## Both hands (Answers Page)

### Board: 279

	North:	South:	W	N	E	S
Dealer: North	♠ KT63	♠ AQJ75		1 ♣	4 ♥	5 ♣
Vul: N-S	♥ A7	♥ -	Pass	6 ♣	All Pass	
North HCP: 14+1	♦ Q4	♦ JT87				
South HCP: 13+1	♣ KQ976	♣ AJ53				
Contract: 6 ♣ North						

### Board: 280

	North:	South:	W	N	E	S
Dealer: East	♠ Q976	♠ T			1 ♦	4 ♥
Vul: Both	♥ AJ6	♥ KQ987532	All Pass			
North HCP: 17	♦ KQ7	♦ A3				
South HCP: 9+4	♣ AJ6	♣ 43				
Contract: 4 ♥ South						

### Board: 281

	North:	South:	W	N	E	S
Dealer: West	♠ AT986543	♠ KJ2	1 ♥	4 ♠	All Pass	
Vul: None	♥ Q98	♥ 74				
North HCP: 10+4	♦ -	♦ J95				
South HCP: 7+1	♣ A4	♣ QT763				
Contract: 4 ♠ North						

### Board: 282

	North:	South:	W	N	E	S
Dealer: East	♠ A953	♠ Q			1 ♠	4 ♥
Vul: Both	♥ -	♥ KQ876543	All Pass			
North HCP: 15+1	♦ AQ83	♦ 2				
South HCP: 11+4	♣ KQ642	♣ A83				
Contract: 4 ♥ South						

### Board: 283

	North:	South:	W	N	E	S
Dealer: West	♠ Q	♠ KT8	1 ♣	4 ♥	All Pass	
Vul: None	♥ KQT98752	♥ AJ3				
North HCP: 9+4	♦ QT86	♦ 75				
South HCP: 8+1	♣ -	♣ 97432				
Contract: 4 ♥ North						

**Board: 279**      ♠ AQJ75      Partner bids first.  
Dealer: North      ♥ -      East (RHO) bids 4♥ if possible.  
Vul: N-S      ♦ JT87  
HCP: 13+1      ♣ AJ53

---

**Board: 280**      ♠ T      RHO opens the bidding 1♦.  
Dealer: East      ♥ KQ987532      You bid next.  
Vul: Both      ♦ A3  
HCP: 9+4      ♣ 43

---

**Board: 281**      ♠ KJ2      LHO opens the bidding 1♥.  
Dealer: West      ♥ 74      Partner bids next.  
Vul: None      ♦ J95  
HCP: 7+1      ♣ QT763

---

**Board: 282**      ♠ Q      RHO opens the bidding 1♠.  
Dealer: East      ♥ KQ876543      You bid next.  
Vul: Both      ♦ 2  
HCP: 11+4      ♣ A83

---

**Board: 283**      ♠ KT8      LHO opens the bidding 1♣.  
Dealer: West      ♥ AJ3      Partner bids next.  
Vul: None      ♦ 75  
HCP: 8+1      ♣ 97432

## Both hands (Answers Page)

### Board: 279

	North:	South:	W	N	E	S
Dealer: North	♠ KT63	♠ AQJ75		1 ♣	4 ♥	5 ♣
Vul: N-S	♥ A7	♥ -	Pass	6 ♣	All Pass	
North HCP: 14+1	♦ Q4	♦ JT87				
South HCP: 13+1	♣ KQ976	♣ AJ53				
Contract: 6 ♣ North						

### Board: 280

	North:	South:	W	N	E	S
Dealer: East	♠ Q976	♠ T			1 ♦	4 ♥
Vul: Both	♥ AJ6	♥ KQ987532	All Pass			
North HCP: 17	♦ KQ7	♦ A3				
South HCP: 9+4	♣ AJ6	♣ 43				
Contract: 4 ♥ South						

### Board: 281

	North:	South:	W	N	E	S
Dealer: West	♠ AT986543	♠ KJ2	1 ♥	4 ♠	All Pass	
Vul: None	♥ Q98	♥ 74				
North HCP: 10+4	♦ -	♦ J95				
South HCP: 7+1	♣ A4	♣ QT763				
Contract: 4 ♠ North						

### Board: 282

	North:	South:	W	N	E	S
Dealer: East	♠ A953	♠ Q			1 ♠	4 ♥
Vul: Both	♥ -	♥ KQ876543	All Pass			
North HCP: 15+1	♦ AQ83	♦ 2				
South HCP: 11+4	♣ KQ642	♣ A83				
Contract: 4 ♥ South						

### Board: 283

	North:	South:	W	N	E	S
Dealer: West	♠ Q	♠ KT8	1 ♣	4 ♥	All Pass	
Vul: None	♥ KQT98752	♥ AJ3				
North HCP: 9+4	♦ QT86	♦ 75				
South HCP: 8+1	♣ -	♣ 97432				
Contract: 4 ♥ North						

<b>Board: 284</b>	♠ -	Partner bids first.
Dealer: South	♥ JT85	West (RHO) bids 4♠ if possible.
Vul: N-S	♦ Q942	
HCP: 9+1	♣ KQJ74	
<hr/>		
<b>Board: 285</b>	♠ 6	RHO opens the bidding 1♣.
Dealer: West	♥ KQT986542	You bid next.
Vul: None	♦ 75	East (LHO) Doubles 4♥ if possible.
HCP: 5+5	♣ 9	
<hr/>		
<b>Board: 286</b>	♠ J9853	Partner bids first.
Dealer: South	♥ A	West (RHO) bids 4♥ if possible.
Vul: E-W	♦ 5	
HCP: 12+3	♣ AQJ653	
<hr/>		
<b>Board: 287</b>	♠ QJT854	You bid first.
Dealer: North	♥ -	East (LHO) bids 4♥ if possible.
Vul: Both	♦ AK	West (RHO) bids 5♥ if possible.
HCP: 14+3	♣ KJ982	East (LHO) Doubles 5♠ if possible.
<hr/>		
<b>Board: 288</b>	♠ 9875	Partner bids first.
Dealer: South	♥ A6	West (RHO) bids 4♥ if possible.
Vul: E-W	♦ AQT8	
HCP: 12	♣ QT4	

## Both hands (Answers Page)

### Board: 284

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 13+1

Contract: 5♥ North

North:

♠ -

♥ JT85

♦ Q942

♣ KQJ74

South:

♠ A6

♥ KQ972

♦ 653

♣ A52

W

N

E

S

1♥

4♠

5♥

All Pass

### Board: 285

Dealer: West

Vul: None

North HCP: 5+5

South HCP: 5+1

Contract: 4♥X North

North:

♠ 6

♥ KQT986542

♦ 75

♣ 9

South:

♠ K874

♥ J

♦ T82

♣ JT732

W

N

E

S

1♣

4♥

X

All Pass

### Board: 286

Dealer: South

Vul: E-W

North HCP: 12+3

South HCP: 13+3

Contract: 6♦ South

North:

♠ J9853

♥ A

♦ 5

♣ AQJ653

South:

♠ AQ76

♥ 6

♦ AQJT732

♣ T

W

N

E

S

1♦

4♥

X

Pass

6♦

All Pass

### Board: 287

Dealer: North

Vul: Both

North HCP: 14+3

South HCP: 6+1

Contract: 5♠X North

North:

♠ QJT854

♥ -

♦ AK

♣ KJ982

South:

♠ A932

♥ 8

♦ T9843

♣ Q73

W

N

E

S

1♠

4♥

4♠

5♥

5♠

X

All Pass

### Board: 288

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14+2

Contract: 5♣ South

North:

♠ 9875

♥ A6

♦ AQT8

♣ QT4

South:

♠ KQJ6

♥ T

♦ 95

♣ AKJ975

W

N

E

S

1♣

4♥

X

Pass

5♣

All Pass

<b>Board: 284</b>	♠ A6	You bid first.
Dealer: South	♥ KQ972	West (LHO) bids 4♠ if possible.
Vul: N-S	♦ 653	
HCP: 13+1	♣ A52	

---

<b>Board: 285</b>	♠ K874	LHO opens the bidding 1♣.
Dealer: West	♥ J	Partner bids next.
Vul: None	♦ T82	East (RHO) Doubles 4♥ if possible.
HCP: 5+1	♣ JT732	

---

<b>Board: 286</b>	♠ AQ76	You bid first.
Dealer: South	♥ 6	West (LHO) bids 4♥ if possible.
Vul: E-W	♦ AQJT732	
HCP: 13+3	♣ T	

---

<b>Board: 287</b>	♠ A932	Partner bids first.
Dealer: North	♥ 8	East (RHO) bids 4♥ if possible.
Vul: Both	♦ T9843	West (LHO) bids 5♥ if possible.
HCP: 6+1	♣ Q73	East (RHO) Doubles 5♠ if possible.

---

<b>Board: 288</b>	♠ KQJ6	You bid first.
Dealer: South	♥ T	West (LHO) bids 4♥ if possible.
Vul: E-W	♦ 95	
HCP: 14+2	♣ AKJ975	

## Both hands (Answers Page)

### Board: 284

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A6				1 ♥
Vul: N-S	♥ JT85	♥ KQ972	4 ♠	5 ♥	All Pass	
North HCP: 9+1	♦ Q942	♦ 653				
South HCP: 13+1	♣ KQJ74	♣ A52				
Contract: 5 ♥ North						

### Board: 285

	North:	South:	W	N	E	S
Dealer: West	♠ 6	♠ K874	1 ♣	4 ♥	X	All Pass
Vul: None	♥ KQT986542	♥ J				
North HCP: 5+5	♦ 75	♦ T82				
South HCP: 5+1	♣ 9	♣ JT732				
Contract: 4 ♥ X North						

### Board: 286

	North:	South:	W	N	E	S
Dealer: South	♠ J9853	♠ AQ76				1 ♦
Vul: E-W	♥ A	♥ 6	4 ♥	X	Pass	6 ♦
North HCP: 12+3	♦ 5	♦ AQJT732	All Pass			
South HCP: 13+3	♣ AQJ653	♣ T				
Contract: 6 ♦ South						

### Board: 287

	North:	South:	W	N	E	S
Dealer: North	♠ QJT854	♠ A932		1 ♠	4 ♥	4 ♠
Vul: Both	♥ -	♥ 8	5 ♥	5 ♠	X	All Pass
North HCP: 14+3	♦ AK	♦ T9843				
South HCP: 6+1	♣ KJ982	♣ Q73				
Contract: 5 ♠ X North						

### Board: 288

	North:	South:	W	N	E	S
Dealer: South	♠ 9875	♠ KQJ6				1 ♣
Vul: E-W	♥ A6	♥ T	4 ♥	X	Pass	5 ♣
North HCP: 12	♦ AQT8	♦ 95	All Pass			
South HCP: 14+2	♣ QT4	♣ AKJ975				
Contract: 5 ♣ South						



**Board: 289**      ♠ AQJT98      You bid first.  
Dealer: North      ♥ Q      East (LHO) bids 4♥ if possible.  
Vul: N-S      ♦ 97      West (RHO) Doubles 4♠ if possible.  
HCP: 14+2      ♣ AJ87

---

**Board: 290**      ♠ 6      LHO opens the bidding 1♦.  
Dealer: East      ♥ J9      Partner bids next.  
Vul: None      ♦ AJ862  
HCP: 10+2      ♣ KJ876

---

**Board: 291**      ♠ 3      Partner bids first.  
Dealer: South      ♥ AQ3      West (RHO) bids 4♥ if possible.  
Vul: Both      ♦ KQJT976  
HCP: 12+3      ♣ T9

---

**Board: 292**      ♠ J82      LHO opens the bidding 1♥.  
Dealer: East      ♥ Q      Partner bids next.  
Vul: N-S      ♦ KT942      West (RHO) bids 5♥ if possible.  
HCP: 10+1      ♣ A973      East (LHO) Doubles 5♠ if possible.

---

**Board: 293**      ♠ KQT87542      RHO opens the bidding 1♦.  
Dealer: West      ♥ KT9      You bid next.  
Vul: E-W      ♦ 9  
HCP: 8+4      ♣ 5

## Both hands (Answers Page)

### Board: 289

	North:	South:	W	N	E	S
Dealer: North	♠ AQJT98	♠ 32		1 ♠	4 ♥	Pass
Vul: N-S	♥ Q	♥ T3	Pass	4 ♠	Pass	Pass
North HCP: 14+2	♦ 97	♦ J6432	X	All Pass		
South HCP: 4+1	♣ AJ87	♣ K543				
Contract: 4 ♠ X North						

### Board: 290

	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ T8			1 ♦	4 ♥
Vul: None	♥ J9	♥ KQT87654	All Pass			
North HCP: 10+2	♦ AJ862	♦ 4				
South HCP: 9+4	♣ KJ876	♣ A4				
Contract: 4 ♥ South						

### Board: 291

	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ KQJT52				1 ♠
Vul: Both	♥ AQ3	♥ 2	4 ♥	6 ♦	All Pass	
North HCP: 12+3	♦ KQJT976	♦ A82				
South HCP: 14+2	♣ T9	♣ A72				
Contract: 6 ♦ North						

### Board: 292

	North:	South:	W	N	E	S
Dealer: East	♠ J82	♠ KQ976543			1 ♥	4 ♠
Vul: N-S	♥ Q	♥ K2	5 ♥	5 ♠	X	All Pass
North HCP: 10+1	♦ KT942	♦ J8				
South HCP: 10+4	♣ A973	♣ J				
Contract: 5 ♠ X North						

### Board: 293

	North:	South:	W	N	E	S
Dealer: West	♠ KQT87542	♠ 9	1 ♦	4 ♠	All Pass	
Vul: E-W	♥ KT9	♥ AQJ652				
North HCP: 8+4	♦ 9	♦ QJ7				
South HCP: 16+2	♣ 5	♣ AQ4				
Contract: 4 ♠ North						

<b>Board: 289</b>	♠ 32	Partner bids first.
Dealer: North	♥ T3	East (RHO) bids 4♥ if possible.
Vul: N-S	♦ J6432	West (LHO) Doubles 4♠ if possible.
HCP: 4+1	♣ K543	

---

<b>Board: 290</b>	♠ T8	RHO opens the bidding 1♦.
Dealer: East	♥ KQT87654	You bid next.
Vul: None	♦ 4	
HCP: 9+4	♣ A4	

---

<b>Board: 291</b>	♠ KQJT52	You bid first.
Dealer: South	♥ 2	West (LHO) bids 4♥ if possible.
Vul: Both	♦ A82	
HCP: 14+2	♣ A72	

---

<b>Board: 292</b>	♠ KQ976543	RHO opens the bidding 1♥.
Dealer: East	♥ K2	You bid next.
Vul: N-S	♦ J8	West (LHO) bids 5♥ if possible.
HCP: 10+4	♣ J	East (RHO) Doubles 5♠ if possible.

---

<b>Board: 293</b>	♠ 9	LHO opens the bidding 1♦.
Dealer: West	♥ AQJ652	Partner bids next.
Vul: E-W	♦ QJ7	
HCP: 16+2	♣ AQ4	

## Both hands (Answers Page)

### Board: 289

	North:	South:	W	N	E	S
Dealer: North	♠ AQJT98	♠ 32		1 ♠	4 ♥	Pass
Vul: N-S	♥ Q	♥ T3	Pass	4 ♠	Pass	Pass
North HCP: 14+2	♦ 97	♦ J6432	X	All Pass		
South HCP: 4+1	♣ AJ87	♣ K543				
Contract: 4 ♠ X North						

### Board: 290

	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ T8			1 ♦	4 ♥
Vul: None	♥ J9	♥ KQT87654	All Pass			
North HCP: 10+2	♦ AJ862	♦ 4				
South HCP: 9+4	♣ KJ876	♣ A4				
Contract: 4 ♥ South						

### Board: 291

	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ KQJT52				1 ♠
Vul: Both	♥ AQ3	♥ 2	4 ♥	6 ♦	All Pass	
North HCP: 12+3	♦ KQJT976	♦ A82				
South HCP: 14+2	♣ T9	♣ A72				
Contract: 6 ♦ North						

### Board: 292

	North:	South:	W	N	E	S
Dealer: East	♠ J82	♠ KQ976543			1 ♥	4 ♠
Vul: N-S	♥ Q	♥ K2	5 ♥	5 ♠	X	All Pass
North HCP: 10+1	♦ KT942	♦ J8				
South HCP: 10+4	♣ A973	♣ J				
Contract: 5 ♠ X North						

### Board: 293

	North:	South:	W	N	E	S
Dealer: West	♠ KQT87542	♠ 9	1 ♦	4 ♠	All Pass	
Vul: E-W	♥ KT9	♥ AQJ652				
North HCP: 8+4	♦ 9	♦ QJ7				
South HCP: 16+2	♣ 5	♣ AQ4				
Contract: 4 ♠ North						

# North hands

# Game\_Overcalls

**Board: 294**      ♠ AJ5      Partner bids first.  
 Dealer: South      ♥ J      West (RHO) bids 4♥ if possible.  
 Vul: None      ♦ AT953  
 HCP: 16+1      ♣ AQ74

---

**Board: 295**      ♠ Q2      RHO opens the bidding 1♠.  
 Dealer: West      ♥ KQT76543      You bid next.  
 Vul: N-S      ♦ KT3  
 HCP: 10+4      ♣ -

---

**Board: 296**      ♠ AJT62      Partner bids first.  
 Dealer: South      ♥ -      West (RHO) bids 4♥ if possible.  
 Vul: N-S      ♦ T32  
 HCP: 8+2      ♣ QJT96

---

**Board: 297**      ♠ A987      You bid first.  
 Dealer: North      ♥ J      East (LHO) bids 4♥ if possible.  
 Vul: E-W      ♦ A32  
 HCP: 13+1      ♣ KJ654

---

**Board: 298**      ♠ T2      LHO opens the bidding 1♣.  
 Dealer: East      ♥ KQJT      Partner bids next.  
 Vul: E-W      ♦ KT8  
 HCP: 9      ♣ 8543

## Both hands (Answers Page)

### Board: 294

Dealer: South

Vul: None

North HCP: 16+1

South HCP: 13

Contract: 5 ♣ North

North:

♠ AJ5

♥ J

♦ AT953

♣ AQ74

South:

♠ Q762

♥ A5

♦ K76

♣ KJ98

W N E S

1 ♣

4 ♥ 5 ♣ All Pass

### Board: 295

Dealer: West

Vul: N-S

North HCP: 10+4

South HCP: 2+3

Contract: 4 ♥ North

North:

♠ Q2

♥ KQT76543

♦ KT3

♣ -

South:

♠ T54

♥ 2

♦ J6

♣ JT98654

W N E S

1 ♠ 4 ♥ All Pass

### Board: 296

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 12+1

Contract: 4 ♠ North

North:

♠ AJT62

♥ -

♦ T32

♣ QJT96

South:

♠ KQ973

♥ J3

♦ Q987

♣ A7

W N E S

1 ♠

4 ♥ 4 ♠ All Pass

### Board: 297

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 14

Contract: 5 ♣ South

North:

♠ A987

♥ J

♦ A32

♣ KJ654

South:

♠ KT54

♥ 76

♦ KQ8

♣ AQT2

W N E S

1 ♣ 4 ♥ 5 ♣

All Pass

### Board: 298

Dealer: East

Vul: E-W

North HCP: 9

South HCP: 9+4

Contract: 4 ♠ South

North:

♠ T2

♥ KQJT

♦ KT8

♣ 8543

South:

♠ KQ987543

♥ -

♦ A643

♣ 2

W N E S

1 ♣ 4 ♠

All Pass

<b>Board: 294</b>	♠ Q762	You bid first.
Dealer: South	♥ A5	West (LHO) bids 4♥ if possible.
Vul: None	♦ K76	
HCP: 13	♣ KJ98	

---

<b>Board: 295</b>	♠ T54	LHO opens the bidding 1♠.
Dealer: West	♥ 2	Partner bids next.
Vul: N-S	♦ J6	
HCP: 2+3	♣ JT98654	

---

<b>Board: 296</b>	♠ KQ973	You bid first.
Dealer: South	♥ J3	West (LHO) bids 4♥ if possible.
Vul: N-S	♦ Q987	
HCP: 12+1	♣ A7	

---

<b>Board: 297</b>	♠ KT54	Partner bids first.
Dealer: North	♥ 76	East (RHO) bids 4♥ if possible.
Vul: E-W	♦ KQ8	
HCP: 14	♣ AQT2	

---

<b>Board: 298</b>	♠ KQ987543	RHO opens the bidding 1♣.
Dealer: East	♥ -	You bid next.
Vul: E-W	♦ A643	
HCP: 9+4	♣ 2	

## Both hands (Answers Page)

### Board: 294

Dealer: South

Vul: None

North HCP: 16+1

South HCP: 13

Contract: 5 ♣ North

North:

♠ AJ5

♥ J

♦ AT953

♣ AQ74

South:

♠ Q762

♥ A5

♦ K76

♣ KJ98

W      N      E      S

                                 1 ♣

4 ♥      5 ♣      All Pass

### Board: 295

Dealer: West

Vul: N-S

North HCP: 10+4

South HCP: 2+3

Contract: 4 ♥ North

North:

♠ Q2

♥ KQT76543

♦ KT3

♣ -

South:

♠ T54

♥ 2

♦ J6

♣ JT98654

W      N      E      S

1 ♠      4 ♥      All Pass

### Board: 296

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 12+1

Contract: 4 ♠ North

North:

♠ AJT62

♥ -

♦ T32

♣ QJT96

South:

♠ KQ973

♥ J3

♦ Q987

♣ A7

W      N      E      S

                                 1 ♠

4 ♥      4 ♠      All Pass

### Board: 297

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 14

Contract: 5 ♣ South

North:

♠ A987

♥ J

♦ A32

♣ KJ654

South:

♠ KT54

♥ 76

♦ KQ8

♣ AQT2

W      N      E      S

                 1 ♣      4 ♥      5 ♣

All Pass

### Board: 298

Dealer: East

Vul: E-W

North HCP: 9

South HCP: 9+4

Contract: 4 ♠ South

North:

♠ T2

♥ KQJT

♦ KT8

♣ 8543

South:

♠ KQ987543

♥ -

♦ A643

♣ 2

W      N      E      S

                         1 ♣      4 ♠

All Pass



**Board: 299**      ♠ KQ987642    RHO opens the bidding 1 ♦ .  
Dealer: West      ♥ KT4            You bid next.  
Vul: Both        ♦ 7                East (LHO) Doubles 4 ♠ if possible.  
HCP: 8+4        ♣ 3

---

**Board: 300**      ♠ J                LHO opens the bidding 1 ♥ .  
Dealer: East      ♥ AKT            Partner bids next.  
Vul: None        ♦ 875  
HCP: 12+2       ♣ A98765

---

**Board: 301**      ♠ T7              RHO opens the bidding 1 ♦ .  
Dealer: West      ♥ KQT986542    You bid next.  
Vul: None        ♦ -                East (LHO) Doubles 4 ♥ if possible.  
HCP: 7+5        ♣ Q2

---

**Board: 302**      ♠ 5                LHO opens the bidding 1 ♦ .  
Dealer: East      ♥ A9432          Partner bids next.  
Vul: E-W        ♦ J8763          West (RHO) Doubles 4 ♠ if possible.  
HCP: 5+2        ♣ 43

---

**Board: 303**      ♠ KJT95432    RHO opens the bidding 1 ♥ .  
Dealer: West      ♥ 9                You bid next.  
Vul: E-W        ♦ -  
HCP: 9+4        ♣ AJ98



## South hands

## Game\_Overcalls

**Board: 299**      ♠ T      LHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ QJ972      Partner bids next.  
 Vul: Both      ♦ Q83      East (RHO) Doubles 4 ♠ if possible.  
 HCP: 9+1      ♣ A654

---

**Board: 300**      ♠ KQT87652      RHO opens the bidding 1 ♥ .  
 Dealer: East      ♥ J8      You bid next.  
 Vul: None      ♦ AT  
 HCP: 10+4      ♣ 2

---

**Board: 301**      ♠ J542      LHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ -      Partner bids next.  
 Vul: None      ♦ AQ9543      East (RHO) Doubles 4 ♥ if possible.  
 HCP: 7+2      ♣ 854

---

**Board: 302**      ♠ KQT98632      RHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ 75      You bid next.  
 Vul: E-W      ♦ 9      West (LHO) Doubles 4 ♠ if possible.  
 HCP: 9+4      ♣ A7

---

**Board: 303**      ♠ 8      LHO opens the bidding 1 ♥ .  
 Dealer: West      ♥ Q6      Partner bids next.  
 Vul: E-W      ♦ KT9543  
 HCP: 8+2      ♣ KT43



**Board: 304**

♠ KQ63

Partner bids first.

Dealer: South

♥ 2

West (RHO) bids 4♥ if possible.

Vul: Both

♦ 9873

HCP: 10

♣ AJ32

## Both hands (Answers Page)

**Board: 304**

Dealer: South

Vul: Both

North HCP: 10

South HCP: 14+1

Contract: 4 ♠ North

**North:**

♠ KQ63

♥ 2

♦ 9873

♣ AJ32

**South:**

♠ T9742

♥ AJ

♦ AQJ

♣ QT9

**W**

**N**

**E**

**S**

1 ♠

4 ♥

4 ♠

All Pass

**Board: 304**

♠ T9742

You bid first.

Dealer: South

♥ AJ

West (LHO) bids 4♥ if possible.

Vul: Both

♦ AQJ

HCP: 14+1

♣ QT9

## Both hands (Answers Page)

**Board: 304**

Dealer: South

Vul: Both

North HCP: 10

South HCP: 14+1

Contract: 4 ♠ North

**North:**

♠ KQ63

♥ 2

♦ 9873

♣ AJ32

**South:**

♠ T9742

♥ AJ

♦ AQJ

♣ QT9

**W**

**N**

**E**

**S**

1 ♠

4 ♥

4 ♠

All Pass