

Board: 1	♠ Q9873	Partner is dealer.
Dealer: South	♥ T7	West (RHO) Doubles 1 ♦ if possible.
Vul: None	♦ T5	East (LHO) bids 2 ♥ if possible.
HCP: 6+1	♣ A854	West (RHO) bids 3 ♥ if possible.
		East (LHO) bids 4 ♥ if possible.
		East (LHO) Doubles 4 ♠ if possible.

Board: 2	♠ QT964	Partner is dealer.
Dealer: South	♥ K96	The opponents are silent.
Vul: N-S	♦ Q764	
HCP: 7+1	♣ 4	

Board: 3	♠ 7	You are dealer.
Dealer: North	♥ K8743	The opponents are silent.
Vul: E-W	♦ K76	
HCP: 13+1	♣ AQJ3	

Board: 4	♠ Q76532	Partner is dealer.
Dealer: South	♥ 5	West (RHO) Doubles 1 ♥ if possible.
Vul: Both	♦ T6	East (LHO) bids 2 ♥ if possible.
HCP: 2+2	♣ 8763	West (RHO) Doubles 4 ♥ if possible.

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ Q9873	♠ AJT2				1 ♦
Vul: None	♥ T7	♥ 32	X	1 ♠	2 ♥	2 ♠
North HCP: 6+1	♦ T5	♦ KQ82	3 ♥	3 ♠	4 ♥	Pass
South HCP: 12	♣ A854	♣ Q32	Pass	4 ♠	X	All Pass
Contract: 4 ♠ X North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ QT964	♠ A73				1 ♣
Vul: N-S	♥ K96	♥ Q32	Pass	1 ♠	Pass	1NT
North HCP: 7+1	♦ Q764	♦ J3	All Pass			
South HCP: 12+1	♣ 4	♣ AJT62				
Contract: 1NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ J865		1 ♥	Pass	2 ♥
Vul: E-W	♥ K8743	♥ AQ5	All Pass			
North HCP: 13+1	♦ K76	♦ QT83				
South HCP: 9	♣ AQJ3	♣ 97				
Contract: 2 ♥ South						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ Q76532	♠ T9				1 ♥
Vul: Both	♥ 5	♥ AKQT842	X	Pass	2 ♥ ¹	4 ♥
North HCP: 2+2	♦ T6	♦ J74	X	All Pass		
South HCP: 14+3	♣ 8763	♣ A				
Contract: 4 ♥ X South			1. strength cue bid			

Board: 1	♠ AJT2	You are dealer.
Dealer: South	♥ 32	West (LHO) Doubles 1 ♦ if possible.
Vul: None	♦ KQ82	East (RHO) bids 2 ♥ if possible.
HCP: 12	♣ Q32	West (LHO) bids 3 ♥ if possible.
		East (RHO) bids 4 ♥ if possible.
		East (RHO) Doubles 4 ♠ if possible.

Board: 2	♠ A73	You are dealer.
Dealer: South	♥ Q32	The opponents are silent.
Vul: N-S	♦ J3	
HCP: 12+1	♣ AJT62	

Board: 3	♠ J865	Partner is dealer.
Dealer: North	♥ AQ5	The opponents are silent.
Vul: E-W	♦ QT83	
HCP: 9	♣ 97	

Board: 4	♠ T9	You are dealer.
Dealer: South	♥ AKQT842	West (LHO) Doubles 1 ♥ if possible.
Vul: Both	♦ J74	East (RHO) bids 2 ♥ if possible.
HCP: 14+3	♣ A	West (LHO) Doubles 4 ♥ if possible.

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ Q9873	♠ AJT2				1 ♦
Vul: None	♥ T7	♥ 32	X	1 ♠	2 ♥	2 ♠
North HCP: 6+1	♦ T5	♦ KQ82	3 ♥	3 ♠	4 ♥	Pass
South HCP: 12	♣ A854	♣ Q32	Pass	4 ♠	X	All Pass
Contract: 4 ♠ X North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ QT964	♠ A73				1 ♣
Vul: N-S	♥ K96	♥ Q32	Pass	1 ♠	Pass	1NT
North HCP: 7+1	♦ Q764	♦ J3	All Pass			
South HCP: 12+1	♣ 4	♣ AJT62				
Contract: 1NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ J865		1 ♥	Pass	2 ♥
Vul: E-W	♥ K8743	♥ AQ5	All Pass			
North HCP: 13+1	♦ K76	♦ QT83				
South HCP: 9	♣ AQJ3	♣ 97				
Contract: 2 ♥ South						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ Q76532	♠ T9				1 ♥
Vul: Both	♥ 5	♥ AKQT842	X	Pass	2 ♥ ¹	4 ♥
North HCP: 2+2	♦ T6	♦ J74	X	All Pass		
South HCP: 14+3	♣ 8763	♣ A				
Contract: 4 ♥ X South			1. strength cue bid			

Board: 5	♠ J3	You are dealer.
Dealer: North	♥ AJT3	East (LHO) Doubles 1 ♦ if possible.
Vul: N-S	♦ K843	West (RHO) bids 1 ♠ if possible.
HCP: 12	♣ QJ2	

Board: 6	♠ 9873	Partner is dealer.
Dealer: South	♥ A8	West (RHO) Doubles 1 ♦ if possible.
Vul: E-W	♦ KQ652	East (LHO) bids 2 ♥ if possible.
HCP: 10+1	♣ J4	West (RHO) bids 3 ♥ if possible.

Board: 7	♠ T93	You are dealer.
Dealer: North	♥ 32	East (LHO) Doubles 1 ♦ if possible.
Vul: Both	♦ AKJ942	
HCP: 12+2	♣ A2	

Board: 8	♠ A65	LHO is dealer.
Dealer: East	♥ T62	East (LHO) opens 1 ♦ if possible.
Vul: None	♦ Q6	East (LHO) bids 1 ♠ if possible.
HCP: 11+1	♣ KQT98	West (RHO) bids 2 ♠ if possible.
		East (LHO) bids 3 ♠ if possible.

Board: 9	♠ KQJ3	LHO is dealer.
Dealer: East	♥ 85	East (LHO) opens 1 ♦ if possible.
Vul: N-S	♦ 95	West (RHO) bids 1 ♠ if possible.
HCP: 9+1	♣ QJT42	

Both hands (Answers Page)

Board: 5

	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ 85		1 ♦	X	XX
Vul: N-S	♥ AJT3	♥ 98	1 ♠	2 ♥	Pass	3 ♦
North HCP: 12	♦ K843	♦ AQJ76	All Pass			
South HCP: 11+1	♣ QJ2	♣ AT54				
Contract: 3 ♦ South						

Board: 6

	North:	South:	W	N	E	S
Dealer: South	♠ 9873	♠ AKJ2				1 ♦
Vul: E-W	♥ A8	♥ 63	X	XX	2 ♥	2 ♠
North HCP: 10+1	♦ KQ652	♦ T984	3 ♥	3 ♠	All Pass	
South HCP: 12	♣ J4	♣ A73				
Contract: 3 ♠ North						

Board: 7

	North:	South:	W	N	E	S
Dealer: North	♠ T93	♠ K86		1 ♦	X	1 ♥
Vul: Both	♥ 32	♥ KT75	Pass	2 ♦	Pass	3 ♦
North HCP: 12+2	♦ AKJ942	♦ T7	All Pass			
South HCP: 8	♣ A2	♣ Q973				
Contract: 3 ♦ South						

Board: 8

	North:	South:	W	N	E	S
Dealer: East	♠ A65	♠ T7			1 ♦	Pass
Vul: None	♥ T62	♥ AK83	Pass	X	1 ♠	X
North HCP: 11+1	♦ Q6	♦ 972	2 ♠	Pass	Pass	X
South HCP: 11	♣ KQT98	♣ A432	Pass	2NT	3 ♠	4 ♣
Contract: 4 ♣ South			All Pass			

Board: 9

	North:	South:	W	N	E	S
Dealer: East	♠ KQJ3	♠ 874			1 ♦	X
Vul: N-S	♥ 85	♥ AKQ9	1 ♠	2 ♣	All Pass	
North HCP: 9+1	♦ 95	♦ T42				
South HCP: 12	♣ QJT42	♣ K63				
Contract: 2 ♣ North						

South hands

GIB_Overcall_with_4

Board: 5 ♠ 85 Partner is dealer.
 Dealer: North ♥ 98 East (RHO) Doubles 1 ♦ if possible.
 Vul: N-S ♦ AQJ76 West (LHO) bids 1 ♠ if possible.
 HCP: 11+1 ♣ AT54

Board: 6 ♠ AKJ2 You are dealer.
 Dealer: South ♥ 63 West (LHO) Doubles 1 ♦ if possible.
 Vul: E-W ♦ T984 East (RHO) bids 2 ♥ if possible.
 HCP: 12 ♣ A73 West (LHO) bids 3 ♥ if possible.

Board: 7 ♠ K86 Partner is dealer.
 Dealer: North ♥ KT75 East (RHO) Doubles 1 ♦ if possible.
 Vul: Both ♦ T7
 HCP: 8 ♣ Q973

Board: 8 ♠ T7 RHO is dealer. You bid second.
 Dealer: East ♥ AK83 East (RHO) opens 1 ♦ if possible.
 Vul: None ♦ 972 East (RHO) bids 1 ♠ if possible.
 HCP: 11 ♣ A432 West (LHO) bids 2 ♠ if possible.
 East (RHO) bids 3 ♠ if possible.

Board: 9 ♠ 874 RHO is dealer. You bid second.
 Dealer: East ♥ AKQ9 East (RHO) opens 1 ♦ if possible.
 Vul: N-S ♦ T42 West (LHO) bids 1 ♠ if possible.
 HCP: 12 ♣ K63

Both hands (Answers Page)

Board: 5

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+1

Contract: 3♦ South

North:

♠ J3

♥ AJT3

♦ K843

♣ QJ2

South:

♠ 85

♥ 98

♦ AQJ76

♣ AT54

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

Board: 6

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 12

Contract: 3♠ North

North:

♠ 9873

♥ A8

♦ KQ652

♣ J4

South:

♠ AKJ2

♥ 63

♦ T984

♣ A73

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

Board: 7

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 8

Contract: 3♦ South

North:

♠ T93

♥ 32

♦ AKJ942

♣ A2

South:

♠ K86

♥ KT75

♦ T7

♣ Q973

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

Board: 8

Dealer: East

Vul: None

North HCP: 11+1

South HCP: 11

Contract: 4♣ South

North:

♠ A65

♥ T62

♦ Q6

♣ KQT98

South:

♠ T7

♥ AK83

♦ 972

♣ A432

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

Board: 9

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 12

Contract: 2♣ North

North:

♠ KQJ3

♥ 85

♦ 95

♣ QJT42

South:

♠ 874

♥ AKQ9

♦ T42

♣ K63

W	N	E	S
		1♦	X
1♠	2♣	All Pass	

Board: 10	♠ AQ76	Partner is dealer.
Dealer: South	♥ 82	The opponents are silent.
Vul: Both	♦ T95	
HCP: 8	♣ Q763	
<hr/>		
Board: 11	♠ T5	Partner is dealer.
Dealer: South	♥ A98754	East (LHO) bids 2 ♠ if possible.
Vul: None	♦ 653	West (RHO) Doubles 3 ♥ if possible.
HCP: 4+2	♣ 94	
<hr/>		
Board: 12	♠ 76432	Partner is dealer.
Dealer: South	♥ T874	The opponents are silent.
Vul: N-S	♦ Q95	
HCP: 5+1	♣ K	
<hr/>		
Board: 13	♠ 975	Partner is dealer.
Dealer: South	♥ AKQT53	West (RHO) Doubles 1 ♦ if possible.
Vul: Both	♦ -	East (LHO) bids 2 ♠ if possible.
HCP: 9+2	♣ 7632	
<hr/>		
Board: 14	♠ 852	Partner is dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: None	♦ AT9652	
HCP: 6+2	♣ 653	

Both hands (Answers Page)

Board: 10

Dealer: South

Vul: Both

North HCP: 8

South HCP: 14

Contract: 1NT South

North:

♠ AQ76

♥ 82

♦ T95

♣ Q763

South:

♠ T53

♥ A754

♦ AK

♣ KT85

W N E S

1 ♣

Pass 1 ♠ Pass 1NT

All Pass

Board: 11

Dealer: South

Vul: None

North HCP: 4+2

South HCP: 13+2

Contract: 3♥X South

North:

♠ T5

♥ A98754

♦ 653

♣ 94

South:

♠ KJ7

♥ J3

♦ 74

♣ AKJ852

W N E S

1 ♣

Pass 2♥¹ 2♠ 3♥

X All Pass

1. Weak Jump Shifts 2

Board: 12

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 13

Contract: 1NT South

North:

♠ 76432

♥ T874

♦ Q95

♣ K

South:

♠ T5

♥ KQ32

♦ AT6

♣ AT95

W N E S

1 ♣

Pass 1 ♠ Pass 1NT

All Pass

Board: 13

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 13+2

Contract: 4♥ South

North:

♠ 975

♥ AKQT53

♦ -

♣ 7632

South:

♠ J

♥ 84

♦ AK9875

♣ AJ84

W N E S

1 ♦

X 2♥ 2♠ Pass

Pass 3♣ Pass 4♥

All Pass

Board: 14

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 14

Contract: 4♦ North

North:

♠ 852

♥ Q

♦ AT9652

♣ 653

South:

♠ Q94

♥ KT2

♦ KJ43

♣ KQ4

W N E S

1 ♦

Pass 4♦ All Pass

Board: 10	♠ T53	You are dealer.
Dealer: South	♥ A754	The opponents are silent.
Vul: Both	♦ AK	
HCP: 14	♣ KT85	

Board: 11	♠ KJ7	You are dealer.
Dealer: South	♥ J3	East (RHO) bids 2 ♠ if possible.
Vul: None	♦ 74	West (LHO) Doubles 3 ♥ if possible.
HCP: 13+2	♣ AKJ852	

Board: 12	♠ T5	You are dealer.
Dealer: South	♥ KQ32	The opponents are silent.
Vul: N-S	♦ AT6	
HCP: 13	♣ AT95	

Board: 13	♠ J	You are dealer.
Dealer: South	♥ 84	West (LHO) Doubles 1 ♦ if possible.
Vul: Both	♦ AK9875	East (RHO) bids 2 ♠ if possible.
HCP: 13+2	♣ AJ84	

Board: 14	♠ Q94	You are dealer.
Dealer: South	♥ KT2	The opponents are silent.
Vul: None	♦ KJ43	
HCP: 14	♣ KQ4	

Both hands (Answers Page)

Board: 10

Dealer: South

Vul: Both

North HCP: 8

South HCP: 14

Contract: 1NT South

North:

♠ AQ76

♥ 82

♦ T95

♣ Q763

South:

♠ T53

♥ A754

♦ AK

♣ KT85

W N E S

1 ♣

Pass 1 ♠ Pass 1NT

All Pass

Board: 11

Dealer: South

Vul: None

North HCP: 4+2

South HCP: 13+2

Contract: 3♥X South

North:

♠ T5

♥ A98754

♦ 653

♣ 94

South:

♠ KJ7

♥ J3

♦ 74

♣ AKJ852

W N E S

1 ♣

Pass 2♥¹ 2♠ 3♥

X All Pass

1. Weak Jump Shifts 2

Board: 12

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 13

Contract: 1NT South

North:

♠ 76432

♥ T874

♦ Q95

♣ K

South:

♠ T5

♥ KQ32

♦ AT6

♣ AT95

W N E S

1 ♣

Pass 1 ♠ Pass 1NT

All Pass

Board: 13

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 13+2

Contract: 4♥ South

North:

♠ 975

♥ AKQT53

♦ -

♣ 7632

South:

♠ J

♥ 84

♦ AK9875

♣ AJ84

W N E S

1 ♦

X 2♥ 2♠ Pass

Pass 3♣ Pass 4♥

All Pass

Board: 14

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 14

Contract: 4♦ North

North:

♠ 852

♥ Q

♦ AT9652

♣ 653

South:

♠ Q94

♥ KT2

♦ KJ43

♣ KQ4

W N E S

1 ♦

Pass 4♦ All Pass

Board: 15	♠ QJ6	You are dealer.
Dealer: North	♥ J3	The opponents are silent.
Vul: N-S	♦ J852	
HCP: 14	♣ AKQ8	
<hr/>		
Board: 16	♠ KQJ4	RHO is dealer. You bid second.
Dealer: West	♥ J62	West (RHO) opens 1 ♦ if possible.
Vul: N-S	♦ QT7	
HCP: 12	♣ K74	
<hr/>		
Board: 17	♠ QT942	LHO is dealer.
Dealer: East	♥ 6	East (LHO) opens 1 ♥ if possible.
Vul: None	♦ 76	West (RHO) bids 2 ♥ if possible.
HCP: 9+2	♣ AKT54	East (LHO) bids 3 ♥ if possible.
		West (RHO) Doubles 4 ♥ if possible.
<hr/>		
Board: 18	♠ JT93	Partner is dealer.
Dealer: South	♥ AJ65	The opponents are silent.
Vul: N-S	♦ J2	
HCP: 8	♣ J96	
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Board: 19	♠ 542	Partner is dealer.
Dealer: South	♥ 952	The opponents are silent.
Vul: E-W	♦ A973	
HCP: 10	♣ AQ6	

Both hands (Answers Page)

Board: 15

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 14+1

Contract: 3NT North

North:

♠ QJ6

♥ J3

♦ J852

♣ AKQ8

South:

♠ 854

♥ AKQ4

♦ A

♣ JT532

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

Board: 16

Dealer: West

Vul: N-S

North HCP: 12

South HCP: 10+2

Contract: 4 ♥ South

North:

♠ KQJ4

♥ J62

♦ QT7

♣ K74

South:

♠ 753

♥ AK9843

♦ K8

♣ T2

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

1. strength cue bid

Board: 17

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 13

Contract: 4 ♠ North

North:

♠ QT942

♥ 6

♦ 76

♣ AKT54

South:

♠ AK85

♥ T75

♦ KT54

♣ QJ

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

1. limit raise or better in !S

Board: 18

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14+1

Contract: 1NT South

North:

♠ JT93

♥ AJ65

♦ J2

♣ J96

South:

♠ 542

♥ Q74

♦ K8

♣ AKQ85

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

Board: 19

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 12

Contract: 1NT North

North:

♠ 542

♥ 952

♦ A973

♣ AQ6

South:

♠ AK8

♥ T3

♦ J654

♣ KJ93

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

South hands

GIB_Overcall_with_4

Board: 15	♠ 854	Partner is dealer.
Dealer: North	♥ AKQ4	The opponents are silent.
Vul: N-S	♦ A	
HCP: 14+1	♣ JT532	
<hr/>		
Board: 16	♠ 753	LHO is dealer.
Dealer: West	♥ AK9843	West (LHO) opens 1 ♦ if possible.
Vul: N-S	♦ K8	
HCP: 10+2	♣ T2	
<hr/>		
Board: 17	♠ AK85	RHO is dealer. You bid second.
Dealer: East	♥ T75	East (RHO) opens 1 ♥ if possible.
Vul: None	♦ KT54	West (LHO) bids 2 ♥ if possible.
HCP: 13	♣ QJ	East (RHO) bids 3 ♥ if possible.
		West (LHO) Doubles 4 ♥ if possible.
<hr/>		
Board: 18	♠ 542	You are dealer.
Dealer: South	♥ Q74	The opponents are silent.
Vul: N-S	♦ K8	
HCP: 14+1	♣ AKQ85	
<hr/>		
Board: 19	♠ AK8	You are dealer.
Dealer: South	♥ T3	The opponents are silent.
Vul: E-W	♦ J654	
HCP: 12	♣ KJ93	

Both hands (Answers Page)

Board: 15

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 14+1

Contract: 3NT North

North:

♠ QJ6

♥ J3

♦ J852

♣ AKQ8

South:

♠ 854

♥ AKQ4

♦ A

♣ JT532

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

Board: 16

Dealer: West

Vul: N-S

North HCP: 12

South HCP: 10+2

Contract: 4 ♥ South

North:

♠ KQJ4

♥ J62

♦ QT7

♣ K74

South:

♠ 753

♥ AK9843

♦ K8

♣ T2

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

1. strength cue bid

Board: 17

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 13

Contract: 4 ♠ North

North:

♠ QT942

♥ 6

♦ 76

♣ AKT54

South:

♠ AK85

♥ T75

♦ KT54

♣ QJ

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

1. limit raise or better in !S

Board: 18

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14+1

Contract: 1NT South

North:

♠ JT93

♥ AJ65

♦ J2

♣ J96

South:

♠ 542

♥ Q74

♦ K8

♣ AKQ85

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

Board: 19

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 12

Contract: 1NT North

North:

♠ 542

♥ 952

♦ A973

♣ AQ6

South:

♠ AK8

♥ T3

♦ J654

♣ KJ93

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

North hands

GIB_Overcall_with_4

Board: 20 ♠ AJ63 You are dealer.
 Dealer: North ♥ 7543 The opponents are silent.
 Vul: Both ♦ -
 HCP: 12+1 ♣ AQJT6

Board: 21 ♠ 94 Partner is dealer.
 Dealer: South ♥ K54 The opponents are silent.
 Vul: N-S ♦ Q9
 HCP: 11+2 ♣ KQJT75

Board: 22 ♠ KQ2 You are dealer.
 Dealer: North ♥ A743 The opponents are silent.
 Vul: E-W ♦ J6
 HCP: 12 ♣ Q975

Board: 23 ♠ J765 Partner is dealer.
 Dealer: South ♥ K843 The opponents are silent.
 Vul: Both ♦ A4
 HCP: 11 ♣ KT6

Board: 24 ♠ 853 You are dealer.
 Dealer: North ♥ QJT3 East (LHO) Doubles 1 ♣ if possible.
 Vul: None ♦ AJ West (RHO) bids 2 ♦ if possible.
 HCP: 13 ♣ AJ84

Both hands (Answers Page)

Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ AJ63	♠ QT94		1 ♣	Pass	1 ♦
Vul: Both	♥ 7543	♥ 9	Pass	1 ♥	Pass	3 ♦
North HCP: 12+1	♦ -	♦ AKJ876	All Pass			
South HCP: 10+2	♣ AQJT6	♣ 54				
Contract: 3 ♦ South						

Board: 21

	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ JT73				1 ♦
Vul: N-S	♥ K54	♥ AQ32	Pass	2NT	All Pass	
North HCP: 11+2	♦ Q9	♦ AJ7				
South HCP: 12	♣ KQJT75	♣ 92				
Contract: 2NT North						

Board: 22

	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ AJ8		1 ♣	Pass	1 ♥
Vul: E-W	♥ A743	♥ KJ92	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ J6	♦ 8732	All Pass			
South HCP: 10	♣ Q975	♣ JT				
Contract: 3 ♥ South						

Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ J765	♠ K				1 ♣
Vul: Both	♥ K843	♥ AT92	Pass	1 ♥	Pass	2 ♥
North HCP: 11	♦ A4	♦ 932	Pass	3 ♥	All Pass	
South HCP: 12+1	♣ KT6	♣ AJ853				
Contract: 3 ♥ North						

Board: 24

	North:	South:	W	N	E	S
Dealer: North	♠ 853	♠ QT7642		1 ♣	X	1 ♠
Vul: None	♥ QJT3	♥ K7	2 ♦	X	Pass	3 ♠
North HCP: 13	♦ AJ	♦ T85	All Pass			
South HCP: 8+2	♣ AJ84	♣ K6				
Contract: 3 ♠ South						

Board: 20 ♠ QT94 Partner is dealer.
Dealer: North ♥ 9 The opponents are silent.
Vul: Both ♦ AKJ876
HCP: 10+2 ♣ 54

Board: 21 ♠ JT73 You are dealer.
Dealer: South ♥ AQ32 The opponents are silent.
Vul: N-S ♦ AJ7
HCP: 12 ♣ 92

Board: 22 ♠ AJ8 Partner is dealer.
Dealer: North ♥ KJ92 The opponents are silent.
Vul: E-W ♦ 8732
HCP: 10 ♣ JT

Board: 23 ♠ K You are dealer.
Dealer: South ♥ AT92 The opponents are silent.
Vul: Both ♦ 932
HCP: 12+1 ♣ AJ853

Board: 24 ♠ QT7642 Partner is dealer.
Dealer: North ♥ K7 East (RHO) Doubles 1 ♣ if possible.
Vul: None ♦ T85 West (LHO) bids 2 ♦ if possible.
HCP: 8+2 ♣ K6

Both hands (Answers Page)

Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ AJ63	♠ QT94		1 ♣	Pass	1 ♦
Vul: Both	♥ 7543	♥ 9	Pass	1 ♥	Pass	3 ♦
North HCP: 12+1	♦ -	♦ AKJ876	All Pass			
South HCP: 10+2	♣ AQJT6	♣ 54				
Contract: 3 ♦ South						

Board: 21

	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ JT73				1 ♦
Vul: N-S	♥ K54	♥ AQ32	Pass	2NT	All Pass	
North HCP: 11+2	♦ Q9	♦ AJ7				
South HCP: 12	♣ KQJT75	♣ 92				
Contract: 2NT North						

Board: 22

	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ AJ8		1 ♣	Pass	1 ♥
Vul: E-W	♥ A743	♥ KJ92	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ J6	♦ 8732	All Pass			
South HCP: 10	♣ Q975	♣ JT				
Contract: 3 ♥ South						

Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ J765	♠ K				1 ♣
Vul: Both	♥ K843	♥ AT92	Pass	1 ♥	Pass	2 ♥
North HCP: 11	♦ A4	♦ 932	Pass	3 ♥	All Pass	
South HCP: 12+1	♣ KT6	♣ AJ853				
Contract: 3 ♥ North						

Board: 24

	North:	South:	W	N	E	S
Dealer: North	♠ 853	♠ QT7642		1 ♣	X	1 ♠
Vul: None	♥ QJT3	♥ K7	2 ♦	X	Pass	3 ♠
North HCP: 13	♦ AJ	♦ T85	All Pass			
South HCP: 8+2	♣ AJ84	♣ K6				
Contract: 3 ♠ South						

Board: 25	♠ KJT	You are dealer.
Dealer: North	♥ K87	The opponents are silent.
Vul: E-W	♦ A	
HCP: 14+2	♣ K97642	
<hr/>		
Board: 26	♠ AK87	RHO is dealer. You bid second.
Dealer: West	♥ KQ6	West (RHO) opens 1 ♣ if possible.
Vul: Both	♦ Q54	East (LHO) bids 2 ♣ if possible.
HCP: 14	♣ T42	
<hr/>		
Board: 27	♠ AT	You are dealer.
Dealer: North	♥ 865	East (LHO) Doubles 1 ♦ if possible.
Vul: None	♦ AJ7652	West (RHO) bids 2 ♣ if possible.
HCP: 13+2	♣ A5	West (RHO) bids 3 ♣ if possible.
<hr/>		
Board: 28	♠ A52	You are dealer.
Dealer: North	♥ 83	The opponents are silent.
Vul: N-S	♦ 73	
HCP: 12+2	♣ AKJ986	
<hr/>		
Board: 29	♠ QT8	You are dealer.
Dealer: North	♥ T8	The opponents are silent.
Vul: Both	♦ AJ93	
HCP: 12	♣ KQT2	

Both hands (Answers Page)

Board: 25

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 10

Contract: 3 ♣ South

North:

♠ KJT

♥ K87

♦ A

♣ K97642

South:

♠ 6542

♥ QJ3

♦ K42

♣ A83

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

Board: 26

Dealer: West

Vul: Both

North HCP: 14

South HCP: 6+1

Contract: 2 ♦ South

North:

♠ AK87

♥ KQ6

♦ Q54

♣ T42

South:

♠ QJ

♥ JT94

♦ JT982

♣ J5

W	N	E	S
1 ♣	X	2 ♣	2 ♦
All Pass			

Board: 27

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 7

Contract: 3 ♦ North

North:

♠ AT

♥ 865

♦ AJ7652

♣ A5

South:

♠ 8652

♥ KQ97

♦ Q8

♣ 743

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

Board: 28

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 8+2

Contract: 3 ♠ North

North:

♠ A52

♥ 83

♦ 73

♣ AKJ986

South:

♠ KJT743

♥ T6

♦ A964

♣ 7

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

Board: 29

Dealer: North

Vul: Both

North HCP: 12

South HCP: 10

Contract: 1NT North

North:

♠ QT8

♥ T8

♦ AJ93

♣ KQT2

South:

♠ K2

♥ J643

♦ QT62

♣ A83

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	1NT	All Pass	

South hands**GIB_Overcall_with_4**

Board: 25	♠ 6542	Partner is dealer.
Dealer: North	♥ QJ3	The opponents are silent.
Vul: E-W	♦ K42	
HCP: 10	♣ A83	
<hr/>		
Board: 26	♠ QJ	LHO is dealer.
Dealer: West	♥ JT94	West (LHO) opens 1 ♣ if possible.
Vul: Both	♦ JT982	East (RHO) bids 2 ♣ if possible.
HCP: 6+1	♣ J5	
<hr/>		
Board: 27	♠ 8652	Partner is dealer.
Dealer: North	♥ KQ97	East (RHO) Doubles 1 ♦ if possible.
Vul: None	♦ Q8	West (LHO) bids 2 ♣ if possible.
HCP: 7	♣ 743	West (LHO) bids 3 ♣ if possible.
<hr/>		
Board: 28	♠ KJT743	Partner is dealer.
Dealer: North	♥ T6	The opponents are silent.
Vul: N-S	♦ A964	
HCP: 8+2	♣ 7	
<hr/>		
Board: 29	♠ K2	Partner is dealer.
Dealer: North	♥ J643	The opponents are silent.
Vul: Both	♦ QT62	
HCP: 10	♣ A83	

Both hands (Answers Page)

Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ KJT	♠ 6542		1 ♣	Pass	1 ♠
Vul: E-W	♥ K87	♥ QJ3	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ A	♦ K42	All Pass			
South HCP: 10	♣ K97642	♣ A83				
Contract: 3 ♣ South						

Board: 26

	North:	South:	W	N	E	S
Dealer: West	♠ AK87	♠ QJ	1 ♣	X	2 ♣	2 ♦
Vul: Both	♥ KQ6	♥ JT94	All Pass			
North HCP: 14	♦ Q54	♦ JT982				
South HCP: 6+1	♣ T42	♣ J5				
Contract: 2 ♦ South						

Board: 27

	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ 8652		1 ♦	X	1 ♥
Vul: None	♥ 865	♥ KQ97	2 ♣	X	Pass	2 ♥
North HCP: 13+2	♦ AJ7652	♦ Q8	3 ♣	3 ♦	All Pass	
South HCP: 7	♣ A5	♣ 743				
Contract: 3 ♦ North						

Board: 28

	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ KJT743		1 ♣	Pass	1 ♠
Vul: N-S	♥ 83	♥ T6	Pass	2 ♣	Pass	2 ♠
North HCP: 12+2	♦ 73	♦ A964	Pass	3 ♠	All Pass	
South HCP: 8+2	♣ AKJ986	♣ 7				
Contract: 3 ♠ North						

Board: 29

	North:	South:	W	N	E	S
Dealer: North	♠ QT8	♠ K2		1 ♦	Pass	1 ♥
Vul: Both	♥ T8	♥ J643	Pass	1NT	All Pass	
North HCP: 12	♦ AJ93	♦ QT62				
South HCP: 10	♣ KQT2	♣ A83				
Contract: 1NT North						

Board: 30

♠ T75

Partner is dealer.

Dealer: South

♥ JT3

The opponents are silent.

Vul: None

♦ JT

HCP: 5+1

♣ QJT98

Board: 31

♠ QJT83

LHO is dealer.

Dealer: East

♥ 543

East (LHO) opens 1♦ if possible.

Vul: E-W

♦ 4

West (RHO) bids 1♥ if possible.

HCP: 5+1

♣ Q543

Board: 32

♠ KJ83

Partner is dealer.

Dealer: South

♥ T4

The opponents are silent.

Vul: E-W

♦ KQ53

HCP: 9

♣ 654

Board: 33

♠ QT8

You are dealer.

Dealer: North

♥ AJ7

The opponents are silent.

Vul: None

♦ Q

HCP: 13+2

♣ AT8732

Board: 34

♠ 872

You are dealer.

Dealer: North

♥ AKQ72

The opponents are silent.

Vul: N-S

♦ T953

HCP: 12+1

♣ K

Both hands (Answers Page)

Board: 30

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 13+1

Contract: 1 ♦ South

North:

♠ T75

♥ JT3

♦ JT

♣ QJT98

South:

♠ K3

♥ AQ76

♦ A9653

♣ 75

W N E S

1 ♦

All Pass

Board: 31

Dealer: East

Vul: E-W

North HCP: 5+1

South HCP: 14

Contract: 3 ♠ South

North:

♠ QJT83

♥ 543

♦ 4

♣ Q543

South:

♠ AK52

♥ A62

♦ 875

♣ K98

W N E S

1 ♦ X

1 ♥ 2 ♠ Pass 3 ♠

All Pass

Board: 32

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13+1

Contract: 1NT South

North:

♠ KJ83

♥ T4

♦ KQ53

♣ 654

South:

♠ A72

♥ J95

♦ T6

♣ AKJ87

W N E S

1 ♣

Pass 1 ♠ Pass 1NT

All Pass

Board: 33

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 8+1

Contract: 2 ♣ North

North:

♠ QT8

♥ AJ7

♦ Q

♣ AT8732

South:

♠ J762

♥ K93

♦ A8643

♣ 4

W N E S

1 ♣ Pass 1 ♦

Pass 2 ♣ All Pass

Board: 34

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 7+3

Contract: 3 ♣ South

North:

♠ 872

♥ AKQ72

♦ T953

♣ K

South:

♠ 65

♥ 9

♦ AJ7

♣ Q875432

W N E S

1 ♥ Pass 1NT¹

Pass 2 ♦ Pass 3 ♣

All Pass

1. forcing 1NT

Board: 30	♠ K3	You are dealer.
Dealer: South	♥ AQ76	The opponents are silent.
Vul: None	♦ A9653	
HCP: 13+1	♣ 75	
<hr/>		
Board: 31	♠ AK52	RHO is dealer. You bid second.
Dealer: East	♥ A62	East (RHO) opens 1 ♦ if possible.
Vul: E-W	♦ 875	West (LHO) bids 1 ♥ if possible.
HCP: 14	♣ K98	
<hr/>		
Board: 32	♠ A72	You are dealer.
Dealer: South	♥ J95	The opponents are silent.
Vul: E-W	♦ T6	
HCP: 13+1	♣ AKJ87	
<hr/>		
Board: 33	♠ J762	Partner is dealer.
Dealer: North	♥ K93	The opponents are silent.
Vul: None	♦ A8643	
HCP: 8+1	♣ 4	
<hr/>		
Board: 34	♠ 65	Partner is dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: N-S	♦ AJ7	
HCP: 7+3	♣ Q875432	

Both hands (Answers Page)

Board: 30

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 13+1

Contract: 1 ♦ South

North:

♠ T75

♥ JT3

♦ JT

♣ QJT98

South:

♠ K3

♥ AQ76

♦ A9653

♣ 75

W N E S

1 ♦

All Pass

Board: 31

Dealer: East

Vul: E-W

North HCP: 5+1

South HCP: 14

Contract: 3 ♠ South

North:

♠ QJT83

♥ 543

♦ 4

♣ Q543

South:

♠ AK52

♥ A62

♦ 875

♣ K98

W N E S

1 ♦ X

1 ♥ 2 ♠ Pass 3 ♠

All Pass

Board: 32

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13+1

Contract: 1NT South

North:

♠ KJ83

♥ T4

♦ KQ53

♣ 654

South:

♠ A72

♥ J95

♦ T6

♣ AKJ87

W N E S

1 ♣

Pass 1 ♠ Pass 1NT

All Pass

Board: 33

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 8+1

Contract: 2 ♣ North

North:

♠ QT8

♥ AJ7

♦ Q

♣ AT8732

South:

♠ J762

♥ K93

♦ A8643

♣ 4

W N E S

1 ♣ Pass 1 ♦

Pass 2 ♣ All Pass

Board: 34

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 7+3

Contract: 3 ♣ South

North:

♠ 872

♥ AKQ72

♦ T953

♣ K

South:

♠ 65

♥ 9

♦ AJ7

♣ Q875432

W N E S

1 ♥ Pass 1NT¹

Pass 2 ♦ Pass 3 ♣

All Pass

1. forcing 1NT

North hands

GIB_Overcall_with_4

Board: 35 ♠ Q92 RHO is dealer. You bid second.
 Dealer: West ♥ AQT5 West (RHO) opens 1 ♣ if possible.
 Vul: N-S ♦ Q92 West (RHO) Doubles 2 ♣ if possible.
 HCP: 12 ♣ Q53

Board: 36 ♠ AK74 RHO is dealer. You bid second.
 Dealer: West ♥ K98 West (RHO) opens 1 ♦ if possible.
 Vul: Both ♦ T42
 HCP: 12 ♣ QT2

Board: 37 ♠ J9752 LHO is dealer.
 Dealer: East ♥ K754 East (LHO) opens 1 ♣ if possible.
 Vul: E-W ♦ 94 West (RHO) bids 1 ♦ if possible.
 HCP: 7+1 ♣ K3

Board: 38 ♠ 7532 You are dealer.
 Dealer: North ♥ AQ62 The opponents are silent.
 Vul: E-W ♦ AJ87
 HCP: 12 ♣ J

Board: 39 ♠ J2 You are dealer.
 Dealer: North ♥ KJ6 The opponents are silent.
 Vul: Both ♦ KJT982
 HCP: 13+2 ♣ A8

Both hands (Answers Page)

Board: 35

	North:	South:	W	N	E	S
Dealer: West	♠ Q92	♠ A83	1 ♣	X	Pass	2 ♣ ¹
Vul: N-S	♥ AQT5	♥ KJ3	X	2NT	Pass	3NT
North HCP: 12	♦ Q92	♦ KJ54	All Pass			
South HCP: 12	♣ Q53	♣ 987	1. strength cue bid			
Contract: 3NT South						

Board: 36

	North:	South:	W	N	E	S
Dealer: West	♠ AK74	♠ J95	1 ♦	X	Pass	2 ♥
Vul: Both	♥ K98	♥ AT53	Pass	3 ♥	Pass	3NT
North HCP: 12	♦ T42	♦ J53	All Pass			
South HCP: 11	♣ QT2	♣ AJ4				
Contract: 3NT South						

Board: 37

	North:	South:	W	N	E	S
Dealer: East	♠ J9752	♠ KQT8			1 ♣	X
Vul: E-W	♥ K754	♥ A98	1 ♦	1 ♠	Pass	2 ♠
North HCP: 7+1	♦ 94	♦ QT6	All Pass			
South HCP: 13	♣ K3	♣ Q98				
Contract: 2 ♠ South						

Board: 38

	North:	South:	W	N	E	S
Dealer: North	♠ 7532	♠ KQ6		1 ♦	Pass	1NT
Vul: E-W	♥ AQ62	♥ K74	All Pass			
North HCP: 12	♦ AJ87	♦ 9632				
South HCP: 10	♣ J	♣ Q86				
Contract: 1NT South						

Board: 39

	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ 987		1 ♦	Pass	1 ♥
Vul: Both	♥ KJ6	♥ AQ432	Pass	2 ♦	Pass	3 ♦
North HCP: 13+2	♦ KJT982	♦ A5	All Pass			
South HCP: 12+1	♣ A8	♣ Q73				
Contract: 3 ♦ South						

South hands

GIB_Overcall_with_4

Board: 35 ♠ A83 LHO is dealer.
 Dealer: West ♥ KJ3 West (LHO) opens 1 ♣ if possible.
 Vul: N-S ♦ KJ54 West (LHO) Doubles 2 ♣ if possible.
 HCP: 12 ♣ 987

Board: 36 ♠ J95 LHO is dealer.
 Dealer: West ♥ AT53 West (LHO) opens 1 ♦ if possible.
 Vul: Both ♦ J53
 HCP: 11 ♣ AJ4

Board: 37 ♠ KQT8 RHO is dealer. You bid second.
 Dealer: East ♥ A98 East (RHO) opens 1 ♣ if possible.
 Vul: E-W ♦ QT6 West (LHO) bids 1 ♦ if possible.
 HCP: 13 ♣ Q98

Board: 38 ♠ KQ6 Partner is dealer.
 Dealer: North ♥ K74 The opponents are silent.
 Vul: E-W ♦ 9632
 HCP: 10 ♣ Q86

Board: 39 ♠ 987 Partner is dealer.
 Dealer: North ♥ AQ432 The opponents are silent.
 Vul: Both ♦ A5
 HCP: 12+1 ♣ Q73

Both hands (Answers Page)

Board: 35

Dealer: West

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 3NT South

North:

♠ Q92

♥ AQT5

♦ Q92

♣ Q53

South:

♠ A83

♥ KJ3

♦ KJ54

♣ 987

W	N	E	S
1 ♣	X	Pass	2 ♣ ¹

X	2NT	Pass	3NT
---	-----	------	-----

All Pass

1. strength cue bid

Board: 36

Dealer: West

Vul: Both

North HCP: 12

South HCP: 11

Contract: 3NT South

North:

♠ AK74

♥ K98

♦ T42

♣ QT2

South:

♠ J95

♥ AT53

♦ J53

♣ AJ4

W	N	E	S
1 ♦	X	Pass	2 ♥

Pass	3 ♥	Pass	3NT
------	-----	------	-----

All Pass

Board: 37

Dealer: East

Vul: E-W

North HCP: 7+1

South HCP: 13

Contract: 2 ♠ South

North:

♠ J9752

♥ K754

♦ 94

♣ K3

South:

♠ KQT8

♥ A98

♦ QT6

♣ Q98

W	N	E	S
		1 ♣	X

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

All Pass

Board: 38

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 10

Contract: 1NT South

North:

♠ 7532

♥ AQ62

♦ AJ87

♣ J

South:

♠ KQ6

♥ K74

♦ 9632

♣ Q86

W	N	E	S
	1 ♦	Pass	1NT

All Pass

Board: 39

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 12+1

Contract: 3 ♦ South

North:

♠ J2

♥ KJ6

♦ KJT982

♣ A8

South:

♠ 987

♥ AQ432

♦ A5

♣ Q73

W	N	E	S
	1 ♦	Pass	1 ♥

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

All Pass

North hands

GIB_Overcall_with_4

Board: 40	♠ -	Partner is dealer.
Dealer: South	♥ J5	West (RHO) Doubles 1 ♣ if possible.
Vul: None	♦ KJT74	
HCP: 8+3	♣ QJ9863	

Board: 41	♠ Q95	RHO is dealer. You bid second.
Dealer: West	♥ AQ92	West (RHO) opens 1 ♦ if possible.
Vul: N-S	♦ T53	East (LHO) bids 1 ♠ if possible.
HCP: 12	♣ A84	

Board: 42	♠ T932	Partner is dealer.
Dealer: South	♥ J94	The opponents are silent.
Vul: Both	♦ KT9	
HCP: 7	♣ K85	

Board: 43	♠ A3	You are dealer.
Dealer: North	♥ K864	East (LHO) Doubles 1 ♣ if possible.
Vul: None	♦ Q82	
HCP: 13	♣ A532	

Board: 44	♠ 72	Partner is dealer.
Dealer: South	♥ J	The opponents are silent.
Vul: N-S	♦ KJT97	
HCP: 8+2	♣ QJT94	

Both hands (Answers Page)

Board: 40

Dealer: South

Vul: None

North HCP: 8+3

South HCP: 13

Contract: 5 ♣ North

North:

♠ -

♥ J5

♦ KJT74

♣ QJ9863

South:

♠ AQ63

♥ Q942

♦ Q9

♣ KT2

W

N

E

S

1 ♣

X

5 ♣

All Pass

Board: 41

Dealer: West

Vul: N-S

North HCP: 12

South HCP: 7

Contract: 2 ♥ North

North:

♠ Q95

♥ AQ92

♦ T53

♣ A84

South:

♠ JT6

♥ KT87

♦ K842

♣ 76

W

N

E

S

1 ♦

X

1 ♠

X

Pass

2 ♥

All Pass

Board: 42

Dealer: South

Vul: Both

North HCP: 7

South HCP: 14+2

Contract: 4 ♥ South

North:

♠ T932

♥ J94

♦ KT9

♣ K85

South:

♠ -

♥ KQ8753

♦ QJ6

♣ AQ73

W

N

E

S

1 ♥

Pass

2 ♥

Pass

3 ♠¹

Pass

4 ♣

Pass

4 ♥

All Pass

1. Splinter

Board: 43

Dealer: North

Vul: None

North HCP: 13

South HCP: 9+1

Contract: 1NT North

North:

♠ A3

♥ K864

♦ Q82

♣ A532

South:

♠ KJT75

♥ QT5

♦ 76

♣ K94

W

N

E

S

1 ♣

X

1 ♠

Pass

1NT

All Pass

Board: 44

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 14

Contract: 3 ♦ North

North:

♠ 72

♥ J

♦ KJT97

♣ QJT94

South:

♠ KJT3

♥ 8754

♦ AQ63

♣ A

W

N

E

S

1 ♦

Pass

3 ♦

All Pass

South hands

GIB_Overcall_with_4

Board: 40	♠ AQ63	You are dealer.
Dealer: South	♥ Q942	West (LHO) Doubles 1 ♣ if possible.
Vul: None	♦ Q9	
HCP: 13	♣ KT2	

Board: 41	♠ JT6	LHO is dealer.
Dealer: West	♥ KT87	West (LHO) opens 1 ♦ if possible.
Vul: N-S	♦ K842	East (RHO) bids 1 ♠ if possible.
HCP: 7	♣ 76	

Board: 42	♠ -	You are dealer.
Dealer: South	♥ KQ8753	The opponents are silent.
Vul: Both	♦ QJ6	
HCP: 14+2	♣ AQ73	

Board: 43	♠ KJT75	Partner is dealer.
Dealer: North	♥ QT5	East (RHO) Doubles 1 ♣ if possible.
Vul: None	♦ 76	
HCP: 9+1	♣ K94	

Board: 44	♠ KJT3	You are dealer.
Dealer: South	♥ 8754	The opponents are silent.
Vul: N-S	♦ AQ63	
HCP: 14	♣ A	

Both hands (Answers Page)

Board: 40

Dealer: South

Vul: None

North HCP: 8+3

South HCP: 13

Contract: 5 ♣ North

North:

♠ -

♥ J5

♦ KJT74

♣ QJ9863

South:

♠ AQ63

♥ Q942

♦ Q9

♣ KT2

W

N

E

S

1 ♣

X

5 ♣

All Pass

Board: 41

Dealer: West

Vul: N-S

North HCP: 12

South HCP: 7

Contract: 2 ♥ North

North:

♠ Q95

♥ AQ92

♦ T53

♣ A84

South:

♠ JT6

♥ KT87

♦ K842

♣ 76

W

N

E

S

1 ♦

X

1 ♠

X

Pass

2 ♥

All Pass

Board: 42

Dealer: South

Vul: Both

North HCP: 7

South HCP: 14+2

Contract: 4 ♥ South

North:

♠ T932

♥ J94

♦ KT9

♣ K85

South:

♠ -

♥ KQ8753

♦ QJ6

♣ AQ73

W

N

E

S

1 ♥

Pass

2 ♥

Pass

3 ♠¹

Pass

4 ♣

Pass

4 ♥

All Pass

1. Splinter

Board: 43

Dealer: North

Vul: None

North HCP: 13

South HCP: 9+1

Contract: 1NT North

North:

♠ A3

♥ K864

♦ Q82

♣ A532

South:

♠ KJT75

♥ QT5

♦ 76

♣ K94

W

N

E

S

1 ♣

X

1 ♠

Pass

1NT

All Pass

Board: 44

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 14

Contract: 3 ♦ North

North:

♠ 72

♥ J

♦ KJT97

♣ QJT94

South:

♠ KJT3

♥ 8754

♦ AQ63

♣ A

W

N

E

S

1 ♦

Pass

3 ♦

All Pass

North hands

GIB_Overcall_with_4

Board: 45	♠ K84	You are dealer.
Dealer: North	♥ KJ5	The opponents are silent.
Vul: Both	♦ JT72	
HCP: 13	♣ KQ7	
Board: 46	♠ AQT	You are dealer.
Dealer: North	♥ T543	East (LHO) Doubles 1 ♣ if possible.
Vul: None	♦ J2	
HCP: 14	♣ AKT8	
Board: 47	♠ A963	You are dealer.
Dealer: North	♥ 762	East (LHO) Doubles 1 ♦ if possible.
Vul: N-S	♦ AT82	West (RHO) bids 2 ♣ if possible.
HCP: 12	♣ A4	
Board: 48	♠ 7543	Partner is dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: E-W	♦ T983	
HCP: 6	♣ A863	
Board: 49	♠ QT4	You are dealer.
Dealer: North	♥ 3	East (LHO) Doubles 1 ♣ if possible.
Vul: None	♦ KJ42	West (RHO) bids 2 ♦ if possible.
HCP: 13+1	♣ AK832	

Both hands (Answers Page)

Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ 9632		1 ♦	Pass	1 ♠
Vul: Both	♥ KJ5	♥ T2	Pass	1NT	All Pass	
North HCP: 13	♦ JT72	♦ A9				
South HCP: 8+1	♣ KQ7	♣ A8542				
Contract: 1NT North						

Board: 46

	North:	South:	W	N	E	S
Dealer: North	♠ AQT	♠ 9752		1 ♣	X	1 ♦
Vul: None	♥ T543	♥ J2	Pass	1 ♥	Pass	2 ♦
North HCP: 14	♦ J2	♦ AQ8653	Pass	3 ♦	All Pass	
South HCP: 7+2	♣ AKT8	♣ 9				
Contract: 3 ♦ North						

Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ A963	♠ 85		1 ♦	X	1 ♥
Vul: N-S	♥ 762	♥ J953	2 ♣	X	Pass	2 ♦
North HCP: 12	♦ AT82	♦ K743	All Pass			
South HCP: 8	♣ A4	♣ KJ5				
Contract: 2 ♦ South						

Board: 48

	North:	South:	W	N	E	S
Dealer: South	♠ 7543	♠ AK				1 ♦
Vul: E-W	♥ Q	♥ T976	Pass	1 ♠	Pass	1NT
North HCP: 6	♦ T983	♦ KJ72	All Pass			
South HCP: 14	♣ A863	♣ K92				
Contract: 1NT South						

Board: 49

	North:	South:	W	N	E	S
Dealer: North	♠ QT4	♠ J632		1 ♣	X	1 ♥
Vul: None	♥ 3	♥ AKJT4	2 ♦	Pass	Pass	X
North HCP: 13+1	♦ KJ42	♦ 8	Pass	3 ♣	All Pass	
South HCP: 9+1	♣ AK832	♣ 976				
Contract: 3 ♣ North						

South hands

GIB_Overcall_with_4

Board: 45	♠ 9632	Partner is dealer.
Dealer: North	♥ T2	The opponents are silent.
Vul: Both	♦ A9	
HCP: 8+1	♣ A8542	
Board: 46	♠ 9752	Partner is dealer.
Dealer: North	♥ J2	East (RHO) Doubles 1 ♣ if possible.
Vul: None	♦ AQ8653	
HCP: 7+2	♣ 9	
Board: 47	♠ 85	Partner is dealer.
Dealer: North	♥ J953	East (RHO) Doubles 1 ♦ if possible.
Vul: N-S	♦ K743	West (LHO) bids 2 ♣ if possible.
HCP: 8	♣ KJ5	
Board: 48	♠ AK	You are dealer.
Dealer: South	♥ T976	The opponents are silent.
Vul: E-W	♦ KJ72	
HCP: 14	♣ K92	
Board: 49	♠ J632	Partner is dealer.
Dealer: North	♥ AKJT4	East (RHO) Doubles 1 ♣ if possible.
Vul: None	♦ 8	West (LHO) bids 2 ♦ if possible.
HCP: 9+1	♣ 976	

Both hands (Answers Page)

Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ 9632		1 ♦	Pass	1 ♠
Vul: Both	♥ KJ5	♥ T2	Pass	1NT	All Pass	
North HCP: 13	♦ JT72	♦ A9				
South HCP: 8+1	♣ KQ7	♣ A8542				
Contract: 1NT North						

Board: 46

	North:	South:	W	N	E	S
Dealer: North	♠ AQT	♠ 9752		1 ♣	X	1 ♦
Vul: None	♥ T543	♥ J2	Pass	1 ♥	Pass	2 ♦
North HCP: 14	♦ J2	♦ AQ8653	Pass	3 ♦	All Pass	
South HCP: 7+2	♣ AKT8	♣ 9				
Contract: 3 ♦ North						

Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ A963	♠ 85		1 ♦	X	1 ♥
Vul: N-S	♥ 762	♥ J953	2 ♣	X	Pass	2 ♦
North HCP: 12	♦ AT82	♦ K743	All Pass			
South HCP: 8	♣ A4	♣ KJ5				
Contract: 2 ♦ South						

Board: 48

	North:	South:	W	N	E	S
Dealer: South	♠ 7543	♠ AK				1 ♦
Vul: E-W	♥ Q	♥ T976	Pass	1 ♠	Pass	1NT
North HCP: 6	♦ T983	♦ KJ72	All Pass			
South HCP: 14	♣ A863	♣ K92				
Contract: 1NT South						

Board: 49

	North:	South:	W	N	E	S
Dealer: North	♠ QT4	♠ J632		1 ♣	X	1 ♥
Vul: None	♥ 3	♥ AKJT4	2 ♦	Pass	Pass	X
North HCP: 13+1	♦ KJ42	♦ 8	Pass	3 ♣	All Pass	
South HCP: 9+1	♣ AK832	♣ 976				
Contract: 3 ♣ North						

Board: 50

♠ AJT9

You are dealer.

Dealer: North

♥ J95

East (LHO) Doubles 1 ♣ if possible.

Vul: N-S

♦ J7

West (RHO) bids 2 ♦ if possible.

HCP: 12

♣ AJ98

West (RHO) bids 3 ♦ if possible.

Both hands (Answers Page)

Board: 50

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 8+1

Contract: 3 ♠ South

North:

♠ AJT9

♥ J95

♦ J7

♣ AJ98

South:

♠ 87632

♥ K72

♦ Q82

♣ K2

W

N

E

S

1 ♣

X

1 ♠

2 ♦

2 ♠

Pass

Pass

3 ♦

Pass

Pass

3 ♠

All Pass

Board: 50

♠ 87632

Partner is dealer.

Dealer: North

♥ K72

East (RHO) Doubles 1 ♣ if possible.

Vul: N-S

♦ Q82

West (LHO) bids 2 ♦ if possible.

HCP: 8+1

♣ K2

West (LHO) bids 3 ♦ if possible.

Both hands (Answers Page)

Board: 50

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 8+1

Contract: 3 ♠ South

North:

♠ AJT9

♥ J95

♦ J7

♣ AJ98

South:

♠ 87632

♥ K72

♦ Q82

♣ K2

W

N

E

S

1 ♣

X

1 ♠

2 ♦

2 ♠

Pass

Pass

3 ♦

Pass

Pass

3 ♠

All Pass