

North hands

GIB_Overcall_with_4

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				1. strength cue bid
Contract:	4♥X South					

South hands

GIB_Overcall_with_4

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				1. strength cue bid
Contract:	4♥X South					

North hands

GIB_Overcall_with_4

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	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						

North hands

GIB_Overcall_with_4

Board: 10	♠ AQ76	Partner is dealer.
Dealer: South	♥ 82	The opponents are silent.
Vul: Both	♦ T95	
HCP: 8	♣ Q763	

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	

Board: 12	♠ 76432	Partner is dealer.
Dealer: South	♥ T874	The opponents are silent.
Vul: N-S	♦ Q95	
HCP: 5+1	♣ K	

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	

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	North:	South:	W	N	E	S
Dealer: South	♠ AQ76	♠ T53				1♣
Vul: Both	♥ 82	♥ A754	Pass	1♦	Pass	1NT
North HCP: 8	♦ T95	♦ AK		All Pass		
South HCP: 14	♣ Q763	♣ KT85				
Contract: 1NT South						

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ KJ7				1♣
Vul: None	♥ A98754	♥ J3	Pass	2♥ ¹	2♦	3♥
North HCP: 4+2	♦ 653	♦ 74	X	All Pass		
South HCP: 13+2	♣ 94	♣ AKJ852				1. Weak Jump Shifts 2
Contract: 3♥X South						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 76432	♠ T5				1♣
Vul: N-S	♥ T874	♥ KQ32	Pass	1♦	Pass	1NT
North HCP: 5+1	♦ Q95	♦ AT6		All Pass		
South HCP: 13	♣ K	♣ AT95				
Contract: 1NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ 975	♠ J				1♦
Vul: Both	♥ AKQT53	♥ 84	X	2♥	2♦	Pass
North HCP: 9+2	♦ -	♦ AK9875	Pass	3♣	Pass	4♥
South HCP: 13+2	♣ 7632	♣ AJ84		All Pass		
Contract: 4♥ South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ 852	♠ Q94				1♦
Vul: None	♥ Q	♥ KT2	Pass	4♦	All Pass	
North HCP: 6+2	♦ AT9652	♦ KJ43				
South HCP: 14	♣ 653	♣ KQ4				
Contract: 4♦ North						

South hands

GIB_Overcall_with_4

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	North:	South:	W	N	E	S
Dealer: South	♠ AQ76	♠ T53				1♣
Vul: Both	♥ 82	♥ A754	Pass	1♦	Pass	1NT
North HCP: 8	♦ T95	♦ AK		All Pass		
South HCP: 14	♣ Q763	♣ KT85				
Contract: 1NT South						

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ KJ7				1♣
Vul: None	♥ A98754	♥ J3	Pass	2♥ ¹	2♦	3♥
North HCP: 4+2	♦ 653	♦ 74	X	All Pass		
South HCP: 13+2	♣ 94	♣ AKJ852				1. Weak Jump Shifts 2
Contract: 3♥X South						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 76432	♠ T5				1♣
Vul: N-S	♥ T874	♥ KQ32	Pass	1♦	Pass	1NT
North HCP: 5+1	♦ Q95	♦ AT6		All Pass		
South HCP: 13	♣ K	♣ AT95				
Contract: 1NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ 975	♠ J				1♦
Vul: Both	♥ AKQT53	♥ 84	X	2♥	2♦	Pass
North HCP: 9+2	♦ -	♦ AK9875	Pass	3♣	Pass	4♥
South HCP: 13+2	♣ 7632	♣ AJ84		All Pass		
Contract: 4♥ South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ 852	♠ Q94				1♦
Vul: None	♥ Q	♥ KT2	Pass	4♦	All Pass	
North HCP: 6+2	♦ AT9652	♦ KJ43				
South HCP: 14	♣ 653	♣ KQ4				
Contract: 4♦ North						

North hands

GIB_Overcall_with_4

Board: 15	♠ QJ6
Dealer: North	♥ J3
Vul: N-S	♦ J852
HCP: 14	♣ AKQ8

You are dealer.
The opponents are silent.

Board: 16	♠ KQJ4
Dealer: West	♥ J62
Vul: N-S	♦ QT7
HCP: 12	♣ K74

RHO is dealer. You bid second.
West (RHO) opens 1♦ if possible.

Board: 17	♠ QT942
Dealer: East	♥ 6
Vul: None	♦ 76
HCP: 9+2	♣ AKT54

LHO is dealer.
East (LHO) opens 1♥ if possible.
West (RHO) bids 2♥ if possible.
East (LHO) bids 3♥ if possible.
West (RHO) Doubles 4♥ if possible.

Board: 18	♠ JT93
Dealer: South	♥ AJ65
Vul: N-S	♦ J2
HCP: 8	♣ J96

Partner is dealer.
The opponents are silent.

Board: 19	♠ 542
Dealer: South	♥ 952
Vul: E-W	♦ A973
HCP: 10	♣ AQ6

Partner is dealer.
The opponents are silent.

Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ QJ6	♠ 854		1♦	Pass	2♣
Vul: N-S	♥ J3	♥ AKQ4	Pass	3♣	Pass	3♥
North HCP: 14	♦ J852	♦ A	Pass	3NT	All Pass	
South HCP: 14+1	♣ AKQ8	♣ JT532				
Contract: 3NT North						

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ KQJ4	♠ 753	1♦	X	Pass	2♦ ¹
Vul: N-S	♥ J62	♥ AK9843	Pass	2♠	Pass	4♥
North HCP: 12	♦ QT7	♦ K8		All Pass		
South HCP: 10+2	♣ K74	♣ T2				
Contract: 4♥ South						1. strength cue bid

Board: 17	North:	South:	W	N	E	S
Dealer: East	♠ QT942	♠ AK85			1♥	Pass
Vul: None	♥ 6	♥ T75	2♥	2♠	3♥	4♥ ¹
North HCP: 9+2	♦ 76	♦ KT54	X	4♠	All Pass	
South HCP: 13	♣ AKT54	♣ QJ				
Contract: 4♠ North						1. limit raise or better in !S

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ JT93	♠ 542				1♣
Vul: N-S	♥ AJ65	♥ Q74	Pass	1♥	Pass	1NT
North HCP: 8	♦ J2	♦ K8		All Pass		
South HCP: 14+1	♣ J96	♣ AKQ85				
Contract: 1NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ 542	♠ AK8				1♦
Vul: E-W	♥ 952	♥ T3	Pass	1NT	All Pass	
North HCP: 10	♦ A973	♦ J654				
South HCP: 12	♣ AQ6	♣ KJ93				
Contract: 1NT North						

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

Board: 16 ♠ 753 LHO is dealer.

Dealer: West ♥ AK9843 West (LHO) opens 1♦ if possible.

Vul: N-S ♦ K8

HCP: 10+2 ♣ T2

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.

Board: 18 ♠ 542 You are dealer.

Dealer: South ♥ Q74 The opponents are silent.

Vul: N-S ♦ K8

HCP: 14+1 ♣ AKQ85

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	North:	South:	W	N	E	S
Dealer: North	♠ QJ6	♠ 854		1♦	Pass	2♣
Vul: N-S	♥ J3	♥ AKQ4	Pass	3♣	Pass	3♥
North HCP: 14	♦ J852	♦ A	Pass	3NT	All Pass	
South HCP: 14+1	♣ AKQ8	♣ JT532				
Contract: 3NT North						

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ KQJ4	♠ 753	1♦	X	Pass	2♦ ¹
Vul: N-S	♥ J62	♥ AK9843	Pass	2♠	Pass	4♥
North HCP: 12	♦ QT7	♦ K8		All Pass		
South HCP: 10+2	♣ K74	♣ T2				
Contract: 4♥ South						1. strength cue bid

Board: 17	North:	South:	W	N	E	S
Dealer: East	♠ QT942	♠ AK85			1♥	Pass
Vul: None	♥ 6	♥ T75	2♥	2♠	3♥	4♥ ¹
North HCP: 9+2	♦ 76	♦ KT54	X	4♠	All Pass	
South HCP: 13	♣ AKT54	♣ QJ				
Contract: 4♠ North						1. limit raise or better in !S

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ JT93	♠ 542				1♣
Vul: N-S	♥ AJ65	♥ Q74	Pass	1♥	Pass	1NT
North HCP: 8	♦ J2	♦ K8		All Pass		
South HCP: 14+1	♣ J96	♣ AKQ85				
Contract: 1NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ 542	♠ AK8				1♦
Vul: E-W	♥ 952	♥ T3	Pass	1NT	All Pass	
North HCP: 10	♦ A973	♦ J654				
South HCP: 12	♣ AQ6	♣ KJ93				
Contract: 1NT North						

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						

South hands

GIB_Overcall_with_4

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						

North hands

GIB_Overcall_with_4

Board: 25	♠ KJT
Dealer: North	♥ K87
Vul: E-W	♦ A
HCP: 14+2	♣ K97642

You are dealer.
The opponents are silent.

Board: 26	♠ AK87
Dealer: West	♥ KQ6
Vul: Both	♦ Q54
HCP: 14	♣ T42

RHO is dealer. You bid second.
West (RHO) opens 1♣ if possible.
East (LHO) bids 2♣ if possible.

Board: 27	♠ AT
Dealer: North	♥ 865
Vul: None	♦ AJ7652
HCP: 13+2	♣ A5

You are dealer.
East (LHO) Doubles 1♦ if possible.
West (RHO) bids 2♣ if possible.
West (RHO) bids 3♣ if possible.

Board: 28	♠ A52
Dealer: North	♥ 83
Vul: N-S	♦ 73
HCP: 12+2	♣ AKJ986

You are dealer.
The opponents are silent.

Board: 29	♠ QT8
Dealer: North	♥ T8
Vul: Both	♦ AJ93
HCP: 12	♣ KQT2

You are dealer.
The opponents are silent.

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						

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	
 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	
 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.
 Board: 28	 ♠ KJT743	 Partner is dealer.
Dealer: North	♥ T6	The opponents are silent.
Vul: N-S	♦ A964	
HCP: 8+2	♣ 7	
 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						

North hands

GIB_Overcall_with_4

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	North:	South:	W	N	E	S
Dealer: South	♠ T75	♠ K3				1♦
Vul: None	♥ JT3	♥ AQ76	All Pass			
North HCP: 5+1	♦ JT	♦ A9653				
South HCP: 13+1	♣ QJT98	♣ 75				
Contract: 1♦ South						

Board: 31	North:	South:	W	N	E	S
Dealer: East	♠ QJT83	♠ AK52			1♦	X
Vul: E-W	♥ 543	♥ A62	1♥	2♠	Pass	3♠
North HCP: 5+1	♦ 4	♦ 875	All Pass			
South HCP: 14	♣ Q543	♣ K98				
Contract: 3♠ South						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ KJ83	♠ A72				1♣
Vul: E-W	♥ T4	♥ J95	Pass	1♠	Pass	1NT
North HCP: 9	♦ KQ53	♦ T6	All Pass			
South HCP: 13+1	♣ 654	♣ AKJ87				
Contract: 1NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ QT8	♠ J762		1♣	Pass	1♦
Vul: None	♥ AJ7	♥ K93	Pass	2♣	All Pass	
North HCP: 13+2	♦ Q	♦ A8643				
South HCP: 8+1	♣ AT8732	♣ 4				
Contract: 2♣ North						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ 872	♠ 65		1♥	Pass	1NT ¹
Vul: N-S	♥ AKQ72	♥ 9	Pass	2♦	Pass	3♣
North HCP: 12+1	♦ T953	♦ AJ7	All Pass			
South HCP: 7+3	♣ K	♣ Q875432				
Contract: 3♣ South			1. forcing 1NT			

South hands

GIB_Overcall_with_4

Board: 30 ♠ K3 You are dealer.

Dealer: South ♥ AQ76 The opponents are silent.

Vul: None ♦ A9653

HCP: 13+1 ♣ 75

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

Board: 32 ♠ A72 You are dealer.

Dealer: South ♥ J95 The opponents are silent.

Vul: E-W ♦ T6

HCP: 13+1 ♣ AKJ87

Board: 33 ♠ J762 Partner is dealer.

Dealer: North ♥ K93 The opponents are silent.

Vul: None ♦ A8643

HCP: 8+1 ♣ 4

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	North:	South:	W	N	E	S
Dealer: South	♠ T75	♠ K3				1♦
Vul: None	♥ JT3	♥ AQ76	All Pass			
North HCP: 5+1	♦ JT	♦ A9653				
South HCP: 13+1	♣ QJT98	♣ 75				
Contract: 1♦ South						

Board: 31	North:	South:	W	N	E	S
Dealer: East	♠ QJT83	♠ AK52			1♦	X
Vul: E-W	♥ 543	♥ A62	1♥	2♠	Pass	3♠
North HCP: 5+1	♦ 4	♦ 875	All Pass			
South HCP: 14	♣ Q543	♣ K98				
Contract: 3♠ South						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ KJ83	♠ A72				1♣
Vul: E-W	♥ T4	♥ J95	Pass	1♠	Pass	1NT
North HCP: 9	♦ KQ53	♦ T6	All Pass			
South HCP: 13+1	♣ 654	♣ AKJ87				
Contract: 1NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ QT8	♠ J762		1♣	Pass	1♦
Vul: None	♥ AJ7	♥ K93	Pass	2♣	All Pass	
North HCP: 13+2	♦ Q	♦ A8643				
South HCP: 8+1	♣ AT8732	♣ 4				
Contract: 2♣ North						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ 872	♠ 65		1♥	Pass	1NT ¹
Vul: N-S	♥ AKQ72	♥ 9	Pass	2♦	Pass	3♣
North HCP: 12+1	♦ T953	♦ AJ7	All Pass			
South HCP: 7+3	♣ K	♣ Q875432				
Contract: 3♣ South			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	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						

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	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AQ63				1♣
Vul: None	♥ J5	♥ Q942	X	5♣	All Pass	
North HCP: 8+3	♦ KJT74	♦ Q9				
South HCP: 13	♣ QJ9863	♣ KT2				
Contract: 5♣ North						

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ Q95	♠ JT6	1♦	X	1♠	X
Vul: N-S	♥ AQ92	♥ KT87	Pass	2♥	All Pass	
North HCP: 12	♦ T53	♦ K842				
South HCP: 7	♣ A84	♣ 76				
Contract: 2♥ North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ T932	♠ -				1♥
Vul: Both	♥ J94	♥ KQ8753	Pass	2♥	Pass	3♠ ¹
North HCP: 7	♦ KT9	♦ QJ6	Pass	4♣	Pass	4♥
South HCP: 14+2	♣ K85	♣ AQ73	All Pass			
Contract: 4♥ South			1. Splinter			

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ KJT75		1♣	X	1♠
Vul: None	♥ K864	♥ QT5	Pass	1NT	All Pass	
North HCP: 13	♦ Q82	♦ 76				
South HCP: 9+1	♣ A532	♣ K94				
Contract: 1NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ KJT3				1♦
Vul: N-S	♥ J	♥ 8754	Pass	3♦	All Pass	
North HCP: 8+2	♦ KJT97	♦ AQ63				
South HCP: 14	♣ QJT94	♣ A				
Contract: 3♦ North						

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	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AQ63				1♣
Vul: None	♥ J5	♥ Q942	X	5♣	All Pass	
North HCP: 8+3	♦ KJT74	♦ Q9				
South HCP: 13	♣ QJ9863	♣ KT2				
Contract: 5♣ North						

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ Q95	♠ JT6	1♦	X	1♠	X
Vul: N-S	♥ AQ92	♥ KT87	Pass	2♥	All Pass	
North HCP: 12	♦ T53	♦ K842				
South HCP: 7	♣ A84	♣ 76				
Contract: 2♥ North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ T932	♠ -				1♥
Vul: Both	♥ J94	♥ KQ8753	Pass	2♥	Pass	3♠ ¹
North HCP: 7	♦ KT9	♦ QJ6	Pass	4♣	Pass	4♥
South HCP: 14+2	♣ K85	♣ AQ73	All Pass			
Contract: 4♥ South			1. Splinter			

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ KJT75		1♣	X	1♠
Vul: None	♥ K864	♥ QT5	Pass	1NT	All Pass	
North HCP: 13	♦ Q82	♦ 76				
South HCP: 9+1	♣ A532	♣ K94				
Contract: 1NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ KJT3				1♦
Vul: N-S	♥ J	♥ 8754	Pass	3♦	All Pass	
North HCP: 8+2	♦ KJT97	♦ AQ63				
South HCP: 14	♣ QJT94	♣ A				
Contract: 3♦ North						

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						

North hands

GIB_Overcall_with_4

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

South hands

GIB_Overcall_with_4

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