

## North hands

## We\_Overcall\_NT\_then\_Texas

**Board: 1**      ♠ 64      RHO opens the bidding 1♦.

Dealer: West      ♥ A873      You bid next.

Vul: E-W      ♦ AKT8      East (LHO) Doubles 4♠ if possible.

HCP: 16      ♣ KQ2

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**Board: 2**      ♠ KQT543      LHO opens the bidding 1♦.

Dealer: East      ♥ KT74      Partner bids next.

Vul: Both      ♦ 7

HCP: 8+2      ♣ 74

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**Board: 3**      ♠ KQ3      RHO opens the bidding 1♦.

Dealer: West      ♥ K932      You bid next.

Vul: None      ♦ K95      West (RHO) Doubles 4♦ if possible.

HCP: 16      ♣ KQ8

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**Board: 4**      ♠ QJ6432      LHO opens the bidding 1♦.

Dealer: East      ♥ A963      Partner bids next.

Vul: Both      ♦ 3      West (RHO) Doubles 4♠ if possible.

HCP: 7+2      ♣ 54

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**Board: 5**      ♠ K7      RHO opens the bidding 1♦.

Dealer: West      ♥ AT3      You bid next.

Vul: E-W      ♦ A953

HCP: 17      ♣ AQT9

## Both hands (Answers Page)

**Board: 1**

Dealer: West

**North:**

♠ 64

**South:**

♠ JT97532

**W    N    E    S**

 1♦    1NT    Pass    4♥<sup>1</sup>

Vul: E-W

♥ A873

♥ 952

Pass    4♠    X    All Pass

North HCP: 16

♦ AKT8

♦ 2

1. Texas

South HCP: 5+3

♣ KQ2

♣ A7

Contract: 4♠X North

**Board: 2**

Dealer: East

**North:**

♠ KQT543

**South:**

♠ J2

**W    N    E    S**

1♦    1NT

Vul: Both

♥ KT74

♥ AQ3

 Pass    4♥<sup>1</sup>    Pass    4♠

North HCP: 8+2

♦ 7

♦ A832

All Pass

South HCP: 15

♣ 74

♣ KJT5

1. Texas

Contract: 4♠ South

**Board: 3**

Dealer: West

**North:**

♠ KQ3

**South:**

♠ 8754

**W    N    E    S**

 1♦    1NT    Pass    4♦<sup>1</sup>

Vul: None

♥ K932

♥ AQT8765

X    4♥    All Pass

North HCP: 16

♦ K95

♦ 73

1. Texas

South HCP: 6+3

♣ KQ8

♣ -

Contract: 4♥ North

**Board: 4**

Dealer: East

**North:**

♠ QJ6432

**South:**

♠ A5

**W    N    E    S**

1♦    1NT

Vul: Both

♥ A963

♥ K72

 Pass    4♥<sup>1</sup>    Pass    4♠

North HCP: 7+2

♦ 3

♦ AKT7

X    All Pass

South HCP: 15

♣ 54

♣ J963

1. Texas

Contract: 4♠X South

**Board: 5**

Dealer: West

**North:**

♠ K7

**South:**

♠ AT9

**W    N    E    S**

 1♦    1NT    Pass    4♦<sup>1</sup>

Vul: E-W

♥ AT3

♥ QJ87642

Pass    4♥    All Pass

North HCP: 17

♦ A953

♦ 2

1. Texas

South HCP: 7+3

♣ AQT9

♣ 42

Contract: 4♥ North

**South hands****We\_Overcall\_NT\_then\_Texas**

**Board: 1**      ♠ JT97532      LHO opens the bidding 1♦.

Dealer: West      ♥ 952      Partner bids next.

Vul: E-W      ♦ 2      East (RHO) Doubles 4♠ if possible.

HCP: 5+3      ♣ A7

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**Board: 2**      ♠ J2      RHO opens the bidding 1♦.

Dealer: East      ♥ AQ3      You bid next.

Vul: Both      ♦ A832

HCP: 15      ♣ KJT5

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**Board: 3**      ♠ 8754      LHO opens the bidding 1♦.

Dealer: West      ♥ AQT8765      Partner bids next.

Vul: None      ♦ 73      West (LHO) Doubles 4♦ if possible.

HCP: 6+3      ♣ -

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**Board: 4**      ♠ A5      RHO opens the bidding 1♦.

Dealer: East      ♥ K72      You bid next.

Vul: Both      ♦ AKT7      West (LHO) Doubles 4♠ if possible.

HCP: 15      ♣ J963

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**Board: 5**      ♠ AT9      LHO opens the bidding 1♦.

Dealer: West      ♥ QJ87642      Partner bids next.

Vul: E-W      ♦ 2

HCP: 7+3      ♣ 42

## Both hands (Answers Page)

**Board: 1**

Dealer: West

**North:**

♠ 64

**South:**

♠ JT97532

**W    N    E    S**

 1♦    1NT    Pass    4♥<sup>1</sup>

Vul: E-W

♥ A873

♥ 952

Pass    4♠    X    All Pass

North HCP: 16

♦ AKT8

♦ 2

1. Texas

South HCP: 5+3

♣ KQ2

♣ A7

Contract: 4♠X North

**Board: 2**

Dealer: East

**North:**

♠ KQT543

**South:**

♠ J2

**W    N    E    S**

1♦    1NT

Vul: Both

♥ KT74

♥ AQ3

 Pass    4♥<sup>1</sup>    Pass    4♠

North HCP: 8+2

♦ 7

♦ A832

All Pass

South HCP: 15

♣ 74

♣ KJT5

1. Texas

Contract: 4♠ South

**Board: 3**

Dealer: West

**North:**

♠ KQ3

**South:**

♠ 8754

**W    N    E    S**

 1♦    1NT    Pass    4♦<sup>1</sup>

Vul: None

♥ K932

♥ AQT8765

X    4♥    All Pass

North HCP: 16

♦ K95

♦ 73

1. Texas

South HCP: 6+3

♣ KQ8

♣ -

Contract: 4♥ North

**Board: 4**

Dealer: East

**North:**

♠ QJ6432

**South:**

♠ A5

**W    N    E    S**

1♦    1NT

Vul: Both

♥ A963

♥ K72

 Pass    4♥<sup>1</sup>    Pass    4♠

North HCP: 7+2

♦ 3

♦ AKT7

X    All Pass

South HCP: 15

♣ 54

♣ J963

1. Texas

Contract: 4♠X South

**Board: 5**

Dealer: West

**North:**

♠ K7

**South:**

♠ AT9

**W    N    E    S**

 1♦    1NT    Pass    4♦<sup>1</sup>

Vul: E-W

♥ AT3

♥ QJ87642

Pass    4♥    All Pass

North HCP: 17

♦ A953

♦ 2

1. Texas

South HCP: 7+3

♣ AQT9

♣ 42

Contract: 4♥ North

## North hands

## We\_Overcall\_NT\_then\_Texas

<b>Board: 6</b>	♠ JT97653	LHO opens the bidding 1♦.
Dealer: East	♥ KJT	Partner bids next.
Vul: None	♦ 9	
HCP: 8+3	♣ KT	

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<b>Board: 7</b>	♠ Q84	RHO opens the bidding 1♦.
Dealer: West	♥ AQ3	You bid next.
Vul: N-S	♦ AQ75	
HCP: 15	♣ JT5	

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<b>Board: 8</b>	♠ QJT642	LHO opens the bidding 1♣.
Dealer: East	♥ Q7	Partner bids next.
Vul: Both	♦ 76	
HCP: 9+2	♣ A64	

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<b>Board: 9</b>	♠ A73	RHO opens the bidding 1♥.
Dealer: West	♥ K84	You bid next.
Vul: N-S	♦ AKJ6	West (RHO) Doubles 4♥ if possible.
HCP: 15	♣ 965	

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<b>Board: 10</b>	♠ T32	LHO opens the bidding 1♦.
Dealer: East	♥ AQ8642	Partner bids next.
Vul: None	♦ 9	East (LHO) Doubles 4♦ if possible.
HCP: 8+2	♣ Q86	

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ JT97653	♠ KQ8			1♦	1NT
Vul: None	♥ KJT	♥ A875	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8+3	♦ 9	♦ A72		All Pass		
South HCP: 15	♣ KT	♣ Q53				
Contract: 4♠ South			1. Texas			

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ Q84	♠ T6	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ AQ3	♥ KJ7654	Pass	4♥	All Pass	
North HCP: 15	♦ AQ75	♦ K9				
South HCP: 9+2	♣ JT5	♣ Q42	1. Texas			
Contract: 4♥ North						

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ QJT642	♠ A87			1♣	1NT
Vul: Both	♥ Q7	♥ KJT8	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9+2	♦ 76	♦ KT5		All Pass		
South HCP: 15	♣ A64	♣ KJ7				
Contract: 4♠ South			1. Texas			

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ A73	♠ Q98654	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: N-S	♥ K84	♥ Q	X	4♠	All Pass	
North HCP: 15	♦ AKJ6	♦ T954				
South HCP: 8+2	♣ 965	♣ AT	1. Texas			
Contract: 4♠ North						

Board: 10	North:	South:	W	N	E	S
Dealer: East	♠ T32	♠ AKQ7			1♦	1NT
Vul: None	♥ AQ8642	♥ T53	Pass	4♦ <sup>1</sup>	X	4♥
North HCP: 8+2	♦ 9	♦ AJ8		All Pass		
South HCP: 15	♣ Q86	♣ J94				
Contract: 4♥ South			1. Texas			

**South hands****We\_Overcall\_NT\_then\_Texas**

<b>Board: 6</b>	♠ KQ8	RHO opens the bidding 1♦.
Dealer: East	♥ A875	You bid next.
Vul: None	♦ A72	
HCP: 15	♣ Q53	

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<b>Board: 7</b>	♠ T6	LHO opens the bidding 1♦.
Dealer: West	♥ KJ7654	Partner bids next.
Vul: N-S	♦ K9	
HCP: 9+2	♣ Q42	

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<b>Board: 8</b>	♠ A87	RHO opens the bidding 1♣.
Dealer: East	♥ KJT8	You bid next.
Vul: Both	♦ KT5	
HCP: 15	♣ KJ7	

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<b>Board: 9</b>	♠ Q98654	LHO opens the bidding 1♥.
Dealer: West	♥ Q	Partner bids next.
Vul: N-S	♦ T954	West (LHO) Doubles 4♥ if possible.
HCP: 8+2	♣ AT	

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<b>Board: 10</b>	♠ AKQ7	RHO opens the bidding 1♦.
Dealer: East	♥ T53	You bid next.
Vul: None	♦ AJ8	East (RHO) Doubles 4♦ if possible.
HCP: 15	♣ J94	

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ JT97653	♠ KQ8			1♦	1NT
Vul: None	♥ KJT	♥ A875	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8+3	♦ 9	♦ A72		All Pass		
South HCP: 15	♣ KT	♣ Q53				
Contract: 4♠ South			1. Texas			

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ Q84	♠ T6	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ AQ3	♥ KJ7654	Pass	4♥	All Pass	
North HCP: 15	♦ AQ75	♦ K9				
South HCP: 9+2	♣ JT5	♣ Q42	1. Texas			
Contract: 4♥ North						

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ QJT642	♠ A87			1♣	1NT
Vul: Both	♥ Q7	♥ KJT8	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9+2	♦ 76	♦ KT5		All Pass		
South HCP: 15	♣ A64	♣ KJ7				
Contract: 4♠ South			1. Texas			

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ A73	♠ Q98654	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: N-S	♥ K84	♥ Q	X	4♠	All Pass	
North HCP: 15	♦ AKJ6	♦ T954				
South HCP: 8+2	♣ 965	♣ AT	1. Texas			
Contract: 4♠ North						

Board: 10	North:	South:	W	N	E	S
Dealer: East	♠ T32	♠ AKQ7			1♦	1NT
Vul: None	♥ AQ8642	♥ T53	Pass	4♦ <sup>1</sup>	X	4♥
North HCP: 8+2	♦ 9	♦ AJ8		All Pass		
South HCP: 15	♣ Q86	♣ J94				
Contract: 4♥ South			1. Texas			

## North hands

## We\_Overcall\_NT\_then\_Texas

<b>Board: 11</b>	♠ A654	RHO opens the bidding 1♣.
Dealer: West	♥ K3	You bid next.
Vul: None	♦ AQ2	
HCP: 17	♣ A986	

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<b>Board: 12</b>	♠ 64	LHO opens the bidding 1♣.
Dealer: East	♥ KQJ972	Partner bids next.
Vul: N-S	♦ K97	
HCP: 9+2	♣ 43	

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<b>Board: 13</b>	♠ Q2	RHO opens the bidding 1♣.
Dealer: West	♥ Q53	You bid next.
Vul: N-S	♦ AKQ6	East (LHO) Doubles 4♠ if possible.
HCP: 16	♣ QJ76	

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<b>Board: 14</b>	♠ QJT9874	LHO opens the bidding 1♣.
Dealer: East	♥ A6	Partner bids next.
Vul: None	♦ Q3	
HCP: 9+3	♣ 98	

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<b>Board: 15</b>	♠ AQ76	RHO opens the bidding 1♥.
Dealer: West	♥ AK92	You bid next.
Vul: N-S	♦ Q53	
HCP: 15	♣ 72	

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A654	♠ 97	1 ♣	1NT	Pass	4 ♦ <sup>1</sup>
Vul: None	♥ K3	♥ AQT8654	Pass	4 ♥	All Pass	
North HCP: 17	♦ AQ2	♦ 9765				
South HCP: 6+3	♣ A986	♣ -				1. Texas
Contract: 4 ♥ North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 64	♠ KJ72			1 ♣	1NT
Vul: N-S	♥ KQJ972	♥ 84	Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 9+2	♦ K97	♦ AQ83	All Pass			
South HCP: 15	♣ 43	♣ AJ7				1. Texas
Contract: 4 ♥ South						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q2	♠ J97654	1 ♣	1NT	Pass	4 ♥ <sup>1</sup>
Vul: N-S	♥ Q53	♥ -	Pass	4 ♠	X	All Pass
North HCP: 16	♦ AKQ6	♦ J9753				
South HCP: 6+3	♣ QJ76	♣ A4				1. Texas
Contract: 4 ♠ X North						

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJT9874	♠ K2			1 ♣	1NT
Vul: None	♥ A6	♥ KJT4	Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
North HCP: 9+3	♦ Q3	♦ AT8	All Pass			
South HCP: 16	♣ 98	♣ KQT7				1. Texas
Contract: 4 ♠ South						

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQ76	♠ KJ8432	1 ♥	1NT	Pass	4 ♥ <sup>1</sup>
Vul: N-S	♥ AK92	♥ 6	Pass	4 ♠	All Pass	
North HCP: 15	♦ Q53	♦ K6				
South HCP: 8+2	♣ 72	♣ J863				1. Texas
Contract: 4 ♠ North						

**South hands****We\_Overcall\_NT\_then\_Texas**

**Board: 11**      ♠ 97      LHO opens the bidding 1♣.

Dealer: West      ♥ AQT8654      Partner bids next.

Vul: None      ♦ 9765

HCP: 6+3      ♣ -

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**Board: 12**      ♠ KJ72      RHO opens the bidding 1♣.

Dealer: East      ♥ 84      You bid next.

Vul: N-S      ♦ AQ83

HCP: 15      ♣ AJ7

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**Board: 13**      ♠ J97654      LHO opens the bidding 1♣.

Dealer: West      ♥ -      Partner bids next.

Vul: N-S      ♦ J9753      East (RHO) Doubles 4♠ if possible.

HCP: 6+3      ♣ A4

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**Board: 14**      ♠ K2      RHO opens the bidding 1♣.

Dealer: East      ♥ KJT4      You bid next.

Vul: None      ♦ AT8

HCP: 16      ♣ KQT7

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**Board: 15**      ♠ KJ8432      LHO opens the bidding 1♥.

Dealer: West      ♥ 6      Partner bids next.

Vul: N-S      ♦ K6

HCP: 8+2      ♣ J863

## Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ A654	♠ 97	1 ♣	1NT	Pass	4 ♦ <sup>1</sup>
Vul: None	♥ K3	♥ AQT8654	Pass	4 ♥	All Pass	
North HCP: 17	♦ AQ2	♦ 9765				
South HCP: 6+3	♣ A986	♣ -				1. Texas
Contract: 4 ♥ North						

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ 64	♠ KJ72			1 ♣	1NT
Vul: N-S	♥ KQJ972	♥ 84	Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 9+2	♦ K97	♦ AQ83	All Pass			
South HCP: 15	♣ 43	♣ AJ7				1. Texas
Contract: 4 ♥ South						

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ Q2	♠ J97654	1 ♣	1NT	Pass	4 ♥ <sup>1</sup>
Vul: N-S	♥ Q53	♥ -	Pass	4 ♠	X	All Pass
North HCP: 16	♦ AKQ6	♦ J9753				
South HCP: 6+3	♣ QJ76	♣ A4				1. Texas
Contract: 4 ♠ X North						

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ QJT9874	♠ K2			1 ♣	1NT
Vul: None	♥ A6	♥ KJT4	Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
North HCP: 9+3	♦ Q3	♦ AT8	All Pass			
South HCP: 16	♣ 98	♣ KQT7				1. Texas
Contract: 4 ♠ South						

Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ AQ76	♠ KJ8432	1 ♥	1NT	Pass	4 ♥ <sup>1</sup>
Vul: N-S	♥ AK92	♥ 6	Pass	4 ♠	All Pass	
North HCP: 15	♦ Q53	♦ K6				
South HCP: 8+2	♣ 72	♣ J863				1. Texas
Contract: 4 ♠ North						

## North hands

## We\_Overcall\_NT\_then\_Texas

**Board: 16**      ♠ AQ9875      LHO opens the bidding 1♦.

Dealer: East      ♥ T3      Partner bids next.

Vul: Both      ♦ Q76      West (RHO) Doubles 4♠ if possible.

HCP: 8+2      ♣ 92

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**Board: 17**      ♠ AJT      RHO opens the bidding 1♦.

Dealer: West      ♥ QJ76      You bid next.

Vul: None      ♦ AT2

HCP: 16      ♣ A64

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**Board: 18**      ♠ KQT865      LHO opens the bidding 1♦.

Dealer: East      ♥ 754      Partner bids next.

Vul: E-W      ♦ K9

HCP: 9+2      ♣ J6

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**Board: 19**      ♠ AQ3      RHO opens the bidding 1♦.

Dealer: West      ♥ K2      You bid next.

Vul: Both      ♦ A952

HCP: 16      ♣ KT97

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**Board: 20**      ♠ AT9875      LHO opens the bidding 1♦.

Dealer: East      ♥ J3      Partner bids next.

Vul: None      ♦ Q4

HCP: 9+2      ♣ Q85

## Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ AQ9875	♠ 64			1♦	1NT
Vul: Both	♥ T3	♥ K42	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8+2	♦ Q76	♦ KT85	X	All Pass		
South HCP: 15	♣ 92	♣ AKQ8				
Contract: 4♠X South			1. Texas			

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ AJT	♠ KQ87642	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ QJ76	♥ 952	Pass	4♠	All Pass	
North HCP: 16	♦ AT2	♦ 3				
South HCP: 8+3	♣ A64	♣ K5	1. Texas			
Contract: 4♠ North						

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ KQT865	♠ J32			1♦	1NT
Vul: E-W	♥ 754	♥ AT6	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9+2	♦ K9	♦ A52	All Pass			
South HCP: 16	♣ J6	♣ AKT9		1. Texas		
Contract: 4♠ South						

Board: 19	North:	South:	W	N	E	S
Dealer: West	♠ AQ3	♠ J97654	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ K2	♥ A754	Pass	4♠	All Pass	
North HCP: 16	♦ A952	♦ J6				
South HCP: 6+2	♣ KT97	♣ 4	1. Texas			
Contract: 4♠ North						

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ AT9875	♠ Q642			1♦	1NT
Vul: None	♥ J3	♥ A82	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9+2	♦ Q4	♦ KJ6	All Pass			
South HCP: 15	♣ Q85	♣ AJ3		1. Texas		
Contract: 4♠ South						

**South hands****We\_Overcall\_NT\_then\_Texas**

**Board: 16**      ♠ 64      RHO opens the bidding 1♦.

Dealer: East      ♥ K42      You bid next.

Vul: Both      ♦ KT85      West (LHO) Doubles 4♠ if possible.

HCP: 15      ♣ AKQ8

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**Board: 17**      ♠ KQ87642      LHO opens the bidding 1♦.

Dealer: West      ♥ 952      Partner bids next.

Vul: None      ♦ 3

HCP: 8+3      ♣ K5

---

**Board: 18**      ♠ J32      RHO opens the bidding 1♦.

Dealer: East      ♥ AT6      You bid next.

Vul: E-W      ♦ A52

HCP: 16      ♣ AKT9

---

**Board: 19**      ♠ J97654      LHO opens the bidding 1♦.

Dealer: West      ♥ A754      Partner bids next.

Vul: Both      ♦ J6

HCP: 6+2      ♣ 4

---

**Board: 20**      ♠ Q642      RHO opens the bidding 1♦.

Dealer: East      ♥ A82      You bid next.

Vul: None      ♦ KJ6

HCP: 15      ♣ AJ3

## Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ AQ9875	♠ 64			1♦	1NT
Vul: Both	♥ T3	♥ K42	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8+2	♦ Q76	♦ KT85	X	All Pass		
South HCP: 15	♣ 92	♣ AKQ8				
Contract: 4♠X South			1. Texas			

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ AJT	♠ KQ87642	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ QJ76	♥ 952	Pass	4♠	All Pass	
North HCP: 16	♦ AT2	♦ 3				
South HCP: 8+3	♣ A64	♣ K5	1. Texas			
Contract: 4♠ North						

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ KQT865	♠ J32			1♦	1NT
Vul: E-W	♥ 754	♥ AT6	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9+2	♦ K9	♦ A52	All Pass			
South HCP: 16	♣ J6	♣ AKT9		1. Texas		
Contract: 4♠ South						

Board: 19	North:	South:	W	N	E	S
Dealer: West	♠ AQ3	♠ J97654	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ K2	♥ A754	Pass	4♠	All Pass	
North HCP: 16	♦ A952	♦ J6				
South HCP: 6+2	♣ KT97	♣ 4	1. Texas			
Contract: 4♠ North						

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ AT9875	♠ Q642			1♦	1NT
Vul: None	♥ J3	♥ A82	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9+2	♦ Q4	♦ KJ6	All Pass			
South HCP: 15	♣ Q85	♣ AJ3		1. Texas		
Contract: 4♠ South						

## North hands

## We\_Overcall\_NT\_then\_Texas

**Board: 21**      ♠ 65      RHO opens the bidding 1♣.

Dealer: West      ♥ AK53      You bid next.

Vul: N-S      ♦ KQT8

HCP: 15      ♣ K97

---

**Board: 22**      ♠ QJ98652      LHO opens the bidding 1♥.

Dealer: East      ♥ A54      Partner bids next.

Vul: Both      ♦ 7

HCP: 9+3      ♣ Q8

---

**Board: 23**      ♠ AJ76      RHO opens the bidding 1♦.

Dealer: West      ♥ 96      You bid next.

Vul: N-S      ♦ A54

HCP: 15      ♣ AQT2

---

**Board: 24**      ♠ KJT932      LHO opens the bidding 1♥.

Dealer: East      ♥ 65      Partner bids next.

Vul: E-W      ♦ 52

HCP: 7+2      ♣ K93

---

**Board: 25**      ♠ -      You bid first.

Dealer: North      ♥ AKT      East (LHO) bids 1NT if possible.

Vul: N-S      ♦ Q2      West (RHO) bids 4♥ if possible.

HCP: 13+4      ♣ AT985432      East (LHO) Doubles 5♣ if possible.

## Both hands (Answers Page)

**Board: 21**

Dealer: West

**North:**

♠ 65

**South:**

♠ AJ9873

**W N E S**

 1♣ 1NT Pass 4♥<sup>1</sup>

Vul: N-S

♥ AK53

♥ QT

Pass 4♠ All Pass

North HCP: 15

♦ KQT8

♦ J932

1. Texas

South HCP: 8+2

♣ K97

♣ 6

Contract: 4♠ North

**Board: 22**

Dealer: East

**North:**

♠ QJ98652

**South:**

♠ K7

**W N E S**

1♥ 1NT

Vul: Both

♥ A54

♥ KQJ2

 Pass 4♥<sup>1</sup> Pass 4♠

North HCP: 9+3

♦ 7

♦ AT8

All Pass

South HCP: 16

♣ Q8

♣ KT75

1. Texas

Contract: 4♠ South

**Board: 23**

Dealer: West

**North:**

♠ AJ76

**South:**

♠ T9

**W N E S**

 1♦ 1NT Pass 4♦<sup>1</sup>

Vul: N-S

♥ 96

♥ AQJ543

Pass 4♥ All Pass

North HCP: 15

♦ A54

♦ Q2

1. Texas

South HCP: 9+2

♣ AQT2

♣ 653

Contract: 4♥ North

**Board: 24**

Dealer: East

**North:**

♠ KJT932

**South:**

♠ Q4

**W N E S**

1♥ 1NT

Vul: E-W

♥ 65

♥ K32

 Pass 4♥<sup>1</sup> Pass 4♠

North HCP: 7+2

♦ 52

♦ AKQ74

All Pass

South HCP: 15+1

♣ K93

♣ J72

1. Texas

Contract: 4♠ South

**Board: 25**

Dealer: North

**North:**

♠ -

**South:**

♠ A9874

**W N E S**

1♣ 1NT Pass

Vul: N-S

♥ AKT

♥ 9863

 4♥<sup>1</sup> 5♣ X All Pass

North HCP: 13+4

♦ Q2

♦ 7643

1. Texas

South HCP: 4+1

♣ AT985432

♣ -

Contract: 5♣X North

**South hands****We\_Overcall\_NT\_then\_Texas**

**Board: 21**      ♠ AJ9873      LHO opens the bidding 1♣.

Dealer: West      ♥ QT      Partner bids next.

Vul: N-S      ♦ J932

HCP: 8+2      ♣ 6

---

**Board: 22**      ♠ K7      RHO opens the bidding 1♥.

Dealer: East      ♥ KQJ2      You bid next.

Vul: Both      ♦ AT8

HCP: 16      ♣ KT75

---

**Board: 23**      ♠ T9      LHO opens the bidding 1♦.

Dealer: West      ♥ AQJ543      Partner bids next.

Vul: N-S      ♦ Q2

HCP: 9+2      ♣ 653

---

**Board: 24**      ♠ Q4      RHO opens the bidding 1♥.

Dealer: East      ♥ K32      You bid next.

Vul: E-W      ♦ AKQ74

HCP: 15+1      ♣ J72

---

**Board: 25**      ♠ A9874      Partner bids first.

Dealer: North      ♥ 9863      East (RHO) bids 1NT if possible.

Vul: N-S      ♦ 7643      West (LHO) bids 4♥ if possible.

HCP: 4+1      ♣ -      East (RHO) Doubles 5♣ if possible.

## Both hands (Answers Page)

**Board: 21**

Dealer: West

**North:**

♠ 65

**South:**

♠ AJ9873

**W N E S**

 1♣ 1NT Pass 4♥<sup>1</sup>

Vul: N-S

♥ AK53

♥ QT

Pass 4♠ All Pass

North HCP: 15

♦ KQT8

♦ J932

1. Texas

South HCP: 8+2

♣ K97

♣ 6

Contract: 4♠ North

**Board: 22**

Dealer: East

**North:**

♠ QJ98652

**South:**

♠ K7

**W N E S**

1♥ 1NT

Vul: Both

♥ A54

♥ KQJ2

 Pass 4♥<sup>1</sup> Pass 4♠

North HCP: 9+3

♦ 7

♦ AT8

All Pass

South HCP: 16

♣ Q8

♣ KT75

1. Texas

Contract: 4♠ South

**Board: 23**

Dealer: West

**North:**

♠ AJ76

**South:**

♠ T9

**W N E S**

 1♦ 1NT Pass 4♦<sup>1</sup>

Vul: N-S

♥ 96

♥ AQJ543

Pass 4♥ All Pass

North HCP: 15

♦ A54

♦ Q2

1. Texas

South HCP: 9+2

♣ AQT2

♣ 653

Contract: 4♥ North

**Board: 24**

Dealer: East

**North:**

♠ KJT932

**South:**

♠ Q4

**W N E S**

1♥ 1NT

Vul: E-W

♥ 65

♥ K32

 Pass 4♥<sup>1</sup> Pass 4♠

North HCP: 7+2

♦ 52

♦ AKQ74

All Pass

South HCP: 15+1

♣ K93

♣ J72

1. Texas

Contract: 4♠ South

**Board: 25**

Dealer: North

**North:**

♠ -

**South:**

♠ A9874

**W N E S**

1♣ 1NT Pass

Vul: N-S

♥ AKT

♥ 9863

 4♥<sup>1</sup> 5♣ X All Pass

North HCP: 13+4

♦ Q2

♦ 7643

1. Texas

South HCP: 4+1

♣ AT985432

♣ -

Contract: 5♣X North

## North hands

## We\_Overcall\_NT\_then\_Texas

<b>Board: 26</b>	♠ T	LHO opens the bidding 1♦.
Dealer: East	♥ KQ7532	Partner bids next.
Vul: N-S	♦ T873	
HCP: 8+2	♣ K5	

---

<b>Board: 27</b>	♠ A64	RHO opens the bidding 1♣.
Dealer: West	♥ 95	You bid next.
Vul: E-W	♦ AJ762	
HCP: 17+1	♣ AKJ	

---

<b>Board: 28</b>	♠ AJ8732	LHO opens the bidding 1♣.
Dealer: East	♥ Q96	Partner bids next.
Vul: N-S	♦ 5	
HCP: 9+2	♣ Q85	

---

<b>Board: 29</b>	♠ KJ	RHO opens the bidding 1♣.
Dealer: West	♥ AT6	You bid next.
Vul: N-S	♦ KJ87	
HCP: 16	♣ A964	

---

<b>Board: 30</b>	♠ 642	LHO opens the bidding 1♦.
Dealer: East	♥ AT86542	Partner bids next.
Vul: None	♦ J4	West (RHO) Doubles 4♥ if possible.
HCP: 5+3	♣ 8	

## Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ T	♠ AQ75			1♦	1NT
Vul: N-S	♥ KQ7532	♥ AJT	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8+2	♦ T873	♦ AQ54	All Pass			
South HCP: 17	♣ K5	♣ 92				
Contract: 4♥ South			1. Texas			

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ A64	♠ QJT932	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ 95	♥ A43	Pass	4♠	All Pass	
North HCP: 17+1	♦ AJ762	♦ 4				
South HCP: 7+2	♣ AKJ	♣ T43	1. Texas			
Contract: 4♠ North						

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ AJ8732	♠ K5			1♣	1NT
Vul: N-S	♥ Q96	♥ T743	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9+2	♦ 5	♦ AJ86	All Pass			
South HCP: 15	♣ Q85	♣ AK6	1. Texas			
Contract: 4♠ South						

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ KJ	♠ A98	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ AT6	♥ Q97542	Pass	4♥	All Pass	
North HCP: 16	♦ KJ87	♦ Q43				
South HCP: 9+2	♣ A964	♣ J	1. Texas			
Contract: 4♥ North						

Board: 30	North:	South:	W	N	E	S
Dealer: East	♠ 642	♠ AK93			1♦	1NT
Vul: None	♥ AT86542	♥ 73	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 5+3	♦ J4	♦ AQ75	X	All Pass		
South HCP: 17	♣ 8	♣ A32	1. Texas			
Contract: 4♥X South						

**South hands****We\_Overcall\_NT\_then\_Texas**

<b>Board: 26</b>	♠ AQ75	RHO opens the bidding 1♦.
Dealer: East	♥ AJT	You bid next.
Vul: N-S	♦ AQ54	
HCP: 17	♣ 92	

---

<b>Board: 27</b>	♠ QJT932	LHO opens the bidding 1♣.
Dealer: West	♥ A43	Partner bids next.
Vul: E-W	♦ 4	
HCP: 7+2	♣ T43	

---

<b>Board: 28</b>	♠ K5	RHO opens the bidding 1♣.
Dealer: East	♥ T743	You bid next.
Vul: N-S	♦ AJ86	
HCP: 15	♣ AK6	

---

<b>Board: 29</b>	♠ A98	LHO opens the bidding 1♣.
Dealer: West	♥ Q97542	Partner bids next.
Vul: N-S	♦ Q43	
HCP: 9+2	♣ J	

---

<b>Board: 30</b>	♠ AK93	RHO opens the bidding 1♦.
Dealer: East	♥ 73	You bid next.
Vul: None	♦ AQ75	West (LHO) Doubles 4♥ if possible.
HCP: 17	♣ A32	

## Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ T	♠ AQ75			1♦	1NT
Vul: N-S	♥ KQ7532	♥ AJT	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8+2	♦ T873	♦ AQ54	All Pass			
South HCP: 17	♣ K5	♣ 92				
Contract: 4♥ South			1. Texas			

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ A64	♠ QJT932	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ 95	♥ A43	Pass	4♠	All Pass	
North HCP: 17+1	♦ AJ762	♦ 4				
South HCP: 7+2	♣ AKJ	♣ T43	1. Texas			
Contract: 4♠ North						

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ AJ8732	♠ K5			1♣	1NT
Vul: N-S	♥ Q96	♥ T743	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9+2	♦ 5	♦ AJ86	All Pass			
South HCP: 15	♣ Q85	♣ AK6	1. Texas			
Contract: 4♠ South						

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ KJ	♠ A98	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ AT6	♥ Q97542	Pass	4♥	All Pass	
North HCP: 16	♦ KJ87	♦ Q43				
South HCP: 9+2	♣ A964	♣ J	1. Texas			
Contract: 4♥ North						

Board: 30	North:	South:	W	N	E	S
Dealer: East	♠ 642	♠ AK93			1♦	1NT
Vul: None	♥ AT86542	♥ 73	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 5+3	♦ J4	♦ AQ75	X	All Pass		
South HCP: 17	♣ 8	♣ A32	1. Texas			
Contract: 4♥X South						

## North hands

## We\_Overcall\_NT\_then\_Texas

**Board: 31**      ♠ J73      RHO opens the bidding 1♣.

Dealer: West      ♥ K87      You bid next.

Vul: N-S      ♦ AK82

HCP: 15      ♣ A65

**Board: 32**      ♠ QJT8765      LHO opens the bidding 1♥.

Dealer: East      ♥ 987      Partner bids next.

Vul: E-W      ♦ A3      West (RHO) Doubles 4♠ if possible.

HCP: 7+3      ♣ T

**Board: 33**      ♠ 72      Partner bids first.

Dealer: South      ♥ 32      West (RHO) bids 1NT if possible.

Vul: E-W      ♦ KT9763      East (LHO) bids 4♦ if possible.

HCP: 4+2      ♣ J63      West (RHO) bids 4♥ if possible.  
East (LHO) Doubles 5♦ if possible.

**Board: 34**      ♠ 72      LHO opens the bidding 1♣.

Dealer: East      ♥ AQT7542      Partner bids next.

Vul: E-W      ♦ 97      West (RHO) Doubles 4♥ if possible.

HCP: 6+3      ♣ 82

**Board: 35**      ♠ A9      RHO opens the bidding 1♣.

Dealer: West      ♥ A74      You bid next.

Vul: Both      ♦ AQ76

HCP: 17      ♣ K853

## Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ J73	♠ AQT954	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: N-S	♥ K87	♥ J	Pass	4♦	All Pass	
North HCP: 15	♦ AK82	♦ QT73				
South HCP: 9+2	♣ A65	♣ 97				
Contract: 4♠ North			1. Texas			

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ QJT8765	♠ A2			1♥	1NT
Vul: E-W	♥ 987	♥ AQ5	Pass	4♥ <sup>1</sup>	Pass	4♦
North HCP: 7+3	♦ A3	♦ K72	X	All Pass		
South HCP: 16+1	♣ T	♣ K8632				
Contract: 4♠X South			1. Texas			

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ QJ965				1♠
Vul: E-W	♥ 32	♥ J	1NT	Pass	4♦ <sup>1</sup>	X
North HCP: 4+2	♦ KT9763	♦ AQ4	4♥	5♦	X	All Pass
South HCP: 17+1	♣ J63	♣ AK84				
Contract: 5♦X North			1. Texas			

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ 72	♠ A5			1♣	1NT
Vul: E-W	♥ AQT7542	♥ J86	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6+3	♦ 97	♦ AQ832	X	All Pass		
South HCP: 15+1	♣ 82	♣ AT3				
Contract: 4♥X South			1. Texas			

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ A9	♠ QJ7532	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ A74	♥ J853	Pass	4♦	All Pass	
North HCP: 17	♦ AQ76	♦ 9				
South HCP: 8+2	♣ K853	♣ A9				
Contract: 4♠ North			1. Texas			

**South hands****We\_Overcall\_NT\_then\_Texas**

**Board: 31**      ♠ AQT954      LHO opens the bidding 1♣.

Dealer: West      ♥ J      Partner bids next.

Vul: N-S      ♦ QT73

HCP: 9+2      ♣ 97

---

**Board: 32**      ♠ A2      RHO opens the bidding 1♥.

Dealer: East      ♥ AQ5      You bid next.

Vul: E-W      ♦ K72      West (LHO) Doubles 4♠ if possible.

HCP: 16+1      ♣ K8632

---

**Board: 33**      ♠ QJ965      You bid first.

Dealer: South      ♥ J      West (LHO) bids 1NT if possible.

Vul: E-W      ♦ AQ4      East (RHO) bids 4♦ if possible.

HCP: 17+1      ♣ AK84      West (LHO) bids 4♥ if possible.  
East (RHO) Doubles 5♦ if possible.

---

**Board: 34**      ♠ A5      RHO opens the bidding 1♣.

Dealer: East      ♥ J86      You bid next.

Vul: E-W      ♦ AQ832      West (LHO) Doubles 4♥ if possible.

HCP: 15+1      ♣ AT3

---

**Board: 35**      ♠ QJ7532      LHO opens the bidding 1♣.

Dealer: West      ♥ J853      Partner bids next.

Vul: Both      ♦ 9

HCP: 8+2      ♣ A9

## Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ J73	♠ AQT954	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: N-S	♥ K87	♥ J	Pass	4♦	All Pass	
North HCP: 15	♦ AK82	♦ QT73				
South HCP: 9+2	♣ A65	♣ 97				
Contract: 4♠ North			1. Texas			

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ QJT8765	♠ A2			1♥	1NT
Vul: E-W	♥ 987	♥ AQ5	Pass	4♥ <sup>1</sup>	Pass	4♦
North HCP: 7+3	♦ A3	♦ K72	X	All Pass		
South HCP: 16+1	♣ T	♣ K8632				
Contract: 4♠X South			1. Texas			

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ QJ965				1♠
Vul: E-W	♥ 32	♥ J	1NT	Pass	4♦ <sup>1</sup>	X
North HCP: 4+2	♦ KT9763	♦ AQ4	4♥	5♦	X	All Pass
South HCP: 17+1	♣ J63	♣ AK84				
Contract: 5♦X North			1. Texas			

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ 72	♠ A5			1♣	1NT
Vul: E-W	♥ AQT7542	♥ J86	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6+3	♦ 97	♦ AQ832	X	All Pass		
South HCP: 15+1	♣ 82	♣ AT3				
Contract: 4♥X South			1. Texas			

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ A9	♠ QJ7532	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ A74	♥ J853	Pass	4♦	All Pass	
North HCP: 17	♦ AQ76	♦ 9				
South HCP: 8+2	♣ K853	♣ A9				
Contract: 4♠ North			1. Texas			

## North hands

## We\_Overcall\_NT\_then\_Texas

**Board: 36**      ♠ T9      LHO opens the bidding 1♣.

Dealer: East      ♥ AQT843      Partner bids next.

Vul: Both      ♦ Q953

HCP: 9+2      ♣ J

---

**Board: 37**      ♠ 42      RHO opens the bidding 1♦.

Dealer: West      ♥ AT6      You bid next.

Vul: None      ♦ AJ8

HCP: 16+1      ♣ AKT74

---

**Board: 38**      ♠ 3      LHO opens the bidding 1♠.

Dealer: East      ♥ AQ87654      Partner bids next.

Vul: Both      ♦ 82

HCP: 8+3      ♣ Q73

---

**Board: 39**      ♠ KJT      RHO opens the bidding 1♥.

Dealer: West      ♥ A95      You bid next.

Vul: None      ♦ AQ942

HCP: 16+1      ♣ Q4

---

**Board: 40**      ♠ QJT8543      LHO opens the bidding 1♦.

Dealer: East      ♥ K53      Partner bids next.

Vul: Both      ♦ 3

HCP: 9+3      ♣ K7

## Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ T9	♠ KQ76			1♣	1NT
Vul: Both	♥ AQT843	♥ KJ7	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9+2	♦ Q953	♦ KT		All Pass		
South HCP: 15	♣ J	♣ K963				
Contract: 4♥ South			1. Texas			

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ 42	♠ AQJ963	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AT6	♥ 8	Pass	4♠	All Pass	
North HCP: 16+1	♦ AJ8	♦ Q962				
South HCP: 9+2	♣ AKT74	♣ 95	1. Texas			
Contract: 4♠ North						

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ 3	♠ AK7			1♠	1NT
Vul: Both	♥ AQ87654	♥ 93	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8+3	♦ 82	♦ AKQ93	All Pass			
South HCP: 17+1	♣ Q73	♣ J65	1. Texas			
Contract: 4♥ South						

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ KJT	♠ AQ8543	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ A95	♥ J4	Pass	4♠	All Pass	
North HCP: 16+1	♦ AQ942	♦ J				
South HCP: 9+2	♣ Q4	♣ J962	1. Texas			
Contract: 4♠ North						

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ QJT8543	♠ A2			1♦	1NT
Vul: Both	♥ K53	♥ A874	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9+3	♦ 3	♦ AK9	All Pass			
South HCP: 15	♣ K7	♣ T985	1. Texas			
Contract: 4♠ South						

**South hands****We\_Overcall\_NT\_then\_Texas**

<b>Board: 36</b>	♠ KQ76	RHO opens the bidding 1♣.
Dealer: East	♥ KJ7	You bid next.
Vul: Both	♦ KT	
HCP: 15	♣ K963	

---

<b>Board: 37</b>	♠ AQJ963	LHO opens the bidding 1♦.
Dealer: West	♥ 8	Partner bids next.
Vul: None	♦ Q962	
HCP: 9+2	♣ 95	

---

<b>Board: 38</b>	♠ AK7	RHO opens the bidding 1♠.
Dealer: East	♥ 93	You bid next.
Vul: Both	♦ AKQ93	
HCP: 17+1	♣ J65	

---

<b>Board: 39</b>	♠ AQ8543	LHO opens the bidding 1♥.
Dealer: West	♥ J4	Partner bids next.
Vul: None	♦ J	
HCP: 9+2	♣ J962	

---

<b>Board: 40</b>	♠ A2	RHO opens the bidding 1♦.
Dealer: East	♥ A874	You bid next.
Vul: Both	♦ AK9	
HCP: 15	♣ T985	

## Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ T9	♠ KQ76			1♣	1NT
Vul: Both	♥ AQT843	♥ KJ7	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9+2	♦ Q953	♦ KT		All Pass		
South HCP: 15	♣ J	♣ K963				
Contract: 4♥ South			1. Texas			

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ 42	♠ AQJ963	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AT6	♥ 8	Pass	4♠	All Pass	
North HCP: 16+1	♦ AJ8	♦ Q962				
South HCP: 9+2	♣ AKT74	♣ 95	1. Texas			
Contract: 4♠ North						

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ 3	♠ AK7			1♠	1NT
Vul: Both	♥ AQ87654	♥ 93	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8+3	♦ 82	♦ AKQ93	All Pass			
South HCP: 17+1	♣ Q73	♣ J65	1. Texas			
Contract: 4♥ South						

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ KJT	♠ AQ8543	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ A95	♥ J4	Pass	4♠	All Pass	
North HCP: 16+1	♦ AQ942	♦ J				
South HCP: 9+2	♣ Q4	♣ J962	1. Texas			
Contract: 4♠ North						

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ QJT8543	♠ A2			1♦	1NT
Vul: Both	♥ K53	♥ A874	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9+3	♦ 3	♦ AK9	All Pass			
South HCP: 15	♣ K7	♣ T985	1. Texas			
Contract: 4♠ South						

## North hands

## We\_Overcall\_NT\_then\_Texas

**Board: 41**      ♠ J42      RHO opens the bidding 1♥.

Dealer: West      ♥ AKQJ      You bid next.

Vul: E-W      ♦ A973

HCP: 16      ♣ J5

---

**Board: 42**      ♠ AQ9643      LHO opens the bidding 1♦.

Dealer: East      ♥ J82      Partner bids next.

Vul: None      ♦ T5      West (RHO) Doubles 4♠ if possible.

HCP: 7+2      ♣ 86

---

**Board: 43**      ♠ K93      RHO opens the bidding 1♣.

Dealer: West      ♥ A83      You bid next.

Vul: Both      ♦ KJ4

HCP: 15      ♣ A653

---

**Board: 44**      ♠ AT9      LHO opens the bidding 1♦.

Dealer: East      ♥ Q98432      Partner bids next.

Vul: Both      ♦ T6      East (LHO) Doubles 4♦ if possible.

HCP: 7+2      ♣ JT

---

**Board: 45**      ♠ AT7      RHO opens the bidding 1♣.

Dealer: West      ♥ 82      You bid next.

Vul: Both      ♦ AK75

HCP: 15      ♣ A943

## Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ J42	♠ KT8763	1 ♥	1NT	Pass	4 ♥ <sup>1</sup>
Vul: E-W	♥ AKQJ	♥ 52	Pass	4 ♦	All Pass	
North HCP: 16	♦ A973	♦ KQ842				
South HCP: 8+3	♣ J5	♣ -				1. Texas
Contract: 4 ♠ North						

Board: 42	North:	South:	W	N	E	S
Dealer: East	♠ AQ9643	♠ JT8			1 ♦	1NT
Vul: None	♥ J82	♥ A76	Pass	4 ♥ <sup>1</sup>	Pass	4 ♦
North HCP: 7+2	♦ T5	♦ K63	X	All Pass		
South HCP: 15	♣ 86	♣ AQJ2				1. Texas
Contract: 4 ♠X South						

Board: 43	North:	South:	W	N	E	S
Dealer: West	♠ K93	♠ AT8754	1 ♣	1NT	Pass	4 ♥ <sup>1</sup>
Vul: Both	♥ A83	♥ Q96	Pass	4 ♦	All Pass	
North HCP: 15	♦ KJ4	♦ Q95				
South HCP: 8+2	♣ A653	♣ 8				1. Texas
Contract: 4 ♠ North						

Board: 44	North:	South:	W	N	E	S
Dealer: East	♠ AT9	♠ KQ87			1 ♦	1NT
Vul: Both	♥ Q98432	♥ AJT7	Pass	4 ♦ <sup>1</sup>	X	4 ♥
North HCP: 7+2	♦ T6	♦ K72	All Pass			
South HCP: 16	♣ JT	♣ K4				1. Texas
Contract: 4 ♥ South						

Board: 45	North:	South:	W	N	E	S
Dealer: West	♠ AT7	♠ 95	1 ♣	1NT	Pass	4 ♦ <sup>1</sup>
Vul: Both	♥ 82	♥ AQ7654	Pass	4 ♥	All Pass	
North HCP: 15	♦ AK75	♦ Q3				
South HCP: 8+2	♣ A943	♣ T87				1. Texas
Contract: 4 ♥ North						

**South hands****We\_Overcall\_NT\_then\_Texas**

**Board: 41**      ♠ KT8763      LHO opens the bidding 1♥.

Dealer: West      ♥ 52      Partner bids next.

Vul: E-W      ♦ KQ842

HCP: 8+3      ♣ -

---

**Board: 42**      ♠ JT8      RHO opens the bidding 1♦.

Dealer: East      ♥ A76      You bid next.

Vul: None      ♦ K63      West (LHO) Doubles 4♠ if possible.

HCP: 15      ♣ AQJ2

---

**Board: 43**      ♠ AT8754      LHO opens the bidding 1♣.

Dealer: West      ♥ Q96      Partner bids next.

Vul: Both      ♦ Q95

HCP: 8+2      ♣ 8

---

**Board: 44**      ♠ KQ87      RHO opens the bidding 1♦.

Dealer: East      ♥ AJT7      You bid next.

Vul: Both      ♦ K72      East (RHO) Doubles 4♦ if possible.

HCP: 16      ♣ K4

---

**Board: 45**      ♠ 95      LHO opens the bidding 1♣.

Dealer: West      ♥ AQ7654      Partner bids next.

Vul: Both      ♦ Q3

HCP: 8+2      ♣ T87

## Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ J42	♠ KT8763	1 ♥	1NT	Pass	4 ♥ <sup>1</sup>
Vul: E-W	♥ AKQJ	♥ 52	Pass	4 ♦	All Pass	
North HCP: 16	♦ A973	♦ KQ842				
South HCP: 8+3	♣ J5	♣ -				1. Texas
Contract: 4 ♠ North						

Board: 42	North:	South:	W	N	E	S
Dealer: East	♠ AQ9643	♠ JT8			1 ♦	1NT
Vul: None	♥ J82	♥ A76	Pass	4 ♥ <sup>1</sup>	Pass	4 ♦
North HCP: 7+2	♦ T5	♦ K63	X	All Pass		
South HCP: 15	♣ 86	♣ AQJ2				1. Texas
Contract: 4 ♠X South						

Board: 43	North:	South:	W	N	E	S
Dealer: West	♠ K93	♠ AT8754	1 ♣	1NT	Pass	4 ♥ <sup>1</sup>
Vul: Both	♥ A83	♥ Q96	Pass	4 ♦	All Pass	
North HCP: 15	♦ KJ4	♦ Q95				
South HCP: 8+2	♣ A653	♣ 8				1. Texas
Contract: 4 ♠ North						

Board: 44	North:	South:	W	N	E	S
Dealer: East	♠ AT9	♠ KQ87			1 ♦	1NT
Vul: Both	♥ Q98432	♥ AJT7	Pass	4 ♦ <sup>1</sup>	X	4 ♥
North HCP: 7+2	♦ T6	♦ K72	All Pass			
South HCP: 16	♣ JT	♣ K4				1. Texas
Contract: 4 ♥ South						

Board: 45	North:	South:	W	N	E	S
Dealer: West	♠ AT7	♠ 95	1 ♣	1NT	Pass	4 ♦ <sup>1</sup>
Vul: Both	♥ 82	♥ AQ7654	Pass	4 ♥	All Pass	
North HCP: 15	♦ AK75	♦ Q3				
South HCP: 8+2	♣ A943	♣ T87				1. Texas
Contract: 4 ♥ North						

## North hands

## We\_Overcall\_NT\_then\_Texas

<b>Board: 46</b>	♠ 95	LHO opens the bidding 1♦.
Dealer: East	♥ QT9762	Partner bids next.
Vul: N-S	♦ 92	
HCP: 8+2	♣ AQ7	

---

<b>Board: 47</b>	♠ AK5	RHO opens the bidding 1♣.
Dealer: West	♥ KJ5	You bid next.
Vul: None	♦ J743	
HCP: 15	♣ K32	

---

<b>Board: 48</b>	♠ J6	LHO opens the bidding 1♦.
Dealer: East	♥ AQ8764	Partner bids next.
Vul: Both	♦ 6	East (LHO) Doubles 4♦ if possible.
HCP: 9+2	♣ QT75	

---

<b>Board: 49</b>	♠ K7	RHO opens the bidding 1♦.
Dealer: West	♥ AK95	You bid next.
Vul: E-W	♦ K642	
HCP: 15	♣ QT4	

---

<b>Board: 50</b>	♠ AKJ	RHO opens the bidding 1♦.
Dealer: West	♥ K6	You bid next.
Vul: None	♦ K96	West (RHO) Doubles 4♦ if possible.
HCP: 15+1	♣ J8652	

## Both hands (Answers Page)

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 95	♠ AKT			1♦	1NT
Vul: N-S	♥ QT9762	♥ 83	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8+2	♦ 92	♦ AJ6	All Pass			
South HCP: 15+1	♣ AQ7	♣ KT854				
Contract: 4♥ South			1. Texas			

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AK5	♠ QJ9642	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ KJ5	♥ 6	Pass	4♠	All Pass	
North HCP: 15	♦ J743	♦ Q2				
South HCP: 11+2	♣ K32	♣ AQ94	1. Texas			
Contract: 4♠ North						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J6	♠ AKQ8			1♦	1NT
Vul: Both	♥ AQ8764	♥ 932	Pass	4♦ <sup>1</sup>	X	4♥
North HCP: 9+2	♦ 6	♦ AJT8	All Pass			
South HCP: 15	♣ QT75	♣ J6				
Contract: 4♥ South			1. Texas			

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K7	♠ AQT9642	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ AK95	♥ Q72	Pass	4♠	All Pass	
North HCP: 15	♦ K642	♦ J9				
South HCP: 9+3	♣ QT4	♣ 6	1. Texas			
Contract: 4♠ North						

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AKJ	♠ 86	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ K6	♥ AQJT9743	X	Pass	Pass	4♥
North HCP: 15+1	♦ K96	♦ 5	All Pass			
South HCP: 7+4	♣ J8652	♣ 74				
Contract: 4♥ South			1. Texas			

**South hands****We\_Overcall\_NT\_then\_Texas**

**Board: 46**      ♠ AKT      RHO opens the bidding 1♦.

Dealer: East      ♥ 83      You bid next.

Vul: N-S      ♦ AJ6

HCP: 15+1      ♣ KT854

---

**Board: 47**      ♠ QJ9642      LHO opens the bidding 1♣.

Dealer: West      ♥ 6      Partner bids next.

Vul: None      ♦ Q2

HCP: 11+2      ♣ AQ94

---

**Board: 48**      ♠ AKQ8      RHO opens the bidding 1♦.

Dealer: East      ♥ 932      You bid next.

Vul: Both      ♦ AJT8      East (RHO) Doubles 4♦ if possible.

HCP: 15      ♣ J6

---

**Board: 49**      ♠ AQT9642      LHO opens the bidding 1♦.

Dealer: West      ♥ Q72      Partner bids next.

Vul: E-W      ♦ J9

HCP: 9+3      ♣ 6

---

**Board: 50**      ♠ 86      LHO opens the bidding 1♦.

Dealer: West      ♥ AQJT9743      Partner bids next.

Vul: None      ♦ 5      West (LHO) Doubles 4♦ if possible.

HCP: 7+4      ♣ 74

## Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ 95	♠ AKT			1♦	1NT
Vul: N-S	♥ QT9762	♥ 83	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8+2	♦ 92	♦ AJ6	All Pass			
South HCP: 15+1	♣ AQ7	♣ KT854				
Contract: 4♥ South			1. Texas			

Board: 47	North:	South:	W	N	E	S
Dealer: West	♠ AK5	♠ QJ9642	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ KJ5	♥ 6	Pass	4♠	All Pass	
North HCP: 15	♦ J743	♦ Q2				
South HCP: 11+2	♣ K32	♣ AQ94	1. Texas			
Contract: 4♠ North						

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ J6	♠ AKQ8			1♦	1NT
Vul: Both	♥ AQ8764	♥ 932	Pass	4♦ <sup>1</sup>	X	4♥
North HCP: 9+2	♦ 6	♦ AJT8	All Pass			
South HCP: 15	♣ QT75	♣ J6				
Contract: 4♥ South			1. Texas			

Board: 49	North:	South:	W	N	E	S
Dealer: West	♠ K7	♠ AQT9642	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ AK95	♥ Q72	Pass	4♠	All Pass	
North HCP: 15	♦ K642	♦ J9				
South HCP: 9+3	♣ QT4	♣ 6	1. Texas			
Contract: 4♠ North						

Board: 50	North:	South:	W	N	E	S
Dealer: West	♠ AKJ	♠ 86	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ K6	♥ AQJT9743	X	Pass	Pass	4♥
North HCP: 15+1	♦ K96	♦ 5	All Pass			
South HCP: 7+4	♣ J8652	♣ 74				
Contract: 4♥ South			1. Texas			