

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	

Board: 2	♠ KQT543	LHO opens the bidding 1 ♦ .
Dealer: East	♥ KT74	Partner bids next.
Vul: Both	♦ 7	
HCP: 8+2	♣ 74	

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	

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	

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	North:	South:	W	N	E	S
Dealer: West	♠ 64	♠ JT97532	1 ♦	1NT	Pass	4 ♥ ¹
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	North:	South:	W	N	E	S
Dealer: East	♠ KQT543	♠ J2			1 ♦	1NT
Vul: Both	♥ KT74	♥ AQ3	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 8+2	♦ 7	♦ A832	All Pass			
South HCP: 15	♣ 74	♣ KJT5	1. Texas			
Contract: 4 ♠ South						

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ KQ3	♠ 8754	1 ♦	1NT	Pass	4 ♦ ¹
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	North:	South:	W	N	E	S
Dealer: East	♠ QJ6432	♠ A5			1 ♦	1NT
Vul: Both	♥ A963	♥ K72	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 7+2	♦ 3	♦ AKT7	X	All Pass		
South HCP: 15	♣ 54	♣ J963	1. Texas			
Contract: 4 ♠ X South						

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ K7	♠ AT9	1 ♦	1NT	Pass	4 ♦ ¹
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

Board: 2 ♠ J2 RHO opens the bidding 1 ♦ .
 Dealer: East ♥ AQ3 You bid next.
 Vul: Both ♦ A832
 HCP: 15 ♣ KJT5

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 ♣ -

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

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	North:	South:	W	N	E	S
Dealer: West	♠ 64	♠ JT97532	1 ♦	1NT	Pass	4 ♥ ¹
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	North:	South:	W	N	E	S
Dealer: East	♠ KQT543	♠ J2			1 ♦	1NT
Vul: Both	♥ KT74	♥ AQ3	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 8+2	♦ 7	♦ A832	All Pass			
South HCP: 15	♣ 74	♣ KJT5	1. Texas			
Contract: 4 ♠ South						

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ KQ3	♠ 8754	1 ♦	1NT	Pass	4 ♦ ¹
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	North:	South:	W	N	E	S
Dealer: East	♠ QJ6432	♠ A5			1 ♦	1NT
Vul: Both	♥ A963	♥ K72	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 7+2	♦ 3	♦ AKT7	X	All Pass		
South HCP: 15	♣ 54	♣ J963	1. Texas			
Contract: 4 ♠ X South						

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ K7	♠ AT9	1 ♦	1NT	Pass	4 ♦ ¹
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

Board: 6	♠ JT97653	LHO opens the bidding 1 ♦.
Dealer: East	♥ KJT	Partner bids next.
Vul: None	♦ 9	
HCP: 8+3	♣ KT	
Board: 7	♠ Q84	RHO opens the bidding 1 ♦.
Dealer: West	♥ AQ3	You bid next.
Vul: N-S	♦ AQ75	
HCP: 15	♣ JT5	
Board: 8	♠ QJT642	LHO opens the bidding 1 ♣.
Dealer: East	♥ Q7	Partner bids next.
Vul: Both	♦ 76	
HCP: 9+2	♣ A64	
Board: 9	♠ 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	
Board: 10	♠ 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

Dealer: East

Vul: None

North HCP: 8+3

South HCP: 15

Contract: 4 ♠ South

North:

♠ JT97653

♥ KJT

♦ 9

♣ KT

South:

♠ KQ8

♥ A875

♦ A72

♣ Q53

W	N	E	S
		1 ♦	1NT

Pass	4 ♥ ¹	Pass	4 ♠
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All Pass

1. Texas

Board: 7

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 4 ♥ North

North:

♠ Q84

♥ AQ3

♦ AQ75

♣ JT5

South:

♠ T6

♥ KJ7654

♦ K9

♣ Q42

W	N	E	S
1 ♦	1NT	Pass	4 ♦ ¹

Pass	4 ♥	All Pass	
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1. Texas

Board: 8

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ QJT642

♥ Q7

♦ 76

♣ A64

South:

♠ A87

♥ KJT8

♦ KT5

♣ KJ7

W	N	E	S
		1 ♣	1NT

Pass	4 ♥ ¹	Pass	4 ♠
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All Pass

1. Texas

Board: 9

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ A73

♥ K84

♦ AKJ6

♣ 965

South:

♠ Q98654

♥ Q

♦ T954

♣ AT

W	N	E	S
1 ♥	1NT	Pass	4 ♥ ¹

X	4 ♠	All Pass	
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1. Texas

Board: 10

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 4 ♥ South

North:

♠ T32

♥ AQ8642

♦ 9

♣ Q86

South:

♠ AKQ7

♥ T53

♦ AJ8

♣ J94

W	N	E	S
		1 ♦	1NT

Pass	4 ♦ ¹	X	4 ♥
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All Pass

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 6	♠ KQ8	RHO opens the bidding 1 ♦.
Dealer: East	♥ A875	You bid next.
Vul: None	♦ A72	
HCP: 15	♣ Q53	
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Board: 7	♠ T6	LHO opens the bidding 1 ♦.
Dealer: West	♥ KJ7654	Partner bids next.
Vul: N-S	♦ K9	
HCP: 9+2	♣ Q42	
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Board: 8	♠ A87	RHO opens the bidding 1 ♣.
Dealer: East	♥ KJT8	You bid next.
Vul: Both	♦ KT5	
HCP: 15	♣ KJ7	
<hr/>		
Board: 9	♠ 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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Board: 10	♠ 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

Dealer: East

Vul: None

North HCP: 8+3

South HCP: 15

Contract: 4 ♠ South

North:

♠ JT97653

♥ KJT

♦ 9

♣ KT

South:

♠ KQ8

♥ A875

♦ A72

♣ Q53

W	N	E	S
		1 ♦	1NT

Pass	4 ♥ ¹	Pass	4 ♠
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All Pass

1. Texas

Board: 7

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 4 ♥ North

North:

♠ Q84

♥ AQ3

♦ AQ75

♣ JT5

South:

♠ T6

♥ KJ7654

♦ K9

♣ Q42

W	N	E	S
1 ♦	1NT	Pass	4 ♦ ¹

Pass	4 ♥	All Pass	
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1. Texas

Board: 8

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ QJT642

♥ Q7

♦ 76

♣ A64

South:

♠ A87

♥ KJT8

♦ KT5

♣ KJ7

W	N	E	S
		1 ♣	1NT

Pass	4 ♥ ¹	Pass	4 ♠
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All Pass

1. Texas

Board: 9

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ A73

♥ K84

♦ AKJ6

♣ 965

South:

♠ Q98654

♥ Q

♦ T954

♣ AT

W	N	E	S
1 ♥	1NT	Pass	4 ♥ ¹

X	4 ♠	All Pass	
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1. Texas

Board: 10

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 4 ♥ South

North:

♠ T32

♥ AQ8642

♦ 9

♣ Q86

South:

♠ AKQ7

♥ T53

♦ AJ8

♣ J94

W	N	E	S
		1 ♦	1NT

Pass	4 ♦ ¹	X	4 ♥
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All Pass

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 11	♠ A654	RHO opens the bidding 1 ♣.
Dealer: West	♥ K3	You bid next.
Vul: None	♦ AQ2	
HCP: 17	♣ A986	
Board: 12	♠ 64	LHO opens the bidding 1 ♣.
Dealer: East	♥ KQJ972	Partner bids next.
Vul: N-S	♦ K97	
HCP: 9+2	♣ 43	
Board: 13	♠ 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	
Board: 14	♠ QJT9874	LHO opens the bidding 1 ♣.
Dealer: East	♥ A6	Partner bids next.
Vul: None	♦ Q3	
HCP: 9+3	♣ 98	
Board: 15	♠ AQ76	RHO opens the bidding 1 ♥.
Dealer: West	♥ AK92	You bid next.
Vul: N-S	♦ Q53	
HCP: 15	♣ 72	

Both hands (Answers Page)

Board: 11

Dealer: West

Vul: None

North HCP: 17

South HCP: 6+3

Contract: 4♥ North

North:

♠ A654

♥ K3

♦ AQ2

♣ A986

South:

♠ 97

♥ AQT8654

♦ 9765

♣ -

W N E S

1♣ 1NT Pass 4♦¹

Pass 4♥ All Pass

1. Texas

Board: 12

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 4♥ South

North:

♠ 64

♥ KQJ972

♦ K97

♣ 43

South:

♠ KJ72

♥ 84

♦ AQ83

♣ AJ7

W N E S

Pass 1♣ 1NT

Pass 4♦¹ Pass 4♥

All Pass

1. Texas

Board: 13

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 6+3

Contract: 4♠X North

North:

♠ Q2

♥ Q53

♦ AKQ6

♣ QJ76

South:

♠ J97654

♥ -

♦ J9753

♣ A4

W N E S

1♣ 1NT Pass 4♥¹

Pass 4♠ X All Pass

1. Texas

Board: 14

Dealer: East

Vul: None

North HCP: 9+3

South HCP: 16

Contract: 4♠ South

North:

♠ QJT9874

♥ A6

♦ Q3

♣ 98

South:

♠ K2

♥ KJT4

♦ AT8

♣ KQT7

W N E S

Pass 1♣ 1NT

Pass 4♥¹ Pass 4♠

All Pass

1. Texas

Board: 15

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 4♠ North

North:

♠ AQ76

♥ AK92

♦ Q53

♣ 72

South:

♠ KJ8432

♥ 6

♦ K6

♣ J863

W N E S

1♥ 1NT Pass 4♥¹

Pass 4♠ All Pass

1. Texas

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	♣ -	
Board: 12	♠ KJ72	RHO opens the bidding 1 ♣.
Dealer: East	♥ 84	You bid next.
Vul: N-S	♦ AQ83	
HCP: 15	♣ AJ7	
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	
Board: 14	♠ K2	RHO opens the bidding 1 ♣.
Dealer: East	♥ KJT4	You bid next.
Vul: None	♦ AT8	
HCP: 16	♣ KQT7	
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

Dealer: West

Vul: None

North HCP: 17

South HCP: 6+3

Contract: 4♥ North

North:

♠ A654

♥ K3

♦ AQ2

♣ A986

South:

♠ 97

♥ AQT8654

♦ 9765

♣ -

W N E S

1♣ 1NT Pass 4♦¹

Pass 4♥ All Pass

1. Texas

Board: 12

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 4♥ South

North:

♠ 64

♥ KQJ972

♦ K97

♣ 43

South:

♠ KJ72

♥ 84

♦ AQ83

♣ AJ7

W N E S

Pass 1♣ 1NT

Pass 4♦¹ Pass 4♥

All Pass

1. Texas

Board: 13

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 6+3

Contract: 4♠X North

North:

♠ Q2

♥ Q53

♦ AKQ6

♣ QJ76

South:

♠ J97654

♥ -

♦ J9753

♣ A4

W N E S

1♣ 1NT Pass 4♥¹

Pass 4♠ X All Pass

1. Texas

Board: 14

Dealer: East

Vul: None

North HCP: 9+3

South HCP: 16

Contract: 4♠ South

North:

♠ QJT9874

♥ A6

♦ Q3

♣ 98

South:

♠ K2

♥ KJT4

♦ AT8

♣ KQT7

W N E S

Pass 1♣ 1NT

Pass 4♥¹ Pass 4♠

All Pass

1. Texas

Board: 15

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 4♠ North

North:

♠ AQ76

♥ AK92

♦ Q53

♣ 72

South:

♠ KJ8432

♥ 6

♦ K6

♣ J863

W N E S

1♥ 1NT Pass 4♥¹

Pass 4♠ All Pass

1. Texas

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

Board: 17 ♠ AJT RHO opens the bidding 1 ♦ .
 Dealer: West ♥ QJ76 You bid next.
 Vul: None ♦ AT2
 HCP: 16 ♣ A64

Board: 18 ♠ KQT865 LHO opens the bidding 1 ♦ .
 Dealer: East ♥ 754 Partner bids next.
 Vul: E-W ♦ K9
 HCP: 9+2 ♣ J6

Board: 19 ♠ AQ3 RHO opens the bidding 1 ♦ .
 Dealer: West ♥ K2 You bid next.
 Vul: Both ♦ A952
 HCP: 16 ♣ KT97

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

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 15

Contract: 4 ♠ X South

North:

♠ AQ9875

♥ T3

♦ Q76

♣ 92

South:

♠ 64

♥ K42

♦ KT85

♣ AKQ8

W	N	E	S
		1 ♦	1NT

Pass	4 ♥ ¹	Pass	4 ♠
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X	All Pass		
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1. Texas

Board: 17

Dealer: West

Vul: None

North HCP: 16

South HCP: 8+3

Contract: 4 ♠ North

North:

♠ AJT

♥ QJ76

♦ AT2

♣ A64

South:

♠ KQ87642

♥ 952

♦ 3

♣ K5

W	N	E	S
1 ♦	1NT	Pass	4 ♥ ¹

Pass	4 ♠	All Pass	
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1. Texas

Board: 18

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ KQT865

♥ 754

♦ K9

♣ J6

South:

♠ J32

♥ AT6

♦ A52

♣ AKT9

W	N	E	S
		1 ♦	1NT

Pass	4 ♥ ¹	Pass	4 ♠
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All Pass			
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1. Texas

Board: 19

Dealer: West

Vul: Both

North HCP: 16

South HCP: 6+2

Contract: 4 ♠ North

North:

♠ AQ3

♥ K2

♦ A952

♣ KT97

South:

♠ J97654

♥ A754

♦ J6

♣ 4

W	N	E	S
1 ♦	1NT	Pass	4 ♥ ¹

Pass	4 ♠	All Pass	
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1. Texas

Board: 20

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AT9875

♥ J3

♦ Q4

♣ Q85

South:

♠ Q642

♥ A82

♦ KJ6

♣ AJ3

W	N	E	S
		1 ♦	1NT

Pass	4 ♥ ¹	Pass	4 ♠
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All Pass			
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1. Texas

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	

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

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 15

Contract: 4 ♠ X South

North:

♠ AQ9875

♥ T3

♦ Q76

♣ 92

South:

♠ 64

♥ K42

♦ KT85

♣ AKQ8

W	N	E	S
		1 ♦	1NT

Pass	4 ♥ ¹	Pass	4 ♠
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X	All Pass		
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1. Texas

Board: 17

Dealer: West

Vul: None

North HCP: 16

South HCP: 8+3

Contract: 4 ♠ North

North:

♠ AJT

♥ QJ76

♦ AT2

♣ A64

South:

♠ KQ87642

♥ 952

♦ 3

♣ K5

W	N	E	S
1 ♦	1NT	Pass	4 ♥ ¹

Pass	4 ♠	All Pass	
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1. Texas

Board: 18

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ KQT865

♥ 754

♦ K9

♣ J6

South:

♠ J32

♥ AT6

♦ A52

♣ AKT9

W	N	E	S
		1 ♦	1NT

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

All Pass			
----------	--	--	--

1. Texas

Board: 19

Dealer: West

Vul: Both

North HCP: 16

South HCP: 6+2

Contract: 4 ♠ North

North:

♠ AQ3

♥ K2

♦ A952

♣ KT97

South:

♠ J97654

♥ A754

♦ J6

♣ 4

W	N	E	S
1 ♦	1NT	Pass	4 ♥ ¹

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

Board: 20

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AT9875

♥ J3

♦ Q4

♣ Q85

South:

♠ Q642

♥ A82

♦ KJ6

♣ AJ3

W	N	E	S
		1 ♦	1NT

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

All Pass			
----------	--	--	--

1. Texas

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

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ 65

♥ AK53

♦ KQT8

♣ K97

South:

♠ AJ9873

♥ QT

♦ J932

♣ 6

W	N	E	S
---	---	---	---

1 ♣	1 NT	Pass	4 ♥ ¹
-----	------	------	------------------

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

Board: 22

Dealer: East

Vul: Both

North HCP: 9+3

South HCP: 16

Contract: 4 ♠ South

North:

♠ QJ98652

♥ A54

♦ 7

♣ Q8

South:

♠ K7

♥ KQJ2

♦ AT8

♣ KT75

W	N	E	S
---	---	---	---

		1 ♥	1 NT
--	--	-----	------

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

Board: 23

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 4 ♥ North

North:

♠ AJ76

♥ 96

♦ A54

♣ AQT2

South:

♠ T9

♥ AQJ543

♦ Q2

♣ 653

W	N	E	S
---	---	---	---

1 ♦	1 NT	Pass	4 ♦ ¹
-----	------	------	------------------

Pass	4 ♥	All Pass	
------	-----	----------	--

1. Texas

Board: 24

Dealer: East

Vul: E-W

North HCP: 7+2

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ KJT932

♥ 65

♦ 52

♣ K93

South:

♠ Q4

♥ K32

♦ AKQ74

♣ J72

W	N	E	S
---	---	---	---

		1 ♥	1 NT
--	--	-----	------

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

Board: 25

Dealer: North

Vul: N-S

North HCP: 13+4

South HCP: 4+1

Contract: 5 ♣ X North

North:

♠ -

♥ AKT

♦ Q2

♣ AT985432

South:

♠ A9874

♥ 9863

♦ 7643

♣ -

W	N	E	S
---	---	---	---

	1 ♣	1 NT	Pass
--	-----	------	------

4 ♥ ¹	5 ♣	X	All Pass
------------------	-----	---	----------

1. Texas

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

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ 65

♥ AK53

♦ KQT8

♣ K97

South:

♠ AJ9873

♥ QT

♦ J932

♣ 6

W	N	E	S
---	---	---	---

1 ♣	1 NT	Pass	4 ♥ ¹
-----	------	------	------------------

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

Board: 22

Dealer: East

Vul: Both

North HCP: 9+3

South HCP: 16

Contract: 4 ♠ South

North:

♠ QJ98652

♥ A54

♦ 7

♣ Q8

South:

♠ K7

♥ KQJ2

♦ AT8

♣ KT75

W	N	E	S
---	---	---	---

		1 ♥	1 NT
--	--	-----	------

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

Board: 23

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 4 ♥ North

North:

♠ AJ76

♥ 96

♦ A54

♣ AQT2

South:

♠ T9

♥ AQJ543

♦ Q2

♣ 653

W	N	E	S
---	---	---	---

1 ♦	1 NT	Pass	4 ♦ ¹
-----	------	------	------------------

Pass	4 ♥	All Pass	
------	-----	----------	--

1. Texas

Board: 24

Dealer: East

Vul: E-W

North HCP: 7+2

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ KJT932

♥ 65

♦ 52

♣ K93

South:

♠ Q4

♥ K32

♦ AKQ74

♣ J72

W	N	E	S
---	---	---	---

		1 ♥	1 NT
--	--	-----	------

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

Board: 25

Dealer: North

Vul: N-S

North HCP: 13+4

South HCP: 4+1

Contract: 5 ♣ X North

North:

♠ -

♥ AKT

♦ Q2

♣ AT985432

South:

♠ A9874

♥ 9863

♦ 7643

♣ -

W	N	E	S
---	---	---	---

	1 ♣	1 NT	Pass
--	-----	------	------

4 ♥ ¹	5 ♣	X	All Pass
------------------	-----	---	----------

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 26	♠ T	LHO opens the bidding 1 ♦.
Dealer: East	♥ KQ7532	Partner bids next.
Vul: N-S	♦ T873	
HCP: 8+2	♣ K5	
Board: 27	♠ A64	RHO opens the bidding 1 ♣.
Dealer: West	♥ 95	You bid next.
Vul: E-W	♦ AJ762	
HCP: 17+1	♣ AKJ	
Board: 28	♠ AJ8732	LHO opens the bidding 1 ♣.
Dealer: East	♥ Q96	Partner bids next.
Vul: N-S	♦ 5	
HCP: 9+2	♣ Q85	
Board: 29	♠ KJ	RHO opens the bidding 1 ♣.
Dealer: West	♥ AT6	You bid next.
Vul: N-S	♦ KJ87	
HCP: 16	♣ A964	
Board: 30	♠ 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

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 17

Contract: 4♥ South

North:

♠ T

♥ KQ7532

♦ T873

♣ K5

South:

♠ AQ75

♥ AJT

♦ AQ54

♣ 92

W	N	E	S
		1♦	1NT
Pass	4♦ ¹	Pass	4♥
All Pass			
1. Texas			

Board: 27

Dealer: West

Vul: E-W

North HCP: 17+1

South HCP: 7+2

Contract: 4♠ North

North:

♠ A64

♥ 95

♦ AJ762

♣ AKJ

South:

♠ QJT932

♥ A43

♦ 4

♣ T43

W	N	E	S
1♣	1NT	Pass	4♥ ¹
Pass	4♠	All Pass	
1. Texas			

Board: 28

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 4♠ South

North:

♠ AJ8732

♥ Q96

♦ 5

♣ Q85

South:

♠ K5

♥ T743

♦ AJ86

♣ AK6

W	N	E	S
		1♣	1NT
Pass	4♥ ¹	Pass	4♠
All Pass			
1. Texas			

Board: 29

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 9+2

Contract: 4♥ North

North:

♠ KJ

♥ AT6

♦ KJ87

♣ A964

South:

♠ A98

♥ Q97542

♦ Q43

♣ J

W	N	E	S
1♣	1NT	Pass	4♦ ¹
Pass	4♥	All Pass	
1. Texas			

Board: 30

Dealer: East

Vul: None

North HCP: 5+3

South HCP: 17

Contract: 4♥X South

North:

♠ 642

♥ AT86542

♦ J4

♣ 8

South:

♠ AK93

♥ 73

♦ AQ75

♣ A32

W	N	E	S
		1♦	1NT
Pass	4♦ ¹	Pass	4♥
X	All Pass		
1. Texas			

South hands

We_Overcall_NT_then_Texas

Board: 26	♠ AQ75	RHO opens the bidding 1 ♦.
Dealer: East	♥ AJT	You bid next.
Vul: N-S	♦ AQ54	
HCP: 17	♣ 92	
Board: 27	♠ QJT932	LHO opens the bidding 1 ♣.
Dealer: West	♥ A43	Partner bids next.
Vul: E-W	♦ 4	
HCP: 7+2	♣ T43	
Board: 28	♠ K5	RHO opens the bidding 1 ♣.
Dealer: East	♥ T743	You bid next.
Vul: N-S	♦ AJ86	
HCP: 15	♣ AK6	
Board: 29	♠ A98	LHO opens the bidding 1 ♣.
Dealer: West	♥ Q97542	Partner bids next.
Vul: N-S	♦ Q43	
HCP: 9+2	♣ J	
Board: 30	♠ 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

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 17

Contract: 4♥ South

North:

♠ T

♥ KQ7532

♦ T873

♣ K5

South:

♠ AQ75

♥ AJT

♦ AQ54

♣ 92

W	N	E	S
		1♦	1NT
Pass	4♦ ¹	Pass	4♥
All Pass			
1. Texas			

Board: 27

Dealer: West

Vul: E-W

North HCP: 17+1

South HCP: 7+2

Contract: 4♠ North

North:

♠ A64

♥ 95

♦ AJ762

♣ AKJ

South:

♠ QJT932

♥ A43

♦ 4

♣ T43

W	N	E	S
1♣	1NT	Pass	4♥ ¹
Pass	4♠	All Pass	
1. Texas			

Board: 28

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 4♠ South

North:

♠ AJ8732

♥ Q96

♦ 5

♣ Q85

South:

♠ K5

♥ T743

♦ AJ86

♣ AK6

W	N	E	S
		1♣	1NT
Pass	4♥ ¹	Pass	4♠
All Pass			
1. Texas			

Board: 29

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 9+2

Contract: 4♥ North

North:

♠ KJ

♥ AT6

♦ KJ87

♣ A964

South:

♠ A98

♥ Q97542

♦ Q43

♣ J

W	N	E	S
1♣	1NT	Pass	4♦ ¹
Pass	4♥	All Pass	
1. Texas			

Board: 30

Dealer: East

Vul: None

North HCP: 5+3

South HCP: 17

Contract: 4♥X South

North:

♠ 642

♥ AT86542

♦ J4

♣ 8

South:

♠ AK93

♥ 73

♦ AQ75

♣ A32

W	N	E	S
		1♦	1NT
Pass	4♦ ¹	Pass	4♥
X	All Pass		
1. Texas			

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

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ J73

♥ K87

♦ AK82

♣ A65

South:

♠ AQT954

♥ J

♦ QT73

♣ 97

W	N	E	S
---	---	---	---

1 ♣	1 NT	Pass	4 ♥ ¹
-----	------	------	------------------

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

Board: 32

Dealer: East

Vul: E-W

North HCP: 7+3

South HCP: 16+1

Contract: 4 ♠ X South

North:

♠ QJT8765

♥ 987

♦ A3

♣ T

South:

♠ A2

♥ AQ5

♦ K72

♣ K8632

W	N	E	S
---	---	---	---

		1 ♥	1 NT
--	--	-----	------

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

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

1. Texas

Board: 33

Dealer: South

Vul: E-W

North HCP: 4+2

South HCP: 17+1

Contract: 5 ♦ X North

North:

♠ 72

♥ 32

♦ KT9763

♣ J63

South:

♠ QJ965

♥ J

♦ AQ4

♣ AK84

W	N	E	S
---	---	---	---

			1 ♠
--	--	--	-----

1 NT	Pass	4 ♦ ¹	X
------	------	------------------	---

4 ♥	5 ♦	X	All Pass
-----	-----	---	----------

1. Texas

Board: 34

Dealer: East

Vul: E-W

North HCP: 6+3

South HCP: 15+1

Contract: 4 ♥ X South

North:

♠ 72

♥ AQT7542

♦ 97

♣ 82

South:

♠ A5

♥ J86

♦ AQ832

♣ AT3

W	N	E	S
---	---	---	---

		1 ♣	1 NT
--	--	-----	------

Pass	4 ♦ ¹	Pass	4 ♥
------	------------------	------	-----

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

1. Texas

Board: 35

Dealer: West

Vul: Both

North HCP: 17

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ A9

♥ A74

♦ AQ76

♣ K853

South:

♠ QJ7532

♥ J853

♦ 9

♣ A9

W	N	E	S
---	---	---	---

1 ♣	1 NT	Pass	4 ♥ ¹
-----	------	------	------------------

Pass	4 ♠	All Pass	
------	-----	----------	--

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	
<hr/>		
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	
<hr/>		
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.
<hr/>		
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	
<hr/>		
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

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ J73

♥ K87

♦ AK82

♣ A65

South:

♠ AQT954

♥ J

♦ QT73

♣ 97

W	N	E	S
---	---	---	---

1 ♣	1 NT	Pass	4 ♥ ¹
-----	------	------	------------------

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

Board: 32

Dealer: East

Vul: E-W

North HCP: 7+3

South HCP: 16+1

Contract: 4 ♠ X South

North:

♠ QJT8765

♥ 987

♦ A3

♣ T

South:

♠ A2

♥ AQ5

♦ K72

♣ K8632

W	N	E	S
---	---	---	---

		1 ♥	1 NT
--	--	-----	------

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

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

1. Texas

Board: 33

Dealer: South

Vul: E-W

North HCP: 4+2

South HCP: 17+1

Contract: 5 ♦ X North

North:

♠ 72

♥ 32

♦ KT9763

♣ J63

South:

♠ QJ965

♥ J

♦ AQ4

♣ AK84

W	N	E	S
---	---	---	---

			1 ♠
--	--	--	-----

1 NT	Pass	4 ♦ ¹	X
------	------	------------------	---

4 ♥	5 ♦	X	All Pass
-----	-----	---	----------

1. Texas

Board: 34

Dealer: East

Vul: E-W

North HCP: 6+3

South HCP: 15+1

Contract: 4 ♥ X South

North:

♠ 72

♥ AQT7542

♦ 97

♣ 82

South:

♠ A5

♥ J86

♦ AQ832

♣ AT3

W	N	E	S
---	---	---	---

		1 ♣	1 NT
--	--	-----	------

Pass	4 ♦ ¹	Pass	4 ♥
------	------------------	------	-----

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

1. Texas

Board: 35

Dealer: West

Vul: Both

North HCP: 17

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ A9

♥ A74

♦ AQ76

♣ K853

South:

♠ QJ7532

♥ J853

♦ 9

♣ A9

W	N	E	S
---	---	---	---

1 ♣	1 NT	Pass	4 ♥ ¹
-----	------	------	------------------

Pass	4 ♠	All Pass	
------	-----	----------	--

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

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 4♥ South

North:

♠ T9

♥ AQT843

♦ Q953

♣ J

South:

♠ KQ76

♥ KJ7

♦ KT

♣ K963

W	N	E	S
		1♣	1NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 37

Dealer: West

Vul: None

North HCP: 16+1

South HCP: 9+2

Contract: 4♠ North

North:

♠ 42

♥ AT6

♦ AJ8

♣ AKT74

South:

♠ AQJ963

♥ 8

♦ Q962

♣ 95

W	N	E	S
1♦	1NT	Pass	4♥ ¹

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

Board: 38

Dealer: East

Vul: Both

North HCP: 8+3

South HCP: 17+1

Contract: 4♥ South

North:

♠ 3

♥ AQ87654

♦ 82

♣ Q73

South:

♠ AK7

♥ 93

♦ AKQ93

♣ J65

W	N	E	S
		1♠	1NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 39

Dealer: West

Vul: None

North HCP: 16+1

South HCP: 9+2

Contract: 4♠ North

North:

♠ KJT

♥ A95

♦ AQ942

♣ Q4

South:

♠ AQ8543

♥ J4

♦ J

♣ J962

W	N	E	S
1♥	1NT	Pass	4♥ ¹

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

Board: 40

Dealer: East

Vul: Both

North HCP: 9+3

South HCP: 15

Contract: 4♠ South

North:

♠ QJT8543

♥ K53

♦ 3

♣ K7

South:

♠ A2

♥ A874

♦ AK9

♣ T985

W	N	E	S
		1♦	1NT

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

South hands

We_Overcall_NT_then_Texas

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

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

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

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

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

Both hands (Answers Page)

Board: 36

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 4♥ South

North:

♠ T9

♥ AQT843

♦ Q953

♣ J

South:

♠ KQ76

♥ KJ7

♦ KT

♣ K963

W	N	E	S
		1♣	1NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 37

Dealer: West

Vul: None

North HCP: 16+1

South HCP: 9+2

Contract: 4♠ North

North:

♠ 42

♥ AT6

♦ AJ8

♣ AKT74

South:

♠ AQJ963

♥ 8

♦ Q962

♣ 95

W	N	E	S
1♦	1NT	Pass	4♥ ¹

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

Board: 38

Dealer: East

Vul: Both

North HCP: 8+3

South HCP: 17+1

Contract: 4♥ South

North:

♠ 3

♥ AQ87654

♦ 82

♣ Q73

South:

♠ AK7

♥ 93

♦ AKQ93

♣ J65

W	N	E	S
		1♠	1NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 39

Dealer: West

Vul: None

North HCP: 16+1

South HCP: 9+2

Contract: 4♠ North

North:

♠ KJT

♥ A95

♦ AQ942

♣ Q4

South:

♠ AQ8543

♥ J4

♦ J

♣ J962

W	N	E	S
1♥	1NT	Pass	4♥ ¹

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

Board: 40

Dealer: East

Vul: Both

North HCP: 9+3

South HCP: 15

Contract: 4♠ South

North:

♠ QJT8543

♥ K53

♦ 3

♣ K7

South:

♠ A2

♥ A874

♦ AK9

♣ T985

W	N	E	S
		1♦	1NT

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

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

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8+3

Contract: 4 ♠ North

North:

♠ J42

♥ AKQJ

♦ A973

♣ J5

South:

♠ KT8763

♥ 52

♦ KQ842

♣ -

W N E S

1 ♥ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 42

Dealer: East

Vul: None

North HCP: 7+2

South HCP: 15

Contract: 4 ♠ X South

North:

♠ AQ9643

♥ J82

♦ T5

♣ 86

South:

♠ JT8

♥ A76

♦ K63

♣ AQJ2

W N E S

Pass 1 ♦ 1NT

Pass 4 ♥¹ Pass 4 ♠

X All Pass

1. Texas

Board: 43

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ K93

♥ A83

♦ KJ4

♣ A653

South:

♠ AT8754

♥ Q96

♦ Q95

♣ 8

W N E S

1 ♣ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 44

Dealer: East

Vul: Both

North HCP: 7+2

South HCP: 16

Contract: 4 ♥ South

North:

♠ AT9

♥ Q98432

♦ T6

♣ JT

South:

♠ KQ87

♥ AJT7

♦ K72

♣ K4

W N E S

Pass 1 ♦ 1NT

Pass 4 ♦¹ X 4 ♥

All Pass

1. Texas

Board: 45

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 4 ♥ North

North:

♠ AT7

♥ 82

♦ AK75

♣ A943

South:

♠ 95

♥ AQ7654

♦ Q3

♣ T87

W N E S

1 ♣ 1NT Pass 4 ♦¹

Pass 4 ♥ All Pass

1. Texas

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

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8+3

Contract: 4 ♠ North

North:

♠ J42

♥ AKQJ

♦ A973

♣ J5

South:

♠ KT8763

♥ 52

♦ KQ842

♣ -

W	N	E	S
---	---	---	---

1 ♥	1NT	Pass	4 ♥ ¹
-----	-----	------	------------------

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

Board: 42

Dealer: East

Vul: None

North HCP: 7+2

South HCP: 15

Contract: 4 ♠ X South

North:

♠ AQ9643

♥ J82

♦ T5

♣ 86

South:

♠ JT8

♥ A76

♦ K63

♣ AQJ2

W	N	E	S
---	---	---	---

		1 ♦	1NT
--	--	-----	-----

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

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

1. Texas

Board: 43

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ K93

♥ A83

♦ KJ4

♣ A653

South:

♠ AT8754

♥ Q96

♦ Q95

♣ 8

W	N	E	S
---	---	---	---

1 ♣	1NT	Pass	4 ♥ ¹
-----	-----	------	------------------

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

Board: 44

Dealer: East

Vul: Both

North HCP: 7+2

South HCP: 16

Contract: 4 ♥ South

North:

♠ AT9

♥ Q98432

♦ T6

♣ JT

South:

♠ KQ87

♥ AJT7

♦ K72

♣ K4

W	N	E	S
---	---	---	---

		1 ♦	1NT
--	--	-----	-----

Pass	4 ♦ ¹	X	4 ♥
------	------------------	---	-----

All Pass			
----------	--	--	--

1. Texas

Board: 45

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 4 ♥ North

North:

♠ AT7

♥ 82

♦ AK75

♣ A943

South:

♠ 95

♥ AQ7654

♦ Q3

♣ T87

W	N	E	S
---	---	---	---

1 ♣	1NT	Pass	4 ♦ ¹
-----	-----	------	------------------

Pass	4 ♥	All Pass	
------	-----	----------	--

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 46	♠ 95	LHO opens the bidding 1 ♦.
Dealer: East	♥ QT9762	Partner bids next.
Vul: N-S	♦ 92	
HCP: 8+2	♣ AQ7	
Board: 47	♠ AK5	RHO opens the bidding 1 ♣.
Dealer: West	♥ KJ5	You bid next.
Vul: None	♦ J743	
HCP: 15	♣ K32	
Board: 48	♠ 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	
Board: 49	♠ K7	RHO opens the bidding 1 ♦.
Dealer: West	♥ AK95	You bid next.
Vul: E-W	♦ K642	
HCP: 15	♣ QT4	
Board: 50	♠ 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)

Board: 46

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 15+1

Contract: 4♥ South

North:

♠ 95

♥ QT9762

♦ 92

♣ AQ7

South:

♠ AKT

♥ 83

♦ AJ6

♣ KT854

W	N	E	S
		1♦	1NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 47

Dealer: West

Vul: None

North HCP: 15

South HCP: 11+2

Contract: 4♠ North

North:

♠ AK5

♥ KJ5

♦ J743

♣ K32

South:

♠ QJ9642

♥ 6

♦ Q2

♣ AQ94

W	N	E	S
1♣	1NT	Pass	4♥ ¹

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

Board: 48

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 4♥ South

North:

♠ J6

♥ AQ8764

♦ 6

♣ QT75

South:

♠ AKQ8

♥ 932

♦ AJT8

♣ J6

W	N	E	S
		1♦	1NT

Pass	4♦ ¹	X	4♥
------	-----------------	---	----

All Pass

1. Texas

Board: 49

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+3

Contract: 4♠ North

North:

♠ K7

♥ AK95

♦ K642

♣ QT4

South:

♠ AQT9642

♥ Q72

♦ J9

♣ 6

W	N	E	S
1♦	1NT	Pass	4♥ ¹

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

Board: 50

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 7+4

Contract: 4♥ South

North:

♠ AKJ

♥ K6

♦ K96

♣ J8652

South:

♠ 86

♥ AQJT9743

♦ 5

♣ 74

W	N	E	S
1♦	1NT	Pass	4♦ ¹

X	Pass	Pass	4♥
---	------	------	----

All Pass

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

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 15+1

Contract: 4♥ South

North:

♠ 95

♥ QT9762

♦ 92

♣ AQ7

South:

♠ AKT

♥ 83

♦ AJ6

♣ KT854

W	N	E	S
		1♦	1NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 47

Dealer: West

Vul: None

North HCP: 15

South HCP: 11+2

Contract: 4♠ North

North:

♠ AK5

♥ KJ5

♦ J743

♣ K32

South:

♠ QJ9642

♥ 6

♦ Q2

♣ AQ94

W	N	E	S
1♣	1NT	Pass	4♥ ¹

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

Board: 48

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 4♥ South

North:

♠ J6

♥ AQ8764

♦ 6

♣ QT75

South:

♠ AKQ8

♥ 932

♦ AJT8

♣ J6

W	N	E	S
		1♦	1NT

Pass	4♦ ¹	X	4♥
------	-----------------	---	----

All Pass

1. Texas

Board: 49

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+3

Contract: 4♠ North

North:

♠ K7

♥ AK95

♦ K642

♣ QT4

South:

♠ AQT9642

♥ Q72

♦ J9

♣ 6

W	N	E	S
1♦	1NT	Pass	4♥ ¹

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

Board: 50

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 7+4

Contract: 4♥ South

North:

♠ AKJ

♥ K6

♦ K96

♣ J8652

South:

♠ 86

♥ AQJT9743

♦ 5

♣ 74

W	N	E	S
1♦	1NT	Pass	4♦ ¹

X	Pass	Pass	4♥
---	------	------	----

All Pass

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 51	♠ AT83	RHO opens the bidding 1 ♣.
Dealer: West	♥ K54	You bid next.
Vul: Both	♦ AQ8	
HCP: 16	♣ K43	
Board: 52	♠ Q9843	Partner bids first.
Dealer: South	♥ -	West (RHO) bids 1NT if possible.
Vul: None	♦ 8632	East (LHO) bids 4 ♦ if possible.
HCP: 6+1	♣ A854	West (RHO) bids 4 ♥ if possible.
		West (RHO) Doubles 5 ♦ if possible.
Board: 53	♠ 65	RHO opens the bidding 1 ♦.
Dealer: West	♥ KQT4	You bid next.
Vul: None	♦ AQ43	East (LHO) Doubles 4 ♠ if possible.
HCP: 16	♣ KQ3	
Board: 54	♠ AQT852	LHO opens the bidding 1 ♦.
Dealer: East	♥ -	Partner bids next.
Vul: E-W	♦ JT83	
HCP: 7+2	♣ T42	
Board: 55	♠ A75	RHO opens the bidding 1 ♦.
Dealer: West	♥ A3	You bid next.
Vul: None	♦ K63	
HCP: 17+1	♣ KQJ54	

Both hands (Answers Page)

Board: 51

	North:	South:	W	N	E	S
Dealer: West	♠ AT83	♠ J2	1 ♣	1NT	Pass	4♦ ¹
Vul: Both	♥ K54	♥ AJ87632	Pass	4♥	All Pass	
North HCP: 16	♦ AQ8	♦ T				
South HCP: 8+3	♣ K43	♣ QT2				
Contract: 4♥ North						1. Texas

Board: 52

	North:	South:	W	N	E	S
Dealer: South	♠ Q9843	♠ K62				1♦
Vul: None	♥ -	♥ KJ9	1NT	Pass	4♦ ¹	X
North HCP: 6+1	♦ 8632	♦ AJT74	4♥	5♦	Pass	Pass
South HCP: 14+1	♣ A854	♣ Q3	X	All Pass		
Contract: 5♦ X North						1. Texas

Board: 53

	North:	South:	W	N	E	S
Dealer: West	♠ 65	♠ AJ98732	1♦	1NT	Pass	4♥ ¹
Vul: None	♥ KQT4	♥ 8	Pass	4♠	X	All Pass
North HCP: 16	♦ AQ43	♦ 52				
South HCP: 5+3	♣ KQ3	♣ 762				
Contract: 4♠ X North						1. Texas

Board: 54

	North:	South:	W	N	E	S
Dealer: East	♠ AQT852	♠ 93			1♦	1NT
Vul: E-W	♥ -	♥ AQ95	Pass	4♥ ¹	Pass	4♠
North HCP: 7+2	♦ JT83	♦ KQ6	All Pass			
South HCP: 16	♣ T42	♣ AJ83				
Contract: 4♠ South						1. Texas

Board: 55

	North:	South:	W	N	E	S
Dealer: West	♠ A75	♠ JT98632	1♦	1NT	Pass	4♥ ¹
Vul: None	♥ A3	♥ 972	Pass	4♠	All Pass	
North HCP: 17+1	♦ K63	♦ -				
South HCP: 5+3	♣ KQJ54	♣ AT8				
Contract: 4♠ North						1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 51	♠ J2	LHO opens the bidding 1 ♣.
Dealer: West	♥ AJ87632	Partner bids next.
Vul: Both	♦ T	
HCP: 8+3	♣ QT2	
Board: 52	♠ K62	You bid first.
Dealer: South	♥ KJ9	West (LHO) bids 1NT if possible.
Vul: None	♦ AJT74	East (RHO) bids 4 ♦ if possible.
HCP: 14+1	♣ Q3	West (LHO) bids 4 ♥ if possible.
		West (LHO) Doubles 5 ♦ if possible.
Board: 53	♠ AJ98732	LHO opens the bidding 1 ♦.
Dealer: West	♥ 8	Partner bids next.
Vul: None	♦ 52	East (RHO) Doubles 4 ♠ if possible.
HCP: 5+3	♣ 762	
Board: 54	♠ 93	RHO opens the bidding 1 ♦.
Dealer: East	♥ AQ95	You bid next.
Vul: E-W	♦ KQ6	
HCP: 16	♣ AJ83	
Board: 55	♠ JT98632	LHO opens the bidding 1 ♦.
Dealer: West	♥ 972	Partner bids next.
Vul: None	♦ -	
HCP: 5+3	♣ AT8	

Both hands (Answers Page)

Board: 51

Dealer: West

Vul: Both

North HCP: 16

South HCP: 8+3

Contract: 4♥ North

North:

♠ AT83

♥ K54

♦ AQ8

♣ K43

South:

♠ J2

♥ AJ87632

♦ T

♣ QT2

W	N	E	S
---	---	---	---

1♣	1NT	Pass	4♦ ¹
----	-----	------	-----------------

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

Board: 52

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 14+1

Contract: 5♦ X North

North:

♠ Q9843

♥ -

♦ 8632

♣ A854

South:

♠ K62

♥ KJ9

♦ AJT74

♣ Q3

W	N	E	S
---	---	---	---

			1♦
--	--	--	----

1NT	Pass	4♦ ¹	X
-----	------	-----------------	---

4♥	5♦	Pass	Pass
----	----	------	------

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

1. Texas

Board: 53

Dealer: West

Vul: None

North HCP: 16

South HCP: 5+3

Contract: 4♠ X North

North:

♠ 65

♥ KQT4

♦ AQ43

♣ KQ3

South:

♠ AJ98732

♥ 8

♦ 52

♣ 762

W	N	E	S
---	---	---	---

1♦	1NT	Pass	4♥ ¹
----	-----	------	-----------------

Pass	4♠	X	All Pass
------	----	---	----------

1. Texas

Board: 54

Dealer: East

Vul: E-W

North HCP: 7+2

South HCP: 16

Contract: 4♠ South

North:

♠ AQT852

♥ -

♦ JT83

♣ T42

South:

♠ 93

♥ AQ95

♦ KQ6

♣ AJ83

W	N	E	S
---	---	---	---

		1♦	1NT
--	--	----	-----

Pass	4♥ ¹	Pass	4♠
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All Pass			
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1. Texas

Board: 55

Dealer: West

Vul: None

North HCP: 17+1

South HCP: 5+3

Contract: 4♠ North

North:

♠ A75

♥ A3

♦ K63

♣ KQJ54

South:

♠ JT98632

♥ 972

♦ -

♣ AT8

W	N	E	S
---	---	---	---

1♦	1NT	Pass	4♥ ¹
----	-----	------	-----------------

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 56 ♠ AQT852 LHO opens the bidding 1 ♣.
 Dealer: East ♥ 2 Partner bids next.
 Vul: N-S ♦ J532
 HCP: 9+2 ♣ Q3

Board: 57 ♠ T92 RHO opens the bidding 1 ♣.
 Dealer: West ♥ AK6 You bid next.
 Vul: None ♦ KQ83
 HCP: 15 ♣ K97

Board: 58 ♠ AQJ987 LHO opens the bidding 1 ♣.
 Dealer: East ♥ 64 Partner bids next.
 Vul: N-S ♦ J73
 HCP: 8+2 ♣ 86

Board: 59 ♠ AK RHO opens the bidding 1 ♥.
 Dealer: West ♥ K92 You bid next.
 Vul: E-W ♦ 752
 HCP: 15+1 ♣ KQ874

Board: 60 ♠ 873 LHO opens the bidding 1 ♣.
 Dealer: East ♥ T987432 Partner bids next.
 Vul: Both ♦ AJ
 HCP: 5+3 ♣ 8

Both hands (Answers Page)

Board: 56

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AQT852

♥ 2

♦ J532

♣ Q3

South:

♠ K96

♥ A73

♦ AT4

♣ AT62

W	N	E	S
		1 ♣	1 NT

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

Board: 57

Dealer: West

Vul: None

North HCP: 15

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ T92

♥ AK6

♦ KQ83

♣ K97

South:

♠ QJ8754

♥ 74

♦ 952

♣ AJ

W	N	E	S
1 ♣	1 NT	Pass	4 ♥ ¹

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

Board: 58

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AQJ987

♥ 64

♦ J73

♣ 86

South:

♠ K64

♥ J97

♦ A54

♣ AKT7

W	N	E	S
		1 ♣	1 NT

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

Board: 59

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ AK

♥ K92

♦ 752

♣ KQ874

South:

♠ JT7642

♥ T

♦ AQJ3

♣ T9

W	N	E	S
1 ♥	1 NT	Pass	4 ♥ ¹

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

Board: 60

Dealer: East

Vul: Both

North HCP: 5+3

South HCP: 17+1

Contract: 4 ♥ South

North:

♠ 873

♥ T987432

♦ AJ

♣ 8

South:

♠ QT4

♥ KQ

♦ KQT86

♣ AJ6

W	N	E	S
		1 ♣	1 NT

Pass	4 ♦ ¹	Pass	4 ♥
------	------------------	------	-----

All Pass

1. Texas

South hands**We_Overcall_NT_then_Texas**

Board: 56	♠ K96	RHO opens the bidding 1 ♣.
Dealer: East	♥ A73	You bid next.
Vul: N-S	♦ AT4	
HCP: 15	♣ AT62	

Board: 57	♠ QJ8754	LHO opens the bidding 1 ♣.
Dealer: West	♥ 74	Partner bids next.
Vul: None	♦ 952	
HCP: 8+2	♣ AJ	

Board: 58	♠ K64	RHO opens the bidding 1 ♣.
Dealer: East	♥ J97	You bid next.
Vul: N-S	♦ A54	
HCP: 15	♣ AKT7	

Board: 59	♠ JT7642	LHO opens the bidding 1 ♥.
Dealer: West	♥ T	Partner bids next.
Vul: E-W	♦ AQJ3	
HCP: 8+2	♣ T9	

Board: 60	♠ QT4	RHO opens the bidding 1 ♣.
Dealer: East	♥ KQ	You bid next.
Vul: Both	♦ KQT86	
HCP: 17+1	♣ AJ6	

Both hands (Answers Page)

Board: 56

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AQT852

♥ 2

♦ J532

♣ Q3

South:

♠ K96

♥ A73

♦ AT4

♣ AT62

W	N	E	S
		1 ♣	1 NT

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

Board: 57

Dealer: West

Vul: None

North HCP: 15

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ T92

♥ AK6

♦ KQ83

♣ K97

South:

♠ QJ8754

♥ 74

♦ 952

♣ AJ

W	N	E	S
1 ♣	1 NT	Pass	4 ♥ ¹

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

Board: 58

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AQJ987

♥ 64

♦ J73

♣ 86

South:

♠ K64

♥ J97

♦ A54

♣ AKT7

W	N	E	S
		1 ♣	1 NT

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

Board: 59

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ AK

♥ K92

♦ 752

♣ KQ874

South:

♠ JT7642

♥ T

♦ AQJ3

♣ T9

W	N	E	S
1 ♥	1 NT	Pass	4 ♥ ¹

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

Board: 60

Dealer: East

Vul: Both

North HCP: 5+3

South HCP: 17+1

Contract: 4 ♥ South

North:

♠ 873

♥ T987432

♦ AJ

♣ 8

South:

♠ QT4

♥ KQ

♦ KQT86

♣ AJ6

W	N	E	S
		1 ♣	1 NT

Pass	4 ♦ ¹	Pass	4 ♥
------	------------------	------	-----

All Pass

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 61 ♠ KT RHO opens the bidding 1 ♦ .
 Dealer: West ♥ AT5 You bid next.
 Vul: Both ♦ QJ8
 HCP: 15+1 ♣ AJ864

Board: 62 ♠ QT4 LHO opens the bidding 1 ♣ .
 Dealer: East ♥ QT9865 Partner bids next.
 Vul: E-W ♦ A8
 HCP: 8+2 ♣ 63

Board: 63 ♠ AT3 RHO opens the bidding 1 ♦ .
 Dealer: West ♥ J95 You bid next.
 Vul: Both ♦ KT6
 HCP: 15 ♣ AKT2

Board: 64 ♠ QJT8652 LHO opens the bidding 1 ♦ .
 Dealer: East ♥ 962 Partner bids next.
 Vul: Both ♦ 94
 HCP: 7+3 ♣ A

Board: 65 ♠ A87 RHO opens the bidding 1 ♦ .
 Dealer: West ♥ KT You bid next.
 Vul: N-S ♦ KQ72
 HCP: 16 ♣ A987

Both hands (Answers Page)

Board: 61

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ KT

♥ AT5

♦ QJ8

♣ AJ864

South:

♠ AQJ643

♥ Q432

♦ 92

♣ 7

W N E S

1 ♦ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 62

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 4 ♥ South

North:

♠ QT4

♥ QT9865

♦ A8

♣ 63

South:

♠ A7

♥ AK4

♦ 9764

♣ A742

W N E S

Pass 1 ♣ 1NT

Pass 4 ♦¹ Pass 4 ♥

All Pass

1. Texas

Board: 63

Dealer: West

Vul: Both

North HCP: 15

South HCP: 7+2

Contract: 4 ♠ North

North:

♠ AT3

♥ J95

♦ KT6

♣ AKT2

South:

♠ Q87542

♥ A43

♦ J53

♣ 7

W N E S

1 ♦ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 64

Dealer: East

Vul: Both

North HCP: 7+3

South HCP: 15

Contract: 4 ♠ South

North:

♠ QJT8652

♥ 962

♦ 94

♣ A

South:

♠ A7

♥ KT74

♦ AQ7

♣ QT42

W N E S

Pass 1 ♦ 1NT

Pass 4 ♥¹ Pass 4 ♠

All Pass

1. Texas

Board: 65

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 9+3

Contract: 4 ♥ North

North:

♠ A87

♥ KT

♦ KQ72

♣ A987

South:

♠ Q

♥ AJ96542

♦ 653

♣ Q2

W N E S

1 ♦ 1NT Pass 4 ♦¹

Pass 4 ♥ All Pass

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 61 ♠ AQJ643 LHO opens the bidding 1 ♦ .
 Dealer: West ♥ Q432 Partner bids next.
 Vul: Both ♦ 92
 HCP: 9+2 ♣ 7

Board: 62 ♠ A7 RHO opens the bidding 1 ♣ .
 Dealer: East ♥ AK4 You bid next.
 Vul: E-W ♦ 9764
 HCP: 15 ♣ A742

Board: 63 ♠ Q87542 LHO opens the bidding 1 ♦ .
 Dealer: West ♥ A43 Partner bids next.
 Vul: Both ♦ J53
 HCP: 7+2 ♣ 7

Board: 64 ♠ A7 RHO opens the bidding 1 ♦ .
 Dealer: East ♥ KT74 You bid next.
 Vul: Both ♦ AQ7
 HCP: 15 ♣ QT42

Board: 65 ♠ Q LHO opens the bidding 1 ♦ .
 Dealer: West ♥ AJ96542 Partner bids next.
 Vul: N-S ♦ 653
 HCP: 9+3 ♣ Q2

Both hands (Answers Page)

Board: 61

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ KT

♥ AT5

♦ QJ8

♣ AJ864

South:

♠ AQJ643

♥ Q432

♦ 92

♣ 7

W N E S

1 ♦ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 62

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 4 ♥ South

North:

♠ QT4

♥ QT9865

♦ A8

♣ 63

South:

♠ A7

♥ AK4

♦ 9764

♣ A742

W N E S

Pass 1 ♣ 1NT

Pass 4 ♦¹ Pass 4 ♥

All Pass

1. Texas

Board: 63

Dealer: West

Vul: Both

North HCP: 15

South HCP: 7+2

Contract: 4 ♠ North

North:

♠ AT3

♥ J95

♦ KT6

♣ AKT2

South:

♠ Q87542

♥ A43

♦ J53

♣ 7

W N E S

1 ♦ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 64

Dealer: East

Vul: Both

North HCP: 7+3

South HCP: 15

Contract: 4 ♠ South

North:

♠ QJT8652

♥ 962

♦ 94

♣ A

South:

♠ A7

♥ KT74

♦ AQ7

♣ QT42

W N E S

Pass 1 ♦ 1NT

Pass 4 ♥¹ Pass 4 ♠

All Pass

1. Texas

Board: 65

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 9+3

Contract: 4 ♥ North

North:

♠ A87

♥ KT

♦ KQ72

♣ A987

South:

♠ Q

♥ AJ96542

♦ 653

♣ Q2

W N E S

1 ♦ 1NT Pass 4 ♦¹

Pass 4 ♥ All Pass

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 66	♠ K7543	LHO opens the bidding 1 ♣.
Dealer: East	♥ KQT763	Partner bids next.
Vul: Both	♦ -	
HCP: 8+3	♣ T3	
Board: 67	♠ AT7	RHO opens the bidding 1 ♥.
Dealer: West	♥ A94	You bid next.
Vul: None	♦ A75	
HCP: 17	♣ KQ42	
Board: 68	♠ 5	Partner bids first.
Dealer: South	♥ J43	West (RHO) bids 1NT if possible.
Vul: N-S	♦ J986	East (LHO) bids 4 ♦ if possible.
HCP: 3+1	♣ JT963	West (RHO) bids 4 ♥ if possible.
		West (RHO) Doubles 4 ♠ if possible.
Board: 69	♠ A6	RHO opens the bidding 1 ♣.
Dealer: West	♥ KQ93	You bid next.
Vul: N-S	♦ JT54	
HCP: 15	♣ AJ7	
Board: 70	♠ 742	LHO opens the bidding 1 ♠.
Dealer: East	♥ KQ8654	Partner bids next.
Vul: E-W	♦ K5	West (RHO) Doubles 4 ♥ if possible.
HCP: 8+2	♣ 82	

Both hands (Answers Page)

Board: 66

Dealer: East

Vul: Both

North HCP: 8+3

South HCP: 15

Contract: 4♥ South

North:

♠ K7543

♥ KQT763

♦ -

♣ T3

South:

♠ AQ6

♥ 52

♦ AJT3

♣ A962

W	N	E	S
		1♣	1NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 67

Dealer: West

Vul: None

North HCP: 17

South HCP: 7+3

Contract: 4♠ North

North:

♠ AT7

♥ A94

♦ A75

♣ KQ42

South:

♠ KJ98532

♥ 82

♦ K9

♣ 96

W	N	E	S
1♥	1NT	Pass	4♥ ¹

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

Board: 68

Dealer: South

Vul: N-S

North HCP: 3+1

South HCP: 12+3

Contract: 4♠X South

North:

♠ 5

♥ J43

♦ J986

♣ JT963

South:

♠ KQJT964

♥ A5

♦ Q

♣ 854

W	N	E	S
			1♠

1NT	Pass	4♦ ¹	Pass
-----	------	-----------------	------

4♥	Pass	Pass	4♠
----	------	------	----

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

1. Texas

Board: 69

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 7+2

Contract: 4♠ North

North:

♠ A6

♥ KQ93

♦ JT54

♣ AJ7

South:

♠ QJ8753

♥ T7

♦ A986

♣ 6

W	N	E	S
1♣	1NT	Pass	4♥ ¹

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

Board: 70

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 4♥X South

North:

♠ 742

♥ KQ8654

♦ K5

♣ 82

South:

♠ KQ3

♥ T32

♦ A872

♣ KQJ

W	N	E	S
		1♠	1NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

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

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 66	♠ AQ6	RHO opens the bidding 1 ♣.
Dealer: East	♥ 52	You bid next.
Vul: Both	♦ AJT3	
HCP: 15	♣ A962	
Board: 67	♠ KJ98532	LHO opens the bidding 1 ♥.
Dealer: West	♥ 82	Partner bids next.
Vul: None	♦ K9	
HCP: 7+3	♣ 96	
Board: 68	♠ KQJT964	You bid first.
Dealer: South	♥ A5	West (LHO) bids 1NT if possible.
Vul: N-S	♦ Q	East (RHO) bids 4 ♦ if possible.
HCP: 12+3	♣ 854	West (LHO) bids 4 ♥ if possible.
		West (LHO) Doubles 4 ♠ if possible.
Board: 69	♠ QJ8753	LHO opens the bidding 1 ♣.
Dealer: West	♥ T7	Partner bids next.
Vul: N-S	♦ A986	
HCP: 7+2	♣ 6	
Board: 70	♠ KQ3	RHO opens the bidding 1 ♠.
Dealer: East	♥ T32	You bid next.
Vul: E-W	♦ A872	West (LHO) Doubles 4 ♥ if possible.
HCP: 15	♣ KQJ	

Both hands (Answers Page)

Board: 66

Dealer: East

Vul: Both

North HCP: 8+3

South HCP: 15

Contract: 4♥ South

North:

♠ K7543

♥ KQT763

♦ -

♣ T3

South:

♠ AQ6

♥ 52

♦ AJT3

♣ A962

W	N	E	S
		1♣	1NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 67

Dealer: West

Vul: None

North HCP: 17

South HCP: 7+3

Contract: 4♠ North

North:

♠ AT7

♥ A94

♦ A75

♣ KQ42

South:

♠ KJ98532

♥ 82

♦ K9

♣ 96

W	N	E	S
1♥	1NT	Pass	4♥ ¹

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

Board: 68

Dealer: South

Vul: N-S

North HCP: 3+1

South HCP: 12+3

Contract: 4♠X South

North:

♠ 5

♥ J43

♦ J986

♣ JT963

South:

♠ KQJT964

♥ A5

♦ Q

♣ 854

W	N	E	S
			1♠

1NT	Pass	4♦ ¹	Pass
-----	------	-----------------	------

4♥	Pass	Pass	4♠
----	------	------	----

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

1. Texas

Board: 69

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 7+2

Contract: 4♠ North

North:

♠ A6

♥ KQ93

♦ JT54

♣ AJ7

South:

♠ QJ8753

♥ T7

♦ A986

♣ 6

W	N	E	S
1♣	1NT	Pass	4♥ ¹

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

Board: 70

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 4♥X South

North:

♠ 742

♥ KQ8654

♦ K5

♣ 82

South:

♠ KQ3

♥ T32

♦ A872

♣ KQJ

W	N	E	S
		1♠	1NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

X	All Pass		
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1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 71	♠ Q63	RHO opens the bidding 1 ♣.
Dealer: West	♥ 862	You bid next.
Vul: Both	♦ AJ42	
HCP: 16	♣ AKQ	
Board: 72	♠ J2	LHO opens the bidding 1 ♦.
Dealer: East	♥ Q85432	Partner bids next.
Vul: E-W	♦ 7652	East (LHO) Doubles 4 ♦ if possible.
HCP: 7+2	♣ A	
Board: 73	♠ KQ9	RHO opens the bidding 1 ♦.
Dealer: West	♥ 95	You bid next.
Vul: None	♦ AK32	
HCP: 16	♣ A942	
Board: 74	♠ T5	LHO opens the bidding 1 ♦.
Dealer: East	♥ KT7632	Partner bids next.
Vul: N-S	♦ K	
HCP: 9+2	♣ QJ87	
Board: 75	♠ KQ7	RHO opens the bidding 1 ♣.
Dealer: West	♥ A95	You bid next.
Vul: E-W	♦ K92	
HCP: 15	♣ K763	

Both hands (Answers Page)

Board: 71

Dealer: West

Vul: Both

North HCP: 16

South HCP: 6+3

Contract: 4 ♠ North

North:

♠ Q63

♥ 862

♦ AJ42

♣ AKQ

South:

♠ A987542

♥ Q54

♦ T7

♣ 7

W N E S

1 ♣ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 72

Dealer: East

Vul: E-W

North HCP: 7+2

South HCP: 17

Contract: 4 ♥ South

North:

♠ J2

♥ Q85432

♦ 7652

♣ A

South:

♠ AQ5

♥ AK7

♦ A43

♣ 9876

W N E S

1 ♦ 1NT

Pass 4 ♦¹ X 4 ♥

All Pass

1. Texas

Board: 73

Dealer: West

Vul: None

North HCP: 16

South HCP: 8+3

Contract: 4 ♥ North

North:

♠ KQ9

♥ 95

♦ AK32

♣ A942

South:

♠ 2

♥ AQT876

♦ J

♣ JT876

W N E S

1 ♦ 1NT Pass 4 ♦¹

Pass 4 ♥ All Pass

1. Texas

Board: 74

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 16

Contract: 4 ♥ South

North:

♠ T5

♥ KT7632

♦ K

♣ QJ87

South:

♠ KQJ8

♥ J9

♦ AQ8

♣ K532

W N E S

1 ♦ 1NT

Pass 4 ♦¹ Pass 4 ♥

All Pass

1. Texas

Board: 75

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 7+3

Contract: 4 ♠ North

North:

♠ KQ7

♥ A95

♦ K92

♣ K763

South:

♠ AJT9863

♥ T7

♦ QT8

♣ 9

W N E S

1 ♣ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 71	♠ A987542	LHO opens the bidding 1 ♣.
Dealer: West	♥ Q54	Partner bids next.
Vul: Both	♦ T7	
HCP: 6+3	♣ 7	
Board: 72	♠ AQ5	RHO opens the bidding 1 ♦.
Dealer: East	♥ AK7	You bid next.
Vul: E-W	♦ A43	East (RHO) Doubles 4 ♦ if possible.
HCP: 17	♣ 9876	
Board: 73	♠ 2	LHO opens the bidding 1 ♦.
Dealer: West	♥ AQT876	Partner bids next.
Vul: None	♦ J	
HCP: 8+3	♣ JT876	
Board: 74	♠ KQJ8	RHO opens the bidding 1 ♦.
Dealer: East	♥ J9	You bid next.
Vul: N-S	♦ AQ8	
HCP: 16	♣ K532	
Board: 75	♠ AJT9863	LHO opens the bidding 1 ♣.
Dealer: West	♥ T7	Partner bids next.
Vul: E-W	♦ QT8	
HCP: 7+3	♣ 9	

Both hands (Answers Page)

Board: 71

Dealer: West

Vul: Both

North HCP: 16

South HCP: 6+3

Contract: 4 ♠ North

North:

♠ Q63

♥ 862

♦ AJ42

♣ AKQ

South:

♠ A987542

♥ Q54

♦ T7

♣ 7

W N E S

1 ♣ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 72

Dealer: East

Vul: E-W

North HCP: 7+2

South HCP: 17

Contract: 4 ♥ South

North:

♠ J2

♥ Q85432

♦ 7652

♣ A

South:

♠ AQ5

♥ AK7

♦ A43

♣ 9876

W N E S

1 ♦ 1NT

Pass 4 ♦¹ X 4 ♥

All Pass

1. Texas

Board: 73

Dealer: West

Vul: None

North HCP: 16

South HCP: 8+3

Contract: 4 ♥ North

North:

♠ KQ9

♥ 95

♦ AK32

♣ A942

South:

♠ 2

♥ AQT876

♦ J

♣ JT876

W N E S

1 ♦ 1NT Pass 4 ♦¹

Pass 4 ♥ All Pass

1. Texas

Board: 74

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 16

Contract: 4 ♥ South

North:

♠ T5

♥ KT7632

♦ K

♣ QJ87

South:

♠ KQJ8

♥ J9

♦ AQ8

♣ K532

W N E S

1 ♦ 1NT

Pass 4 ♦¹ Pass 4 ♥

All Pass

1. Texas

Board: 75

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 7+3

Contract: 4 ♠ North

North:

♠ KQ7

♥ A95

♦ K92

♣ K763

South:

♠ AJT9863

♥ T7

♦ QT8

♣ 9

W N E S

1 ♣ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 76	♠ AJT872	LHO opens the bidding 1 ♦.
Dealer: East	♥ J94	Partner bids next.
Vul: E-W	♦ T98	
HCP: 7+2	♣ J	
Board: 77	♠ Q83	RHO opens the bidding 1 ♥.
Dealer: West	♥ K86	You bid next.
Vul: Both	♦ AJ987	
HCP: 15+1	♣ AJ	
Board: 78	♠ 6	LHO opens the bidding 1 ♣.
Dealer: East	♥ AT98743	Partner bids next.
Vul: None	♦ J765	West (RHO) bids 2 ♣ if possible.
HCP: 5+3	♣ 4	West (RHO) Doubles 4 ♥ if possible.
Board: 79	♠ AT4	RHO opens the bidding 1 ♣.
Dealer: West	♥ QT	You bid next.
Vul: N-S	♦ AJ643	
HCP: 16+1	♣ KQ9	
Board: 80	♠ T96	LHO opens the bidding 1 ♠.
Dealer: East	♥ AQJT95	Partner bids next.
Vul: E-W	♦ 64	
HCP: 9+2	♣ Q9	

Both hands (Answers Page)

Board: 76

Dealer: East

Vul: E-W

North HCP: 7+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AJT872

♥ J94

♦ T98

♣ J

South:

♠ Q4

♥ A862

♦ KQ53

♣ A83

W	N	E	S
		1 ♦	1 NT

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

Board: 77

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ Q83

♥ K86

♦ AJ987

♣ AJ

South:

♠ KJ9742

♥ 42

♦ 63

♣ KQ9

W	N	E	S
1 ♥	1 NT	Pass	4 ♥ ¹

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

Board: 78

Dealer: East

Vul: None

North HCP: 5+3

South HCP: 15

Contract: 4 ♥X South

North:

♠ 6

♥ AT98743

♦ J765

♣ 4

South:

♠ AJ87

♥ K62

♦ A3

♣ K983

W	N	E	S
		1 ♣	1 NT

2 ♣	4 ♦ ¹	Pass	4 ♥
-----	------------------	------	-----

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

1. Texas

Board: 79

Dealer: West

Vul: N-S

North HCP: 16+1

South HCP: 8+2

Contract: 4 ♥ North

North:

♠ AT4

♥ QT

♦ AJ643

♣ KQ9

South:

♠ J32

♥ KJ9864

♦ KT

♣ 43

W	N	E	S
1 ♣	1 NT	Pass	4 ♦ ¹

Pass	4 ♥	All Pass	
------	-----	----------	--

1. Texas

Board: 80

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 16+1

Contract: 4 ♥ South

North:

♠ T96

♥ AQJT95

♦ 64

♣ Q9

South:

♠ KJ3

♥ 62

♦ KJ9

♣ AKJ52

W	N	E	S
		1 ♠	1 NT

Pass	4 ♦ ¹	Pass	4 ♥
------	------------------	------	-----

All Pass

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 76	♠ Q4	RHO opens the bidding 1 ♦.
Dealer: East	♥ A862	You bid next.
Vul: E-W	♦ KQ53	
HCP: 15	♣ A83	
Board: 77	♠ KJ9742	LHO opens the bidding 1 ♥.
Dealer: West	♥ 42	Partner bids next.
Vul: Both	♦ 63	
HCP: 9+2	♣ KQ9	
Board: 78	♠ AJ87	RHO opens the bidding 1 ♣.
Dealer: East	♥ K62	You bid next.
Vul: None	♦ A3	West (LHO) bids 2 ♣ if possible.
HCP: 15	♣ K983	West (LHO) Doubles 4 ♥ if possible.
Board: 79	♠ J32	LHO opens the bidding 1 ♣.
Dealer: West	♥ KJ9864	Partner bids next.
Vul: N-S	♦ KT	
HCP: 8+2	♣ 43	
Board: 80	♠ KJ3	RHO opens the bidding 1 ♠.
Dealer: East	♥ 62	You bid next.
Vul: E-W	♦ KJ9	
HCP: 16+1	♣ AKJ52	

Both hands (Answers Page)

Board: 76

Dealer: East

Vul: E-W

North HCP: 7+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AJT872

♥ J94

♦ T98

♣ J

South:

♠ Q4

♥ A862

♦ KQ53

♣ A83

W	N	E	S
		1 ♦	1NT
Pass	4 ♥ ¹	Pass	4 ♠
All Pass			
1. Texas			

Board: 77

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ Q83

♥ K86

♦ AJ987

♣ AJ

South:

♠ KJ9742

♥ 42

♦ 63

♣ KQ9

W	N	E	S
1 ♥	1NT	Pass	4 ♥ ¹
Pass	4 ♠	All Pass	
1. Texas			

Board: 78

Dealer: East

Vul: None

North HCP: 5+3

South HCP: 15

Contract: 4 ♥X South

North:

♠ 6

♥ AT98743

♦ J765

♣ 4

South:

♠ AJ87

♥ K62

♦ A3

♣ K983

W	N	E	S
		1 ♣	1NT
2 ♣	4 ♦ ¹	Pass	4 ♥
X	All Pass		
1. Texas			

Board: 79

Dealer: West

Vul: N-S

North HCP: 16+1

South HCP: 8+2

Contract: 4 ♥ North

North:

♠ AT4

♥ QT

♦ AJ643

♣ KQ9

South:

♠ J32

♥ KJ9864

♦ KT

♣ 43

W	N	E	S
1 ♣	1NT	Pass	4 ♦ ¹
Pass	4 ♥	All Pass	
1. Texas			

Board: 80

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 16+1

Contract: 4 ♥ South

North:

♠ T96

♥ AQJT95

♦ 64

♣ Q9

South:

♠ KJ3

♥ 62

♦ KJ9

♣ AKJ52

W	N	E	S
		1 ♠	1NT
Pass	4 ♦ ¹	Pass	4 ♥
All Pass			
1. Texas			

North hands

We_Overcall_NT_then_Texas

Board: 81	♠ A3	RHO opens the bidding 1 ♦.
Dealer: West	♥ AT2	You bid next.
Vul: E-W	♦ KT87	
HCP: 17	♣ AQ76	
Board: 82	♠ T5	LHO opens the bidding 1 ♦.
Dealer: East	♥ AJT962	Partner bids next.
Vul: Both	♦ JT3	
HCP: 8+2	♣ Q6	
Board: 83	♠ QJ84	RHO opens the bidding 1 ♦.
Dealer: West	♥ K9	You bid next.
Vul: None	♦ AK5	West (RHO) Doubles 4 ♥ if possible.
HCP: 16	♣ QJ42	West (RHO) Doubles 4 ♠ if possible.
Board: 84	♠ 4	LHO opens the bidding 1 ♦.
Dealer: East	♥ AJT9732	Partner bids next.
Vul: Both	♦ 95	
HCP: 5+3	♣ 974	
Board: 85	♠ J96	RHO opens the bidding 1 ♣.
Dealer: West	♥ A6	You bid next.
Vul: None	♦ AQ965	
HCP: 15+1	♣ AT2	

Both hands (Answers Page)

Board: 81

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ A3

♥ AT2

♦ KT87

♣ AQ76

South:

♠ QJ6542

♥ 65

♦ AQ

♣ 842

W	N	E	S
---	---	---	---

1 ♦	1NT	Pass	4 ♥ ¹
-----	-----	------	------------------

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

Board: 82

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 17

Contract: 4 ♥ South

North:

♠ T5

♥ AJT962

♦ JT3

♣ Q6

South:

♠ Q962

♥ K4

♦ KQ7

♣ AK53

W	N	E	S
---	---	---	---

		1 ♦	1NT
--	--	-----	-----

Pass	4 ♦ ¹	Pass	4 ♥
------	------------------	------	-----

All Pass

1. Texas

Board: 83

Dealer: West

Vul: None

North HCP: 16

South HCP: 4+3

Contract: 4 ♠ X North

North:

♠ QJ84

♥ K9

♦ AK5

♣ QJ42

South:

♠ AT97632

♥ 76

♦ 876

♣ 9

W	N	E	S
---	---	---	---

1 ♦	1NT	Pass	4 ♥ ¹
-----	-----	------	------------------

X	4 ♠	Pass	Pass
---	-----	------	------

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

1. Texas

Board: 84

Dealer: East

Vul: Both

North HCP: 5+3

South HCP: 16

Contract: 4 ♥ South

North:

♠ 4

♥ AJT9732

♦ 95

♣ 974

South:

♠ AJ65

♥ Q5

♦ KJT3

♣ AJ8

W	N	E	S
---	---	---	---

		1 ♦	1NT
--	--	-----	-----

Pass	4 ♦ ¹	Pass	4 ♥
------	------------------	------	-----

All Pass

1. Texas

Board: 85

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 7+4

Contract: 4 ♠ North

North:

♠ J96

♥ A6

♦ AQ965

♣ AT2

South:

♠ AQT85432

♥ T73

♦ -

♣ J8

W	N	E	S
---	---	---	---

1 ♣	1NT	Pass	4 ♥ ¹
-----	-----	------	------------------

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 81	♠ QJ6542	LHO opens the bidding 1 ♦.
Dealer: West	♥ 65	Partner bids next.
Vul: E-W	♦ AQ	
HCP: 9+2	♣ 842	
Board: 82	♠ Q962	RHO opens the bidding 1 ♦.
Dealer: East	♥ K4	You bid next.
Vul: Both	♦ KQ7	
HCP: 17	♣ AK53	
Board: 83	♠ AT97632	LHO opens the bidding 1 ♦.
Dealer: West	♥ 76	Partner bids next.
Vul: None	♦ 876	West (LHO) Doubles 4 ♥ if possible.
HCP: 4+3	♣ 9	West (LHO) Doubles 4 ♠ if possible.
Board: 84	♠ AJ65	RHO opens the bidding 1 ♦.
Dealer: East	♥ Q5	You bid next.
Vul: Both	♦ KJT3	
HCP: 16	♣ AJ8	
Board: 85	♠ AQT85432	LHO opens the bidding 1 ♣.
Dealer: West	♥ T73	Partner bids next.
Vul: None	♦ -	
HCP: 7+4	♣ J8	

Both hands (Answers Page)

Board: 81

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ A3

♥ AT2

♦ KT87

♣ AQ76

South:

♠ QJ6542

♥ 65

♦ AQ

♣ 842

W	N	E	S
---	---	---	---

1 ♦	1NT	Pass	4 ♥ ¹
-----	-----	------	------------------

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

Board: 82

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 17

Contract: 4 ♥ South

North:

♠ T5

♥ AJT962

♦ JT3

♣ Q6

South:

♠ Q962

♥ K4

♦ KQ7

♣ AK53

W	N	E	S
---	---	---	---

		1 ♦	1NT
--	--	-----	-----

Pass	4 ♦ ¹	Pass	4 ♥
------	------------------	------	-----

All Pass

1. Texas

Board: 83

Dealer: West

Vul: None

North HCP: 16

South HCP: 4+3

Contract: 4 ♠ X North

North:

♠ QJ84

♥ K9

♦ AK5

♣ QJ42

South:

♠ AT97632

♥ 76

♦ 876

♣ 9

W	N	E	S
---	---	---	---

1 ♦	1NT	Pass	4 ♥ ¹
-----	-----	------	------------------

X	4 ♠	Pass	Pass
---	-----	------	------

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

1. Texas

Board: 84

Dealer: East

Vul: Both

North HCP: 5+3

South HCP: 16

Contract: 4 ♥ South

North:

♠ 4

♥ AJT9732

♦ 95

♣ 974

South:

♠ AJ65

♥ Q5

♦ KJT3

♣ AJ8

W	N	E	S
---	---	---	---

		1 ♦	1NT
--	--	-----	-----

Pass	4 ♦ ¹	Pass	4 ♥
------	------------------	------	-----

All Pass

1. Texas

Board: 85

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 7+4

Contract: 4 ♠ North

North:

♠ J96

♥ A6

♦ AQ965

♣ AT2

South:

♠ AQT85432

♥ T73

♦ -

♣ J8

W	N	E	S
---	---	---	---

1 ♣	1NT	Pass	4 ♥ ¹
-----	-----	------	------------------

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 86	♠ JT85	Partner bids first.
Dealer: South	♥ KJ86	West (RHO) bids 1NT if possible.
Vul: None	♦ 754	East (LHO) bids 4♥ if possible.
HCP: 7	♣ Q7	West (RHO) Doubles 5♦ if possible.

Board: 87	♠ AT32	RHO opens the bidding 1♦.
Dealer: West	♥ AQ5	You bid next.
Vul: N-S	♦ A86	
HCP: 15	♣ J42	

Board: 88	♠ QJ76432	LHO opens the bidding 1♣.
Dealer: East	♥ Q75	Partner bids next.
Vul: N-S	♦ T	
HCP: 9+3	♣ A2	

Board: 89	♠ 74	RHO opens the bidding 1♣.
Dealer: West	♥ AJ82	You bid next.
Vul: E-W	♦ AJT4	
HCP: 15	♣ AJ8	

Board: 90	♠ J42	LHO opens the bidding 1♠.
Dealer: East	♥ QJT654	Partner bids next.
Vul: Both	♦ A4	
HCP: 8+2	♣ 87	

Both hands (Answers Page)

Board: 86

Dealer: South

Vul: None

North HCP: 7

South HCP: 12+3

Contract: 5 ♦ X South

North:

♠ JT85

♥ KJ86

♦ 754

♣ Q7

South:

♠ 6

♥ 52

♦ KQT9863

♣ AK3

W N E S

1NT Pass 4 ♥¹ 5 ♦

X All Pass

1. Texas

Board: 87

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ AT32

♥ AQ5

♦ A86

♣ J42

South:

♠ KQJ764

♥ K4

♦ 7

♣ T985

W N E S

1 ♦ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 88

Dealer: East

Vul: N-S

North HCP: 9+3

South HCP: 16

Contract: 4 ♠ South

North:

♠ QJ76432

♥ Q75

♦ T

♣ A2

South:

♠ A98

♥ AK98

♦ 982

♣ KQ7

W N E S

1 ♣ 1NT Pass 4 ♠

Pass 4 ♥¹ Pass

All Pass

1. Texas

Board: 89

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ 74

♥ AJ82

♦ AJT4

♣ AJ8

South:

♠ AQ9865

♥ 74

♦ Q863

♣ 9

W N E S

1 ♣ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 90

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 15

Contract: 4 ♥ South

North:

♠ J42

♥ QJT654

♦ A4

♣ 87

South:

♠ K85

♥ K82

♦ K63

♣ AQ95

W N E S

1 ♠ 1NT

Pass 4 ♦¹ Pass 4 ♥

All Pass

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 86	♠ 6	You bid first.
Dealer: South	♥ 52	West (LHO) bids 1NT if possible.
Vul: None	♦ KQT9863	East (RHO) bids 4♥ if possible.
HCP: 12+3	♣ AK3	West (LHO) Doubles 5♦ if possible.

Board: 87	♠ KQJ764	LHO opens the bidding 1♦.
Dealer: West	♥ K4	Partner bids next.
Vul: N-S	♦ 7	
HCP: 9+2	♣ T985	

Board: 88	♠ A98	RHO opens the bidding 1♣.
Dealer: East	♥ AK98	You bid next.
Vul: N-S	♦ 982	
HCP: 16	♣ KQ7	

Board: 89	♠ AQ9865	LHO opens the bidding 1♣.
Dealer: West	♥ 74	Partner bids next.
Vul: E-W	♦ Q863	
HCP: 8+2	♣ 9	

Board: 90	♠ K85	RHO opens the bidding 1♠.
Dealer: East	♥ K82	You bid next.
Vul: Both	♦ K63	
HCP: 15	♣ AQ95	

Both hands (Answers Page)

Board: 86

Dealer: South

Vul: None

North HCP: 7

South HCP: 12+3

Contract: 5 ♦ X South

North:

♠ JT85

♥ KJ86

♦ 754

♣ Q7

South:

♠ 6

♥ 52

♦ KQT9863

♣ AK3

W N E S

1NT Pass 4 ♥¹ 5 ♦

X All Pass

1. Texas

Board: 87

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ AT32

♥ AQ5

♦ A86

♣ J42

South:

♠ KQJ764

♥ K4

♦ 7

♣ T985

W N E S

1 ♦ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 88

Dealer: East

Vul: N-S

North HCP: 9+3

South HCP: 16

Contract: 4 ♠ South

North:

♠ QJ76432

♥ Q75

♦ T

♣ A2

South:

♠ A98

♥ AK98

♦ 982

♣ KQ7

W N E S

1 ♣ 1NT Pass 4 ♠

Pass 4 ♥¹ Pass

All Pass

1. Texas

Board: 89

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ 74

♥ AJ82

♦ AJT4

♣ AJ8

South:

♠ AQ9865

♥ 74

♦ Q863

♣ 9

W N E S

1 ♣ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 90

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 15

Contract: 4 ♥ South

North:

♠ J42

♥ QJT654

♦ A4

♣ 87

South:

♠ K85

♥ K82

♦ K63

♣ AQ95

W N E S

1 ♠ 1NT

Pass 4 ♦¹ Pass 4 ♥

All Pass

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 91	♠ KT2	RHO opens the bidding 1 ♣.
Dealer: West	♥ Q842	You bid next.
Vul: E-W	♦ AJ4	
HCP: 16	♣ AQ2	

Board: 92	♠ T	LHO opens the bidding 1 ♠.
Dealer: East	♥ AQ8732	Partner bids next.
Vul: E-W	♦ J732	
HCP: 8+2	♣ J2	

Board: 93	♠ AJ4	RHO opens the bidding 1 ♣.
Dealer: West	♥ 952	You bid next.
Vul: Both	♦ AQT3	
HCP: 16	♣ AJ6	

Board: 94	♠ KQ75432	LHO opens the bidding 1 ♥.
Dealer: East	♥ T6	Partner bids next.
Vul: E-W	♦ -	
HCP: 9+3	♣ KJ74	

Board: 95	♠ JT8	RHO opens the bidding 1 ♦.
Dealer: West	♥ AKJ	You bid next.
Vul: None	♦ AK8	
HCP: 16	♣ 8432	

Both hands (Answers Page)

Board: 91

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 5+3

Contract: 4 ♠ North

North:

♠ KT2

♥ Q842

♦ AJ4

♣ AQ2

South:

♠ AJ98765

♥ 9

♦ T62

♣ T7

W N E S

1 ♣ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 92

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 4 ♥ South

North:

♠ T

♥ AQ8732

♦ J732

♣ J2

South:

♠ AK84

♥ J4

♦ AT64

♣ KT5

W N E S

Pass 1 ♠ 1NT

Pass 4 ♦¹ Pass 4 ♥

All Pass

1. Texas

Board: 93

Dealer: West

Vul: Both

North HCP: 16

South HCP: 9+3

Contract: 4 ♠ North

North:

♠ AJ4

♥ 952

♦ AQT3

♣ AJ6

South:

♠ Q987532

♥ KJT

♦ K

♣ 54

W N E S

1 ♣ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 94

Dealer: East

Vul: E-W

North HCP: 9+3

South HCP: 17

Contract: 6 ♠ North

North:

♠ KQ75432

♥ T6

♦ -

♣ KJ74

South:

♠ A6

♥ AQ2

♦ AJ53

♣ QT86

W N E S

Pass 1 ♥ 1NT

Pass 4 ♥¹ Pass 4 ♠

Pass 4NT Pass 5 ♣²

Pass 6 ♠ All Pass

1. Texas

2. A=0/5 or 3/5

Board: 95

Dealer: West

Vul: None

North HCP: 16

South HCP: 8+2

Contract: 4 ♥ North

North:

♠ JT8

♥ AKJ

♦ AK8

♣ 8432

South:

♠ A63

♥ QT9743

♦ 65

♣ Q5

W N E S

1 ♦ 1NT Pass 4 ♦¹

Pass 4 ♥ All Pass

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 91 ♠ AJ98765 LHO opens the bidding 1 ♣.
 Dealer: West ♥ 9 Partner bids next.
 Vul: E-W ♦ T62
 HCP: 5+3 ♣ T7

Board: 92 ♠ AK84 RHO opens the bidding 1 ♠.
 Dealer: East ♥ J4 You bid next.
 Vul: E-W ♦ AT64
 HCP: 15 ♣ KT5

Board: 93 ♠ Q987532 LHO opens the bidding 1 ♣.
 Dealer: West ♥ KJT Partner bids next.
 Vul: Both ♦ K
 HCP: 9+3 ♣ 54

Board: 94 ♠ A6 RHO opens the bidding 1 ♥.
 Dealer: East ♥ AQ2 You bid next.
 Vul: E-W ♦ AJ53
 HCP: 17 ♣ QT86

Board: 95 ♠ A63 LHO opens the bidding 1 ♦.
 Dealer: West ♥ QT9743 Partner bids next.
 Vul: None ♦ 65
 HCP: 8+2 ♣ Q5

Both hands (Answers Page)

Board: 91

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 5+3

Contract: 4 ♠ North

North:

♠ KT2

♥ Q842

♦ AJ4

♣ AQ2

South:

♠ AJ98765

♥ 9

♦ T62

♣ T7

W N E S

1 ♣ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 92

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 4 ♥ South

North:

♠ T

♥ AQ8732

♦ J732

♣ J2

South:

♠ AK84

♥ J4

♦ AT64

♣ KT5

W N E S

Pass 1 ♠ 1NT

Pass 4 ♦¹ Pass 4 ♥

All Pass

1. Texas

Board: 93

Dealer: West

Vul: Both

North HCP: 16

South HCP: 9+3

Contract: 4 ♠ North

North:

♠ AJ4

♥ 952

♦ AQT3

♣ AJ6

South:

♠ Q987532

♥ KJT

♦ K

♣ 54

W N E S

1 ♣ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 94

Dealer: East

Vul: E-W

North HCP: 9+3

South HCP: 17

Contract: 6 ♠ North

North:

♠ KQ75432

♥ T6

♦ -

♣ KJ74

South:

♠ A6

♥ AQ2

♦ AJ53

♣ QT86

W N E S

Pass 1 ♥ 1NT

Pass 4 ♥¹ Pass 4 ♠

Pass 4NT Pass 5 ♣²

Pass 6 ♠ All Pass

1. Texas

2. A=0/5 or 3/5

Board: 95

Dealer: West

Vul: None

North HCP: 16

South HCP: 8+2

Contract: 4 ♥ North

North:

♠ JT8

♥ AKJ

♦ AK8

♣ 8432

South:

♠ A63

♥ QT9743

♦ 65

♣ Q5

W N E S

1 ♦ 1NT Pass 4 ♦¹

Pass 4 ♥ All Pass

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 96	♠ 72	LHO opens the bidding 1 ♠.
Dealer: East	♥ AQ9742	Partner bids next.
Vul: Both	♦ T	West (RHO) Doubles 4 ♥ if possible.
HCP: 6+2	♣ T854	

Board: 97	♠ 64	RHO opens the bidding 1 ♥.
Dealer: West	♥ KQT6	You bid next.
Vul: N-S	♦ KQJ9	
HCP: 17	♣ AQ6	

Board: 98	♠ AJ9843	LHO opens the bidding 1 ♦.
Dealer: East	♥ QT965	Partner bids next.
Vul: None	♦ T	
HCP: 7+3	♣ 3	

Board: 99	♠ KQ5	RHO opens the bidding 1 ♠.
Dealer: West	♥ K9	You bid next.
Vul: E-W	♦ J8542	
HCP: 16+1	♣ AK6	

Board: 100	♠ JT75432	LHO opens the bidding 1 ♣.
Dealer: East	♥ 43	Partner bids next.
Vul: None	♦ A97	West (RHO) Doubles 4 ♠ if possible.
HCP: 5+3	♣ 5	

Both hands (Answers Page)

Board: 96

Dealer: East

Vul: Both

North HCP: 6+2

South HCP: 15

Contract: 4♥X South

North:

♠ 72

♥ AQ9742

♦ T

♣ T854

South:

♠ AQ84

♥ K63

♦ KJ86

♣ Q9

W	N	E	S
		1♠	1NT

Pass	4♦ ¹	Pass	4♥
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X	All Pass		
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1. Texas

Board: 97

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 7+3

Contract: 4♠ North

North:

♠ 64

♥ KQT6

♦ KQJ9

♣ AQ6

South:

♠ AQJ953

♥ 43

♦ -

♣ T9872

W	N	E	S
1♥	1NT	Pass	4♥ ¹

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

Board: 98

Dealer: East

Vul: None

North HCP: 7+3

South HCP: 16

Contract: 4♠ South

North:

♠ AJ9843

♥ QT965

♦ T

♣ 3

South:

♠ K52

♥ K4

♦ AQ98

♣ KJT7

W	N	E	S
		1♦	1NT

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

Board: 99

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 8+2

Contract: 4♥ North

North:

♠ KQ5

♥ K9

♦ J8542

♣ AK6

South:

♠ T7

♥ AT7652

♦ QT6

♣ Q5

W	N	E	S
1♠	1NT	Pass	4♦ ¹

Pass	4♥	All Pass	
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1. Texas

Board: 100

Dealer: East

Vul: None

North HCP: 5+3

South HCP: 17

Contract: 4♠X South

North:

♠ JT75432

♥ 43

♦ A97

♣ 5

South:

♠ A9

♥ AKT9

♦ 6543

♣ KQJ

W	N	E	S
		1♣	1NT

Pass	4♥ ¹	Pass	4♠
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X	All Pass		
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1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 96	♠ AQ84	RHO opens the bidding 1 ♠.
Dealer: East	♥ K63	You bid next.
Vul: Both	♦ KJ86	West (LHO) Doubles 4 ♥ if possible.
HCP: 15	♣ Q9	

Board: 97	♠ AQJ953	LHO opens the bidding 1 ♥.
Dealer: West	♥ 43	Partner bids next.
Vul: N-S	♦ -	
HCP: 7+3	♣ T9872	

Board: 98	♠ K52	RHO opens the bidding 1 ♦.
Dealer: East	♥ K4	You bid next.
Vul: None	♦ AQ98	
HCP: 16	♣ KJT7	

Board: 99	♠ T7	LHO opens the bidding 1 ♠.
Dealer: West	♥ AT7652	Partner bids next.
Vul: E-W	♦ QT6	
HCP: 8+2	♣ Q5	

Board: 100	♠ A9	RHO opens the bidding 1 ♣.
Dealer: East	♥ AKT9	You bid next.
Vul: None	♦ 6543	West (LHO) Doubles 4 ♠ if possible.
HCP: 17	♣ KQJ	

Both hands (Answers Page)

Board: 96

Dealer: East

Vul: Both

North HCP: 6+2

South HCP: 15

Contract: 4♥X South

North:

♠ 72

♥ AQ9742

♦ T

♣ T854

South:

♠ AQ84

♥ K63

♦ KJ86

♣ Q9

W	N	E	S
		1♠	1NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

X	All Pass		
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1. Texas

Board: 97

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 7+3

Contract: 4♠ North

North:

♠ 64

♥ KQT6

♦ KQJ9

♣ AQ6

South:

♠ AQJ953

♥ 43

♦ -

♣ T9872

W	N	E	S
1♥	1NT	Pass	4♥ ¹

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

Board: 98

Dealer: East

Vul: None

North HCP: 7+3

South HCP: 16

Contract: 4♠ South

North:

♠ AJ9843

♥ QT965

♦ T

♣ 3

South:

♠ K52

♥ K4

♦ AQ98

♣ KJT7

W	N	E	S
		1♦	1NT

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

Board: 99

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 8+2

Contract: 4♥ North

North:

♠ KQ5

♥ K9

♦ J8542

♣ AK6

South:

♠ T7

♥ AT7652

♦ QT6

♣ Q5

W	N	E	S
1♠	1NT	Pass	4♦ ¹

Pass	4♥	All Pass	
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1. Texas

Board: 100

Dealer: East

Vul: None

North HCP: 5+3

South HCP: 17

Contract: 4♠X South

North:

♠ JT75432

♥ 43

♦ A97

♣ 5

South:

♠ A9

♥ AKT9

♦ 6543

♣ KQJ

W	N	E	S
		1♣	1NT

Pass	4♥ ¹	Pass	4♠
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X	All Pass		
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1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 101	♠ AK3	RHO opens the bidding 1♥.
Dealer: West	♥ A982	You bid next.
Vul: E-W	♦ 52	
HCP: 15	♣ A742	
Board: 102	♠ A75	LHO opens the bidding 1♣.
Dealer: East	♥ QJT8763	Partner bids next.
Vul: None	♦ J92	West (RHO) Doubles 4♥ if possible.
HCP: 8+3	♣ -	
Board: 103	♠ AQ	RHO opens the bidding 1♣.
Dealer: West	♥ KT32	You bid next.
Vul: N-S	♦ QJT7	
HCP: 17	♣ KQ8	
Board: 104	♠ Q9	LHO opens the bidding 1♦.
Dealer: East	♥ QJT742	Partner bids next.
Vul: N-S	♦ 32	
HCP: 9+2	♣ A94	
Board: 105	♠ AT2	RHO opens the bidding 1♠.
Dealer: West	♥ Q95	You bid next.
Vul: E-W	♦ AKT75	
HCP: 15+1	♣ Q3	

Both hands (Answers Page)

Board: 101

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8+3

Contract: 4 ♠ North

North:

♠ AK3

♥ A982

♦ 52

♣ A742

South:

♠ QT7652

♥ T

♦ AQ986

♣ T

W N E S

1 ♥ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 102

Dealer: East

Vul: None

North HCP: 8+3

South HCP: 15

Contract: 4 ♥ X South

North:

♠ A75

♥ QJT8763

♦ J92

♣ -

South:

♠ J843

♥ AK5

♦ K8

♣ AT96

W N E S

Pass 1 ♣ 1NT

Pass 4 ♦¹ Pass 4 ♥

X All Pass

1. Texas

Board: 103

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 6+3

Contract: 4 ♠ North

North:

♠ AQ

♥ KT32

♦ QJT7

♣ KQ8

South:

♠ KT9842

♥ -

♦ K6542

♣ 62

W N E S

1 ♣ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 104

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 16

Contract: 4 ♥ South

North:

♠ Q9

♥ QJT742

♦ 32

♣ A94

South:

♠ 87

♥ A95

♦ AQJ5

♣ KQ73

W N E S

Pass 1 ♦ 1NT

Pass 4 ♦¹ Pass 4 ♥

All Pass

1. Texas

Board: 105

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 6+2

Contract: 4 ♥ North

North:

♠ AT2

♥ Q95

♦ AKT75

♣ Q3

South:

♠ J96

♥ AJ7643

♦ -

♣ 8642

W N E S

1 ♠ 1NT Pass 4 ♦¹

Pass 4 ♥ All Pass

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 101	♠ QT7652	LHO opens the bidding 1 ♥.
Dealer: West	♥ T	Partner bids next.
Vul: E-W	♦ AQ986	
HCP: 8+3	♣ T	
Board: 102	♠ J843	RHO opens the bidding 1 ♣.
Dealer: East	♥ AK5	You bid next.
Vul: None	♦ K8	West (LHO) Doubles 4 ♥ if possible.
HCP: 15	♣ AT96	
Board: 103	♠ KT9842	LHO opens the bidding 1 ♣.
Dealer: West	♥ -	Partner bids next.
Vul: N-S	♦ K6542	
HCP: 6+3	♣ 62	
Board: 104	♠ 87	RHO opens the bidding 1 ♦.
Dealer: East	♥ A95	You bid next.
Vul: N-S	♦ AQJ5	
HCP: 16	♣ KQ73	
Board: 105	♠ J96	LHO opens the bidding 1 ♠.
Dealer: West	♥ AJ7643	Partner bids next.
Vul: E-W	♦ -	
HCP: 6+2	♣ 8642	

Both hands (Answers Page)

Board: 101

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8+3

Contract: 4 ♠ North

North:

♠ AK3

♥ A982

♦ 52

♣ A742

South:

♠ QT7652

♥ T

♦ AQ986

♣ T

W N E S

1 ♥ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 102

Dealer: East

Vul: None

North HCP: 8+3

South HCP: 15

Contract: 4 ♥ X South

North:

♠ A75

♥ QJT8763

♦ J92

♣ -

South:

♠ J843

♥ AK5

♦ K8

♣ AT96

W N E S

Pass 1 ♣ 1NT

Pass 4 ♦¹ Pass 4 ♥

X All Pass

1. Texas

Board: 103

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 6+3

Contract: 4 ♠ North

North:

♠ AQ

♥ KT32

♦ QJT7

♣ KQ8

South:

♠ KT9842

♥ -

♦ K6542

♣ 62

W N E S

1 ♣ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 104

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 16

Contract: 4 ♥ South

North:

♠ Q9

♥ QJT742

♦ 32

♣ A94

South:

♠ 87

♥ A95

♦ AQJ5

♣ KQ73

W N E S

Pass 1 ♦ 1NT

Pass 4 ♦¹ Pass 4 ♥

All Pass

1. Texas

Board: 105

Dealer: West

Vul: E-W

North HCP: 15+1

South HCP: 6+2

Contract: 4 ♥ North

North:

♠ AT2

♥ Q95

♦ AKT75

♣ Q3

South:

♠ J96

♥ AJ7643

♦ -

♣ 8642

W N E S

1 ♠ 1NT Pass 4 ♦¹

Pass 4 ♥ All Pass

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 106 ♠ Q87432 LHO opens the bidding 1 ♣.
 Dealer: East ♥ AT962 Partner bids next.
 Vul: N-S ♦ 9
 HCP: 6+3 ♣ T

Board: 107 ♠ AQ3 RHO opens the bidding 1 ♦.
 Dealer: West ♥ T92 You bid next.
 Vul: N-S ♦ A62
 HCP: 15 ♣ KQT2

Board: 108 ♠ KJT742 LHO opens the bidding 1 ♦.
 Dealer: East ♥ 3 Partner bids next.
 Vul: E-W ♦ K632
 HCP: 7+2 ♣ T5

Board: 109 ♠ K75 RHO opens the bidding 1 ♦.
 Dealer: West ♥ 42 You bid next.
 Vul: Both ♦ KQ53
 HCP: 15 ♣ AK98

Board: 110 ♠ QJ7643 LHO opens the bidding 1 ♦.
 Dealer: East ♥ A32 Partner bids next.
 Vul: None ♦ T4
 HCP: 9+2 ♣ Q5

Both hands (Answers Page)

Board: 106

Dealer: East

Vul: N-S

North HCP: 6+3

South HCP: 17

Contract: 4 ♠ South

North:

♠ Q87432

♥ AT962

♦ 9

♣ T

South:

♠ A9

♥ KQ7

♦ AJT5

♣ QJ83

W	N	E	S
		1 ♣	1 NT

Pass	4 ♥ ¹	Pass	4 ♠
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All Pass

1. Texas

Board: 107

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 10+3

Contract: 5 ♥ North

North:

♠ AQ3

♥ T92

♦ A62

♣ KQT2

South:

♠ 2

♥ AQJ754

♦ QJ953

♣ 7

W	N	E	S
1 ♦	1 NT	Pass	4 ♦ ¹

Pass	4 ♥	Pass	4 NT
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Pass	5 ♥ ²	All Pass	
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1. Texas

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

Board: 108

Dealer: East

Vul: E-W

North HCP: 7+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ KJT742

♥ 3

♦ K632

♣ T5

South:

♠ 86

♥ JT75

♦ AJ8

♣ AKQ9

W	N	E	S
		1 ♦	1 NT

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

Board: 109

Dealer: West

Vul: Both

North HCP: 15

South HCP: 6+3

Contract: 4 ♥ North

North:

♠ K75

♥ 42

♦ KQ53

♣ AK98

South:

♠ 4

♥ AQ98765

♦ 842

♣ 63

W	N	E	S
1 ♦	1 NT	Pass	4 ♦ ¹

Pass	4 ♥	All Pass	
------	-----	----------	--

1. Texas

Board: 110

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ QJ7643

♥ A32

♦ T4

♣ Q5

South:

♠ A82

♥ 754

♦ KJ53

♣ AKT

W	N	E	S
		1 ♦	1 NT

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 106	♠ A9	RHO opens the bidding 1 ♣.
Dealer: East	♥ KQ7	You bid next.
Vul: N-S	♦ AJT5	
HCP: 17	♣ QJ83	

Board: 107	♠ 2	LHO opens the bidding 1 ♦.
Dealer: West	♥ AQJ754	Partner bids next.
Vul: N-S	♦ QJ953	
HCP: 10+3	♣ 7	

Board: 108	♠ 86	RHO opens the bidding 1 ♦.
Dealer: East	♥ JT75	You bid next.
Vul: E-W	♦ AJ8	
HCP: 15	♣ AKQ9	

Board: 109	♠ 4	LHO opens the bidding 1 ♦.
Dealer: West	♥ AQ98765	Partner bids next.
Vul: Both	♦ 842	
HCP: 6+3	♣ 63	

Board: 110	♠ A82	RHO opens the bidding 1 ♦.
Dealer: East	♥ 754	You bid next.
Vul: None	♦ KJ53	
HCP: 15	♣ AKT	

Both hands (Answers Page)

Board: 106

Dealer: East

Vul: N-S

North HCP: 6+3

South HCP: 17

Contract: 4 ♠ South

North:

♠ Q87432

♥ AT962

♦ 9

♣ T

South:

♠ A9

♥ KQ7

♦ AJT5

♣ QJ83

W	N	E	S
		1 ♣	1 NT

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

Board: 107

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 10+3

Contract: 5 ♥ North

North:

♠ AQ3

♥ T92

♦ A62

♣ KQT2

South:

♠ 2

♥ AQJ754

♦ QJ953

♣ 7

W	N	E	S
1 ♦	1 NT	Pass	4 ♦ ¹

Pass	4 ♥	Pass	4 NT
------	-----	------	------

Pass	5 ♥ ²	All Pass	
------	------------------	----------	--

1. Texas

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

Board: 108

Dealer: East

Vul: E-W

North HCP: 7+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ KJT742

♥ 3

♦ K632

♣ T5

South:

♠ 86

♥ JT75

♦ AJ8

♣ AKQ9

W	N	E	S
		1 ♦	1 NT

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

Board: 109

Dealer: West

Vul: Both

North HCP: 15

South HCP: 6+3

Contract: 4 ♥ North

North:

♠ K75

♥ 42

♦ KQ53

♣ AK98

South:

♠ 4

♥ AQ98765

♦ 842

♣ 63

W	N	E	S
1 ♦	1 NT	Pass	4 ♦ ¹

Pass	4 ♥	All Pass	
------	-----	----------	--

1. Texas

Board: 110

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ QJ7643

♥ A32

♦ T4

♣ Q5

South:

♠ A82

♥ 754

♦ KJ53

♣ AKT

W	N	E	S
		1 ♦	1 NT

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 111	♠ A2	RHO opens the bidding 1 ♦.
Dealer: West	♥ K65	You bid next.
Vul: None	♦ AQ75	
HCP: 15	♣ QT96	
Board: 112	♠ Q97	LHO opens the bidding 1 ♣.
Dealer: East	♥ AT98763	Partner bids next.
Vul: E-W	♦ 9	
HCP: 6+3	♣ 97	
Board: 113	♠ K75	RHO opens the bidding 1 ♣.
Dealer: West	♥ KQ2	You bid next.
Vul: N-S	♦ Q32	
HCP: 16	♣ AQ52	
Board: 114	♠ AJT9832	LHO opens the bidding 1 ♣.
Dealer: East	♥ 95	Partner bids next.
Vul: None	♦ T	West (RHO) Doubles 4 ♠ if possible.
HCP: 5+3	♣ 973	
Board: 115	♠ Q8	RHO opens the bidding 1 ♥.
Dealer: West	♥ KQ92	You bid next.
Vul: Both	♦ A753	East (LHO) Doubles 4 ♠ if possible.
HCP: 15	♣ A65	

Both hands (Answers Page)

Board: 111

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+3

Contract: 4♥ North

North:

♠ A2

♥ K65

♦ AQ75

♣ QT96

South:

♠ Q73

♥ AQJ9832

♦ 4

♣ 54

W	N	E	S
---	---	---	---

1♦	1NT	Pass	4♦ ¹
----	-----	------	-----------------

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

Board: 112

Dealer: East

Vul: E-W

North HCP: 6+3

South HCP: 17

Contract: 4♥ South

North:

♠ Q97

♥ AT98763

♦ 9

♣ 97

South:

♠ A4

♥ K42

♦ K854

♣ AQJ6

W	N	E	S
---	---	---	---

		1♣	1NT
--	--	----	-----

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 113

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 8+2

Contract: 4♥ North

North:

♠ K75

♥ KQ2

♦ Q32

♣ AQ52

South:

♠ QJ4

♥ AJT974

♦ 75

♣ T3

W	N	E	S
---	---	---	---

1♣	1NT	Pass	4♦ ¹
----	-----	------	-----------------

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

Board: 114

Dealer: East

Vul: None

North HCP: 5+3

South HCP: 17+1

Contract: 4♠X South

North:

♠ AJT9832

♥ 95

♦ T

♣ 973

South:

♠ KQ7

♥ A8

♦ QJ973

♣ AJ5

W	N	E	S
---	---	---	---

		1♣	1NT
--	--	----	-----

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

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

1. Texas

Board: 115

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 4♠X North

North:

♠ Q8

♥ KQ92

♦ A753

♣ A65

South:

♠ AJT932

♥ T64

♦ QJ42

♣ -

W	N	E	S
---	---	---	---

1♥	1NT	Pass	4♥ ¹
----	-----	------	-----------------

Pass	4♠	X	All Pass
------	----	---	----------

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 111	♠ Q73	LHO opens the bidding 1 ♦.
Dealer: West	♥ AQJ9832	Partner bids next.
Vul: None	♦ 4	
HCP: 9+3	♣ 54	
Board: 112	♠ A4	RHO opens the bidding 1 ♣.
Dealer: East	♥ K42	You bid next.
Vul: E-W	♦ K854	
HCP: 17	♣ AQJ6	
Board: 113	♠ QJ4	LHO opens the bidding 1 ♣.
Dealer: West	♥ AJT974	Partner bids next.
Vul: N-S	♦ 75	
HCP: 8+2	♣ T3	
Board: 114	♠ KQ7	RHO opens the bidding 1 ♣.
Dealer: East	♥ A8	You bid next.
Vul: None	♦ QJ973	West (LHO) Doubles 4 ♠ if possible.
HCP: 17+1	♣ AJ5	
Board: 115	♠ AJT932	LHO opens the bidding 1 ♥.
Dealer: West	♥ T64	Partner bids next.
Vul: Both	♦ QJ42	East (RHO) Doubles 4 ♠ if possible.
HCP: 8+2	♣ -	

Both hands (Answers Page)

Board: 111

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+3

Contract: 4♥ North

North:

♠ A2

♥ K65

♦ AQ75

♣ QT96

South:

♠ Q73

♥ AQJ9832

♦ 4

♣ 54

W	N	E	S
---	---	---	---

1♦	1NT	Pass	4♦ ¹
----	-----	------	-----------------

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

Board: 112

Dealer: East

Vul: E-W

North HCP: 6+3

South HCP: 17

Contract: 4♥ South

North:

♠ Q97

♥ AT98763

♦ 9

♣ 97

South:

♠ A4

♥ K42

♦ K854

♣ AQJ6

W	N	E	S
---	---	---	---

		1♣	1NT
--	--	----	-----

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 113

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 8+2

Contract: 4♥ North

North:

♠ K75

♥ KQ2

♦ Q32

♣ AQ52

South:

♠ QJ4

♥ AJT974

♦ 75

♣ T3

W	N	E	S
---	---	---	---

1♣	1NT	Pass	4♦ ¹
----	-----	------	-----------------

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

Board: 114

Dealer: East

Vul: None

North HCP: 5+3

South HCP: 17+1

Contract: 4♠X South

North:

♠ AJT9832

♥ 95

♦ T

♣ 973

South:

♠ KQ7

♥ A8

♦ QJ973

♣ AJ5

W	N	E	S
---	---	---	---

		1♣	1NT
--	--	----	-----

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

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

1. Texas

Board: 115

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 4♠X North

North:

♠ Q8

♥ KQ92

♦ A753

♣ A65

South:

♠ AJT932

♥ T64

♦ QJ42

♣ -

W	N	E	S
---	---	---	---

1♥	1NT	Pass	4♥ ¹
----	-----	------	-----------------

Pass	4♠	X	All Pass
------	----	---	----------

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 116	♠ K875	LHO opens the bidding 1 ♦.
Dealer: East	♥ KQT982	Partner bids next.
Vul: E-W	♦ 6	
HCP: 9+2	♣ J2	
Board: 117	♠ T	LHO opens the bidding 1 ♠.
Dealer: East	♥ AJT9754	Partner bids next.
Vul: Both	♦ 6	East (LHO) bids 4 ♠ if possible.
HCP: 6+3	♣ J542	
Board: 118	♠ A97432	LHO opens the bidding 1 ♣.
Dealer: East	♥ 5	Partner bids next.
Vul: None	♦ J84	West (RHO) Doubles 4 ♠ if possible.
HCP: 7+2	♣ QT4	
Board: 119	♠ A7	RHO opens the bidding 1 ♣.
Dealer: West	♥ KQ93	You bid next.
Vul: E-W	♦ AT9	
HCP: 16	♣ K863	
Board: 120	♠ 5	LHO opens the bidding 1 ♦.
Dealer: East	♥ KQ9874	Partner bids next.
Vul: N-S	♦ T65	
HCP: 8+2	♣ K74	

Both hands (Answers Page)

Board: 116

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 16

Contract: 4♥ South

North:

♠ K875

♥ KQT982

♦ 6

♣ J2

South:

♠ J43

♥ J3

♦ AK72

♣ AK84

W	N	E	S
		1♦	1NT

Pass	4♥ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 117

Dealer: East

Vul: Both

North HCP: 6+3

South HCP: 15

Contract: 5♥ North

North:

♠ T

♥ AJT9754

♦ 6

♣ J542

South:

♠ KJ4

♥ KQ6

♦ AQT5

♣ 983

W	N	E	S
		1♠	1NT

Pass	4♦ ¹	4♠	Pass
------	-----------------	----	------

Pass	5♥	All Pass	
------	----	----------	--

1. Texas

Board: 118

Dealer: East

Vul: None

North HCP: 7+2

South HCP: 15

Contract: 4♠X South

North:

♠ A97432

♥ 5

♦ J84

♣ QT4

South:

♠ K5

♥ AQT6

♦ KT65

♣ K95

W	N	E	S
		1♣	1NT

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

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

1. Texas

Board: 119

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 7+2

Contract: 4♠ North

North:

♠ A7

♥ KQ93

♦ AT9

♣ K863

South:

♠ K86543

♥ 5

♦ KJ75

♣ T2

W	N	E	S
1♣	1NT	Pass	4♥ ¹

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

Board: 120

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 17

Contract: 4♥ South

North:

♠ 5

♥ KQ9874

♦ T65

♣ K74

South:

♠ K986

♥ A52

♦ AQ7

♣ A95

W	N	E	S
		1♦	1NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 116	♠ J43	RHO opens the bidding 1♦.
Dealer: East	♥ J3	You bid next.
Vul: E-W	♦ AK72	
HCP: 16	♣ AK84	
Board: 117	♠ KJ4	RHO opens the bidding 1♠.
Dealer: East	♥ KQ6	You bid next.
Vul: Both	♦ AQT5	East (RHO) bids 4♠ if possible.
HCP: 15	♣ 983	
Board: 118	♠ K5	RHO opens the bidding 1♣.
Dealer: East	♥ AQT6	You bid next.
Vul: None	♦ KT65	West (LHO) Doubles 4♠ if possible.
HCP: 15	♣ K95	
Board: 119	♠ K86543	LHO opens the bidding 1♣.
Dealer: West	♥ 5	Partner bids next.
Vul: E-W	♦ KJ75	
HCP: 7+2	♣ T2	
Board: 120	♠ K986	RHO opens the bidding 1♦.
Dealer: East	♥ A52	You bid next.
Vul: N-S	♦ AQ7	
HCP: 17	♣ A95	

Both hands (Answers Page)

Board: 116

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 16

Contract: 4♥ South

North:

♠ K875

♥ KQT982

♦ 6

♣ J2

South:

♠ J43

♥ J3

♦ AK72

♣ AK84

W	N	E	S
		1♦	1NT

Pass	4♥ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 117

Dealer: East

Vul: Both

North HCP: 6+3

South HCP: 15

Contract: 5♥ North

North:

♠ T

♥ AJT9754

♦ 6

♣ J542

South:

♠ KJ4

♥ KQ6

♦ AQT5

♣ 983

W	N	E	S
		1♠	1NT

Pass	4♦ ¹	4♠	Pass
------	-----------------	----	------

Pass	5♥	All Pass	
------	----	----------	--

1. Texas

Board: 118

Dealer: East

Vul: None

North HCP: 7+2

South HCP: 15

Contract: 4♠X South

North:

♠ A97432

♥ 5

♦ J84

♣ QT4

South:

♠ K5

♥ AQT6

♦ KT65

♣ K95

W	N	E	S
		1♣	1NT

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

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

1. Texas

Board: 119

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 7+2

Contract: 4♠ North

North:

♠ A7

♥ KQ93

♦ AT9

♣ K863

South:

♠ K86543

♥ 5

♦ KJ75

♣ T2

W	N	E	S
1♣	1NT	Pass	4♥ ¹

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

Board: 120

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 17

Contract: 4♥ South

North:

♠ 5

♥ KQ9874

♦ T65

♣ K74

South:

♠ K986

♥ A52

♦ AQ7

♣ A95

W	N	E	S
		1♦	1NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 121 ♠ K83 RHO opens the bidding 1 ♠.
 Dealer: West ♥ KT You bid next.
 Vul: E-W ♦ AK976
 HCP: 16+1 ♣ QJ7

Board: 122 ♠ AQT9543 LHO opens the bidding 1 ♣.
 Dealer: East ♥ J832 Partner bids next.
 Vul: None ♦ 9
 HCP: 7+3 ♣ T

Board: 123 ♠ AQ6 RHO opens the bidding 1 ♥.
 Dealer: West ♥ KT94 You bid next.
 Vul: E-W ♦ J8
 HCP: 15 ♣ AJ74

Board: 124 ♠ AQJ984 LHO opens the bidding 1 ♦.
 Dealer: East ♥ T94 Partner bids next.
 Vul: None ♦ 8 East (LHO) Doubles 4 ♥ if possible.
 HCP: 8+2 ♣ JT8 East (LHO) Doubles 4 ♠ if possible.

Board: 125 ♠ QJ6 RHO opens the bidding 1 ♣.
 Dealer: West ♥ KQ97 You bid next.
 Vul: N-S ♦ AQ7
 HCP: 17 ♣ K42

Both hands (Answers Page)

Board: 121

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 7+3

Contract: 4♥ North

North:

♠ K83

♥ KT

♦ AK976

♣ QJ7

South:

♠ 74

♥ AQJ9764

♦ 2

♣ 986

W N E S

1♠ 1NT Pass 4♦¹

Pass 4♥ All Pass

1. Texas

Board: 122

Dealer: East

Vul: None

North HCP: 7+3

South HCP: 16

Contract: 4♠ South

North:

♠ AQT9543

♥ J832

♦ 9

♣ T

South:

♠ KJ6

♥ QT9

♦ QJ7

♣ AK65

W N E S

Pass 1♣ 1NT

Pass 4♥¹ Pass 4♠

All Pass

1. Texas

Board: 123

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 7+2

Contract: 4♠ North

North:

♠ AQ6

♥ KT94

♦ J8

♣ AJ74

South:

♠ KJT943

♥ 7532

♦ K

♣ T2

W N E S

1♥ 1NT Pass 4♥¹

Pass 4♠ All Pass

1. Texas

Board: 124

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 4♠ X South

North:

♠ AQJ984

♥ T94

♦ 8

♣ JT8

South:

♠ 532

♥ KJ

♦ KJ64

♣ AK93

W N E S

Pass 1♦ 1NT

Pass 4♥¹ X 4♠

Pass Pass X All Pass

1. Texas

Board: 125

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 8+2

Contract: 4♠ North

North:

♠ QJ6

♥ KQ97

♦ AQ7

♣ K42

South:

♠ KT9542

♥ 83

♦ K86

♣ Q3

W N E S

1♣ 1NT Pass 4♥¹

Pass 4♠ All Pass

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 121 ♠ 74 LHO opens the bidding 1 ♠.
 Dealer: West ♥ AQJ9764 Partner bids next.
 Vul: E-W ♦ 2
 HCP: 7+3 ♣ 986

Board: 122 ♠ KJ6 RHO opens the bidding 1 ♣.
 Dealer: East ♥ QT9 You bid next.
 Vul: None ♦ QJ7
 HCP: 16 ♣ AK65

Board: 123 ♠ KJT943 LHO opens the bidding 1 ♥.
 Dealer: West ♥ 7532 Partner bids next.
 Vul: E-W ♦ K
 HCP: 7+2 ♣ T2

Board: 124 ♠ 532 RHO opens the bidding 1 ♦.
 Dealer: East ♥ KJ You bid next.
 Vul: None ♦ KJ64 East (RHO) Doubles 4 ♥ if possible.
 HCP: 15 ♣ AK93 East (RHO) Doubles 4 ♠ if possible.

Board: 125 ♠ KT9542 LHO opens the bidding 1 ♣.
 Dealer: West ♥ 83 Partner bids next.
 Vul: N-S ♦ K86
 HCP: 8+2 ♣ Q3

Both hands (Answers Page)

Board: 121

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 7+3

Contract: 4♥ North

North:

♠ K83

♥ KT

♦ AK976

♣ QJ7

South:

♠ 74

♥ AQJ9764

♦ 2

♣ 986

W N E S

1♠ 1NT Pass 4♦¹

Pass 4♥ All Pass

1. Texas

Board: 122

Dealer: East

Vul: None

North HCP: 7+3

South HCP: 16

Contract: 4♠ South

North:

♠ AQT9543

♥ J832

♦ 9

♣ T

South:

♠ KJ6

♥ QT9

♦ QJ7

♣ AK65

W N E S

Pass 1♣ 1NT

Pass 4♥¹ Pass 4♠

All Pass

1. Texas

Board: 123

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 7+2

Contract: 4♠ North

North:

♠ AQ6

♥ KT94

♦ J8

♣ AJ74

South:

♠ KJT943

♥ 7532

♦ K

♣ T2

W N E S

1♥ 1NT Pass 4♥¹

Pass 4♠ All Pass

1. Texas

Board: 124

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 4♠ X South

North:

♠ AQJ984

♥ T94

♦ 8

♣ JT8

South:

♠ 532

♥ KJ

♦ KJ64

♣ AK93

W N E S

Pass 1♦ 1NT

Pass 4♥¹ X 4♠

Pass Pass X All Pass

1. Texas

Board: 125

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 8+2

Contract: 4♠ North

North:

♠ QJ6

♥ KQ97

♦ AQ7

♣ K42

South:

♠ KT9542

♥ 83

♦ K86

♣ Q3

W N E S

1♣ 1NT Pass 4♥¹

Pass 4♠ All Pass

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 126	♠ KT96432	LHO opens the bidding 1 ♣.
Dealer: East	♥ J5	Partner bids next.
Vul: None	♦ K92	
HCP: 7+3	♣ 8	
Board: 127	♠ QJ82	RHO opens the bidding 1 ♦.
Dealer: West	♥ KJ	You bid next.
Vul: Both	♦ KQ8	East (LHO) Doubles 4 ♥ if possible.
HCP: 16	♣ KJ97	
Board: 128	♠ 3	LHO opens the bidding 1 ♣.
Dealer: East	♥ AQJ8643	Partner bids next.
Vul: E-W	♦ JT98	
HCP: 8+3	♣ 4	
Board: 129	♠ 53	RHO opens the bidding 1 ♦.
Dealer: West	♥ KQJ3	You bid next.
Vul: Both	♦ AQ2	
HCP: 16	♣ KJ86	
Board: 130	♠ AQJT62	LHO opens the bidding 1 ♣.
Dealer: East	♥ J2	Partner bids next.
Vul: None	♦ T9	
HCP: 8+2	♣ 763	

Both hands (Answers Page)

Board: 126

Dealer: East

Vul: None

North HCP: 7+3

South HCP: 15

Contract: 4 ♠ South

North:

♠ KT96432

♥ J5

♦ K92

♣ 8

South:

♠ A8

♥ K987

♦ A87

♣ KJ96

W	N	E	S
		1 ♣	1 NT

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

Board: 127

Dealer: West

Vul: Both

North HCP: 16

South HCP: 6+3

Contract: 4 ♥ X North

North:

♠ QJ82

♥ KJ

♦ KQ8

♣ KJ97

South:

♠ -

♥ QT87543

♦ A752

♣ 82

W	N	E	S
1 ♦	1 NT	Pass	4 ♦ ¹

Pass	4 ♥	X	All Pass
------	-----	---	----------

1. Texas

Board: 128

Dealer: East

Vul: E-W

North HCP: 8+3

South HCP: 16

Contract: 4 ♥ South

North:

♠ 3

♥ AQJ8643

♦ JT98

♣ 4

South:

♠ KJ92

♥ T7

♦ AK6

♣ AJ72

W	N	E	S
		1 ♣	1 NT

Pass	4 ♦ ¹	Pass	4 ♥
------	------------------	------	-----

All Pass

1. Texas

Board: 129

Dealer: West

Vul: Both

North HCP: 16

South HCP: 7+3

Contract: 4 ♠ North

North:

♠ 53

♥ KQJ3

♦ AQ2

♣ KJ86

South:

♠ QJT9842

♥ 754

♦ 8

♣ A3

W	N	E	S
1 ♦	1 NT	Pass	4 ♥ ¹

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

Board: 130

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ AQJT62

♥ J2

♦ T9

♣ 763

South:

♠ 73

♥ A96

♦ AQ862

♣ AQT

W	N	E	S
		1 ♣	1 NT

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 126	♠ A8	RHO opens the bidding 1 ♣.
Dealer: East	♥ K987	You bid next.
Vul: None	♦ A87	
HCP: 15	♣ KJ96	
<hr/>		
Board: 127	♠ -	LHO opens the bidding 1 ♦.
Dealer: West	♥ QT87543	Partner bids next.
Vul: Both	♦ A752	East (RHO) Doubles 4 ♥ if possible.
HCP: 6+3	♣ 82	
<hr/>		
Board: 128	♠ KJ92	RHO opens the bidding 1 ♣.
Dealer: East	♥ T7	You bid next.
Vul: E-W	♦ AK6	
HCP: 16	♣ AJ72	
<hr/>		
Board: 129	♠ QJT9842	LHO opens the bidding 1 ♦.
Dealer: West	♥ 754	Partner bids next.
Vul: Both	♦ 8	
HCP: 7+3	♣ A3	
<hr/>		
Board: 130	♠ 73	RHO opens the bidding 1 ♣.
Dealer: East	♥ A96	You bid next.
Vul: None	♦ AQ862	
HCP: 16+1	♣ AQT	

Both hands (Answers Page)

Board: 126

Dealer: East

Vul: None

North HCP: 7+3

South HCP: 15

Contract: 4 ♠ South

North:

♠ KT96432

♥ J5

♦ K92

♣ 8

South:

♠ A8

♥ K987

♦ A87

♣ KJ96

W	N	E	S
		1 ♣	1NT

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

Board: 127

Dealer: West

Vul: Both

North HCP: 16

South HCP: 6+3

Contract: 4 ♥X North

North:

♠ QJ82

♥ KJ

♦ KQ8

♣ KJ97

South:

♠ -

♥ QT87543

♦ A752

♣ 82

W	N	E	S
1 ♦	1NT	Pass	4 ♦ ¹

Pass	4 ♥	X	All Pass
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1. Texas

Board: 128

Dealer: East

Vul: E-W

North HCP: 8+3

South HCP: 16

Contract: 4 ♥ South

North:

♠ 3

♥ AQJ8643

♦ JT98

♣ 4

South:

♠ KJ92

♥ T7

♦ AK6

♣ AJ72

W	N	E	S
		1 ♣	1NT

Pass	4 ♦ ¹	Pass	4 ♥
------	------------------	------	-----

All Pass

1. Texas

Board: 129

Dealer: West

Vul: Both

North HCP: 16

South HCP: 7+3

Contract: 4 ♠ North

North:

♠ 53

♥ KQJ3

♦ AQ2

♣ KJ86

South:

♠ QJT9842

♥ 754

♦ 8

♣ A3

W	N	E	S
1 ♦	1NT	Pass	4 ♥ ¹

Pass	4 ♠	All Pass	
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1. Texas

Board: 130

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ AQJT62

♥ J2

♦ T9

♣ 763

South:

♠ 73

♥ A96

♦ AQ862

♣ AQT

W	N	E	S
		1 ♣	1NT

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 131	♠ T93	RHO opens the bidding 1 ♣.
Dealer: West	♥ T86	You bid next.
Vul: None	♦ AKQT	
HCP: 16	♣ AK3	

Board: 132	♠ KJ8	LHO opens the bidding 1 ♠.
Dealer: East	♥ KT8754	Partner bids next.
Vul: N-S	♦ J94	
HCP: 9+2	♣ J	

Board: 133	♠ K52	RHO opens the bidding 1 ♦.
Dealer: West	♥ AJ	You bid next.
Vul: E-W	♦ KJ98	
HCP: 16	♣ KJ83	

Board: 134	♠ AQ97432	LHO opens the bidding 1 ♦.
Dealer: East	♥ 954	Partner bids next.
Vul: E-W	♦ 76	
HCP: 6+3	♣ 6	

Board: 135	♠ A97	RHO opens the bidding 1 ♠.
Dealer: West	♥ K73	You bid next.
Vul: Both	♦ KQ543	
HCP: 17+1	♣ KQ	

Both hands (Answers Page)

Board: 131

Dealer: West

Vul: None

North HCP: 16

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ T93

♥ T86

♦ AKQT

♣ AK3

South:

♠ AQJ842

♥ 43

♦ 73

♣ JT4

W N E S

1 ♣ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 132

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 16

Contract: 4 ♥ South

North:

♠ KJ8

♥ KT8754

♦ J94

♣ J

South:

♠ A64

♥ QJ9

♦ Q872

♣ AKT

W N E S

Pass 1 ♠ 1NT

Pass 4 ♦¹ Pass 4 ♥

All Pass

1. Texas

Board: 133

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 7+2

Contract: 4 ♠ North

North:

♠ K52

♥ AJ

♦ KJ98

♣ KJ83

South:

♠ AJT863

♥ 7

♦ 64

♣ Q954

W N E S

1 ♦ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 134

Dealer: East

Vul: E-W

North HCP: 6+3

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ AQ97432

♥ 954

♦ 76

♣ 6

South:

♠ KT

♥ J83

♦ KJ9

♣ AKJ53

W N E S

Pass 1 ♦ 1NT

Pass 4 ♥¹ Pass 4 ♠

All Pass

1. Texas

Board: 135

Dealer: West

Vul: Both

North HCP: 17+1

South HCP: 7+2

Contract: 4 ♥ North

North:

♠ A97

♥ K73

♦ KQ543

♣ KQ

South:

♠ 6

♥ QT8542

♦ A98

♣ J86

W N E S

1 ♠ 1NT Pass 4 ♦¹

Pass 4 ♥ All Pass

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 131 ♠ AQJ842 LHO opens the bidding 1 ♣.
 Dealer: West ♥ 43 Partner bids next.
 Vul: None ♦ 73
 HCP: 8+2 ♣ JT4

Board: 132 ♠ A64 RHO opens the bidding 1 ♠.
 Dealer: East ♥ QJ9 You bid next.
 Vul: N-S ♦ Q872
 HCP: 16 ♣ AKT

Board: 133 ♠ AJT863 LHO opens the bidding 1 ♦.
 Dealer: West ♥ 7 Partner bids next.
 Vul: E-W ♦ 64
 HCP: 7+2 ♣ Q954

Board: 134 ♠ KT RHO opens the bidding 1 ♦.
 Dealer: East ♥ J83 You bid next.
 Vul: E-W ♦ KJ9
 HCP: 16+1 ♣ AKJ53

Board: 135 ♠ 6 LHO opens the bidding 1 ♠.
 Dealer: West ♥ QT8542 Partner bids next.
 Vul: Both ♦ A98
 HCP: 7+2 ♣ J86

Both hands (Answers Page)

Board: 131

Dealer: West

Vul: None

North HCP: 16

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ T93

♥ T86

♦ AKQT

♣ AK3

South:

♠ AQJ842

♥ 43

♦ 73

♣ JT4

W N E S

1 ♣ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 132

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 16

Contract: 4 ♥ South

North:

♠ KJ8

♥ KT8754

♦ J94

♣ J

South:

♠ A64

♥ QJ9

♦ Q872

♣ AKT

W N E S

Pass 1 ♠ 1NT

Pass 4 ♦¹ Pass 4 ♥

All Pass

1. Texas

Board: 133

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 7+2

Contract: 4 ♠ North

North:

♠ K52

♥ AJ

♦ KJ98

♣ KJ83

South:

♠ AJT863

♥ 7

♦ 64

♣ Q954

W N E S

1 ♦ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 134

Dealer: East

Vul: E-W

North HCP: 6+3

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ AQ97432

♥ 954

♦ 76

♣ 6

South:

♠ KT

♥ J83

♦ KJ9

♣ AKJ53

W N E S

Pass 1 ♦ 1NT

Pass 4 ♥¹ Pass 4 ♠

All Pass

1. Texas

Board: 135

Dealer: West

Vul: Both

North HCP: 17+1

South HCP: 7+2

Contract: 4 ♥ North

North:

♠ A97

♥ K73

♦ KQ543

♣ KQ

South:

♠ 6

♥ QT8542

♦ A98

♣ J86

W N E S

1 ♠ 1NT Pass 4 ♦¹

Pass 4 ♥ All Pass

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 136	♠ QT87432	LHO opens the bidding 1 ♣.
Dealer: East	♥ AQ4	Partner bids next.
Vul: N-S	♦ 6	
HCP: 10+3	♣ Q2	
Board: 137	♠ 87	RHO opens the bidding 1 ♦.
Dealer: West	♥ AK53	You bid next.
Vul: Both	♦ A93	
HCP: 15	♣ AT74	
Board: 138	♠ -	LHO opens the bidding 1 ♣.
Dealer: East	♥ AJ9852	Partner bids next.
Vul: Both	♦ T76	West (RHO) Doubles 4 ♥ if possible.
HCP: 7+2	♣ QT97	
Board: 139	♠ KJ5	RHO opens the bidding 1 ♣.
Dealer: West	♥ A643	You bid next.
Vul: None	♦ K8	
HCP: 17	♣ AQ54	
Board: 140	♠ AQ9875	LHO opens the bidding 1 ♣.
Dealer: East	♥ 93	Partner bids next.
Vul: None	♦ T5	
HCP: 8+2	♣ Q72	

Both hands (Answers Page)

Board: 136

Dealer: East

Vul: N-S

North HCP: 10+3

South HCP: 15

Contract: 5 ♠ North

North:

♠ QT87432

♥ AQ4

♦ 6

♣ Q2

South:

♠ AJ

♥ KJ85

♦ QT8

♣ A873

W	N	E	S
		1 ♣	1 NT
Pass	4 ♥ ¹	Pass	4 ♠
Pass	4 NT	Pass	5 ♥ ²
Pass	5 ♠	All Pass	

1. Texas

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

Board: 137

Dealer: West

Vul: Both

North HCP: 15

South HCP: 7+3

Contract: 4 ♠ North

North:

♠ 87

♥ AK53

♦ A93

♣ AT74

South:

♠ AQ96432

♥ JT

♦ T642

♣ -

W	N	E	S
1 ♦	1 NT	Pass	4 ♥ ¹
Pass	4 ♠	All Pass	

1. Texas

Board: 138

Dealer: East

Vul: Both

North HCP: 7+2

South HCP: 15

Contract: 4 ♥X South

North:

♠ -

♥ AJ9852

♦ T76

♣ QT97

South:

♠ Q874

♥ K4

♦ AQ8

♣ KJ43

W	N	E	S
		1 ♣	1 NT
Pass	4 ♦ ¹	Pass	4 ♥
X	All Pass		

1. Texas

Board: 139

Dealer: West

Vul: None

North HCP: 17

South HCP: 6+2

Contract: 4 ♠ North

North:

♠ KJ5

♥ A643

♦ K8

♣ AQ54

South:

♠ AT9873

♥ 7

♦ J652

♣ J7

W	N	E	S
1 ♣	1 NT	Pass	4 ♥ ¹
Pass	4 ♠	All Pass	

1. Texas

Board: 140

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AQ9875

♥ 93

♦ T5

♣ Q72

South:

♠ KT

♥ AJT5

♦ A82

♣ KT63

W	N	E	S
		1 ♣	1 NT
Pass	4 ♥ ¹	Pass	4 ♠
All Pass			

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 136	♠ AJ	RHO opens the bidding 1 ♣.
Dealer: East	♥ KJ85	You bid next.
Vul: N-S	♦ QT8	
HCP: 15	♣ A873	
<hr/>		
Board: 137	♠ AQ96432	LHO opens the bidding 1 ♦.
Dealer: West	♥ JT	Partner bids next.
Vul: Both	♦ T642	
HCP: 7+3	♣ -	
<hr/>		
Board: 138	♠ Q874	RHO opens the bidding 1 ♣.
Dealer: East	♥ K4	You bid next.
Vul: Both	♦ AQ8	West (LHO) Doubles 4 ♥ if possible.
HCP: 15	♣ KJ43	
<hr/>		
Board: 139	♠ AT9873	LHO opens the bidding 1 ♣.
Dealer: West	♥ 7	Partner bids next.
Vul: None	♦ J652	
HCP: 6+2	♣ J7	
<hr/>		
Board: 140	♠ KT	RHO opens the bidding 1 ♣.
Dealer: East	♥ AJT5	You bid next.
Vul: None	♦ A82	
HCP: 15	♣ KT63	

Both hands (Answers Page)

Board: 136

Dealer: East

Vul: N-S

North HCP: 10+3

South HCP: 15

Contract: 5 ♠ North

North:

♠ QT87432

♥ AQ4

♦ 6

♣ Q2

South:

♠ AJ

♥ KJ85

♦ QT8

♣ A873

W	N	E	S
		1 ♣	1 NT
Pass	4 ♥ ¹	Pass	4 ♠
Pass	4 NT	Pass	5 ♥ ²
Pass	5 ♠	All Pass	

1. Texas

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

Board: 137

Dealer: West

Vul: Both

North HCP: 15

South HCP: 7+3

Contract: 4 ♠ North

North:

♠ 87

♥ AK53

♦ A93

♣ AT74

South:

♠ AQ96432

♥ JT

♦ T642

♣ -

W	N	E	S
1 ♦	1 NT	Pass	4 ♥ ¹
Pass	4 ♠	All Pass	

1. Texas

Board: 138

Dealer: East

Vul: Both

North HCP: 7+2

South HCP: 15

Contract: 4 ♥X South

North:

♠ -

♥ AJ9852

♦ T76

♣ QT97

South:

♠ Q874

♥ K4

♦ AQ8

♣ KJ43

W	N	E	S
		1 ♣	1 NT
Pass	4 ♦ ¹	Pass	4 ♥
X	All Pass		

1. Texas

Board: 139

Dealer: West

Vul: None

North HCP: 17

South HCP: 6+2

Contract: 4 ♠ North

North:

♠ KJ5

♥ A643

♦ K8

♣ AQ54

South:

♠ AT9873

♥ 7

♦ J652

♣ J7

W	N	E	S
1 ♣	1 NT	Pass	4 ♥ ¹
Pass	4 ♠	All Pass	

1. Texas

Board: 140

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AQ9875

♥ 93

♦ T5

♣ Q72

South:

♠ KT

♥ AJT5

♦ A82

♣ KT63

W	N	E	S
		1 ♣	1 NT
Pass	4 ♥ ¹	Pass	4 ♠
All Pass			

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 141	♠ QJ72	RHO opens the bidding 1 ♣.
Dealer: West	♥ AJ2	You bid next.
Vul: E-W	♦ Q4	East (LHO) Doubles 4 ♠ if possible.
HCP: 15	♣ KQ65	

Board: 142	♠ AQJ743	LHO opens the bidding 1 ♦.
Dealer: East	♥ 98765	Partner bids next.
Vul: N-S	♦ 2	
HCP: 8+3	♣ J	

Board: 143	♠ AK7	RHO opens the bidding 1 ♦.
Dealer: West	♥ K85	You bid next.
Vul: E-W	♦ K75	East (LHO) Doubles 4 ♠ if possible.
HCP: 16	♣ QJ82	

Board: 144	♠ AQ32	LHO opens the bidding 1 ♦.
Dealer: East	♥ T98765	Partner bids next.
Vul: E-W	♦ T9	
HCP: 6+2	♣ 3	

Board: 145	♠ AK8	RHO opens the bidding 1 ♦.
Dealer: West	♥ JT8	You bid next.
Vul: Both	♦ AJ2	
HCP: 16	♣ KT96	

Both hands (Answers Page)

Board: 141

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 4+3

Contract: 4 ♠ X North

North:

♠ QJ72

♥ AJ2

♦ Q4

♣ KQ65

South:

♠ AT98654

♥ 964

♦ 98

♣ 9

W N E S

1 ♣ 1NT Pass 4 ♥¹

Pass 4 ♠ X All Pass

1. Texas

Board: 142

Dealer: East

Vul: N-S

North HCP: 8+3

South HCP: 15

Contract: 4 ♠ South

North:

♠ AQJ743

♥ 98765

♦ 2

♣ J

South:

♠ 52

♥ QT2

♦ KQJ5

♣ AK42

W N E S

Pass 1 ♦ 1NT

Pass 4 ♥¹ Pass 4 ♠

All Pass

1. Texas

Board: 143

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 5+3

Contract: 4 ♠ X North

North:

♠ AK7

♥ K85

♦ K75

♣ QJ82

South:

♠ JT9542

♥ 3

♦ 2

♣ AT543

W N E S

1 ♦ 1NT Pass 4 ♥¹

Pass 4 ♠ X All Pass

1. Texas

Board: 144

Dealer: East

Vul: E-W

North HCP: 6+2

South HCP: 16

Contract: 4 ♥ South

North:

♠ AQ32

♥ T98765

♦ T9

♣ 3

South:

♠ K97

♥ KQ3

♦ AQ4

♣ Q865

W N E S

Pass 1 ♦ 1NT

Pass 4 ♦¹ Pass 4 ♥

All Pass

1. Texas

Board: 145

Dealer: West

Vul: Both

North HCP: 16

South HCP: 9+2

Contract: 4 ♥ North

North:

♠ AK8

♥ JT8

♦ AJ2

♣ KT96

South:

♠ T7

♥ AQ6432

♦ Q7

♣ J85

W N E S

1 ♦ 1NT Pass 4 ♦¹

Pass 4 ♥ All Pass

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 141 ♠ AT98654 LHO opens the bidding 1 ♣.
 Dealer: West ♥ 964 Partner bids next.
 Vul: E-W ♦ 98 East (RHO) Doubles 4 ♠ if possible.
 HCP: 4+3 ♣ 9

Board: 142 ♠ 52 RHO opens the bidding 1 ♦.
 Dealer: East ♥ QT2 You bid next.
 Vul: N-S ♦ KQJ5
 HCP: 15 ♣ AK42

Board: 143 ♠ JT9542 LHO opens the bidding 1 ♦.
 Dealer: West ♥ 3 Partner bids next.
 Vul: E-W ♦ 2 East (RHO) Doubles 4 ♠ if possible.
 HCP: 5+3 ♣ AT543

Board: 144 ♠ K97 RHO opens the bidding 1 ♦.
 Dealer: East ♥ KQ3 You bid next.
 Vul: E-W ♦ AQ4
 HCP: 16 ♣ Q865

Board: 145 ♠ T7 LHO opens the bidding 1 ♦.
 Dealer: West ♥ AQ6432 Partner bids next.
 Vul: Both ♦ Q7
 HCP: 9+2 ♣ J85

Both hands (Answers Page)

Board: 141

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 4+3

Contract: 4 ♠ X North

North:

♠ QJ72

♥ AJ2

♦ Q4

♣ KQ65

South:

♠ AT98654

♥ 964

♦ 98

♣ 9

W N E S

1 ♣ 1NT Pass 4 ♥¹

Pass 4 ♠ X All Pass

1. Texas

Board: 142

Dealer: East

Vul: N-S

North HCP: 8+3

South HCP: 15

Contract: 4 ♠ South

North:

♠ AQJ743

♥ 98765

♦ 2

♣ J

South:

♠ 52

♥ QT2

♦ KQJ5

♣ AK42

W N E S

Pass 1 ♦ 1NT

Pass 4 ♥¹ Pass 4 ♠

All Pass

1. Texas

Board: 143

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 5+3

Contract: 4 ♠ X North

North:

♠ AK7

♥ K85

♦ K75

♣ QJ82

South:

♠ JT9542

♥ 3

♦ 2

♣ AT543

W N E S

1 ♦ 1NT Pass 4 ♥¹

Pass 4 ♠ X All Pass

1. Texas

Board: 144

Dealer: East

Vul: E-W

North HCP: 6+2

South HCP: 16

Contract: 4 ♥ South

North:

♠ AQ32

♥ T98765

♦ T9

♣ 3

South:

♠ K97

♥ KQ3

♦ AQ4

♣ Q865

W N E S

Pass 1 ♦ 1NT

Pass 4 ♦¹ Pass 4 ♥

All Pass

1. Texas

Board: 145

Dealer: West

Vul: Both

North HCP: 16

South HCP: 9+2

Contract: 4 ♥ North

North:

♠ AK8

♥ JT8

♦ AJ2

♣ KT96

South:

♠ T7

♥ AQ6432

♦ Q7

♣ J85

W N E S

1 ♦ 1NT Pass 4 ♦¹

Pass 4 ♥ All Pass

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 146 ♠ T9 LHO opens the bidding 1 ♦ .
 Dealer: East ♥ KJ97642 Partner bids next.
 Vul: None ♦ 72
 HCP: 7+3 ♣ K8

Board: 147 ♠ K83 RHO opens the bidding 1 ♣ .
 Dealer: West ♥ A84 You bid next.
 Vul: N-S ♦ A82
 HCP: 16 ♣ AJ62

Board: 148 ♠ Q2 LHO opens the bidding 1 ♦ .
 Dealer: East ♥ QJ8632 Partner bids next.
 Vul: E-W ♦ T3
 HCP: 9+2 ♣ AT7

Board: 149 ♠ AKQT RHO opens the bidding 1 ♦ .
 Dealer: West ♥ 963 You bid next.
 Vul: N-S ♦ AK2
 HCP: 16 ♣ 875

Board: 150 ♠ QT87543 LHO opens the bidding 1 ♦ .
 Dealer: East ♥ 95 Partner bids next.
 Vul: None ♦ A4
 HCP: 6+3 ♣ T7

Both hands (Answers Page)

Board: 146

Dealer: East

Vul: None

North HCP: 7+3

South HCP: 15

Contract: 4♥ South

North:

♠ T9

♥ KJ97642

♦ 72

♣ K8

South:

♠ KQ6

♥ QT8

♦ AQ3

♣ QT74

W	N	E	S
		1♦	1NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 147

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 5+3

Contract: 4♠ North

North:

♠ K83

♥ A84

♦ A82

♣ AJ62

South:

♠ AJT9762

♥ 95

♦ 765

♣ 3

W	N	E	S
1♣	1NT	Pass	4♥ ¹

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

Board: 148

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 15+1

Contract: 4♥ South

North:

♠ Q2

♥ QJ8632

♦ T3

♣ AT7

South:

♠ 763

♥ K5

♦ AQJ

♣ KQ852

W	N	E	S
		1♦	1NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 149

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 7+2

Contract: 4♥ North

North:

♠ AKQT

♥ 963

♦ AK2

♣ 875

South:

♠ J85

♥ AT7542

♦ Q76

♣ 9

W	N	E	S
1♦	1NT	Pass	4♦ ¹

Pass	4♥	All Pass	
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1. Texas

Board: 150

Dealer: East

Vul: None

North HCP: 6+3

South HCP: 18

Contract: 4♠ South

North:

♠ QT87543

♥ 95

♦ A4

♣ T7

South:

♠ A96

♥ AK4

♦ KJT2

♣ QJ9

W	N	E	S
		1♦	1NT

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 146	♠ KQ6	RHO opens the bidding 1 ♦.
Dealer: East	♥ QT8	You bid next.
Vul: None	♦ AQ3	
HCP: 15	♣ QT74	

Board: 147	♠ AJT9762	LHO opens the bidding 1 ♣.
Dealer: West	♥ 95	Partner bids next.
Vul: N-S	♦ 765	
HCP: 5+3	♣ 3	

Board: 148	♠ 763	RHO opens the bidding 1 ♦.
Dealer: East	♥ K5	You bid next.
Vul: E-W	♦ AQJ	
HCP: 15+1	♣ KQ852	

Board: 149	♠ J85	LHO opens the bidding 1 ♦.
Dealer: West	♥ AT7542	Partner bids next.
Vul: N-S	♦ Q76	
HCP: 7+2	♣ 9	

Board: 150	♠ A96	RHO opens the bidding 1 ♦.
Dealer: East	♥ AK4	You bid next.
Vul: None	♦ KJT2	
HCP: 18	♣ QJ9	

Both hands (Answers Page)

Board: 146

Dealer: East

Vul: None

North HCP: 7+3

South HCP: 15

Contract: 4♥ South

North:

♠ T9

♥ KJ97642

♦ 72

♣ K8

South:

♠ KQ6

♥ QT8

♦ AQ3

♣ QT74

W	N	E	S
		1♦	1NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 147

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 5+3

Contract: 4♠ North

North:

♠ K83

♥ A84

♦ A82

♣ AJ62

South:

♠ AJT9762

♥ 95

♦ 765

♣ 3

W	N	E	S
1♣	1NT	Pass	4♥ ¹

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

Board: 148

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 15+1

Contract: 4♥ South

North:

♠ Q2

♥ QJ8632

♦ T3

♣ AT7

South:

♠ 763

♥ K5

♦ AQJ

♣ KQ852

W	N	E	S
		1♦	1NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 149

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 7+2

Contract: 4♥ North

North:

♠ AKQT

♥ 963

♦ AK2

♣ 875

South:

♠ J85

♥ AT7542

♦ Q76

♣ 9

W	N	E	S
1♦	1NT	Pass	4♦ ¹

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

Board: 150

Dealer: East

Vul: None

North HCP: 6+3

South HCP: 18

Contract: 4♠ South

North:

♠ QT87543

♥ 95

♦ A4

♣ T7

South:

♠ A96

♥ AK4

♦ KJT2

♣ QJ9

W	N	E	S
		1♦	1NT

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 151	♠ KQ9	RHO opens the bidding 1 ♦.
Dealer: West	♥ KJ	You bid next.
Vul: E-W	♦ QJ74	
HCP: 16	♣ KJT9	
Board: 152	♠ QJ63	LHO opens the bidding 1 ♦.
Dealer: East	♥ Q98765	Partner bids next.
Vul: Both	♦ AT	
HCP: 10+2	♣ J	
Board: 153	♠ AQ63	RHO opens the bidding 1 ♣.
Dealer: West	♥ KQ4	You bid next.
Vul: N-S	♦ K64	
HCP: 17	♣ KT3	
Board: 154	♠ 93	LHO opens the bidding 1 ♦.
Dealer: East	♥ AQT9742	Partner bids next.
Vul: Both	♦ 5	
HCP: 6+3	♣ 862	
Board: 155	♠ T72	RHO opens the bidding 1 ♣.
Dealer: West	♥ KQJ7	You bid next.
Vul: None	♦ A6	East (LHO) Doubles 4 ♠ if possible.
HCP: 15	♣ AJT6	

Both hands (Answers Page)

Board: 151

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 4+3

Contract: 4♥ North

North:

♠ KQ9

♥ KJ

♦ QJ74

♣ KJT9

South:

♠ A643

♥ 9876432

♦ -

♣ 85

W	N	E	S
---	---	---	---

1♦	1NT	Pass	4♦ ¹
----	-----	------	-----------------

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

Board: 152

Dealer: East

Vul: Both

North HCP: 10+2

South HCP: 15

Contract: 4♥ South

North:

♠ QJ63

♥ Q98765

♦ AT

♣ J

South:

♠ A7

♥ KJ32

♦ QJ75

♣ A76

W	N	E	S
---	---	---	---

		1♦	1NT
--	--	----	-----

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 153

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 7+2

Contract: 4♥ North

North:

♠ AQ63

♥ KQ4

♦ K64

♣ KT3

South:

♠ -

♥ JT9876

♦ T953

♣ AQ7

W	N	E	S
---	---	---	---

1♣	1NT	Pass	4♦ ¹
----	-----	------	-----------------

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

Board: 154

Dealer: East

Vul: Both

North HCP: 6+3

South HCP: 17

Contract: 4♥ South

North:

♠ 93

♥ AQT9742

♦ 5

♣ 862

South:

♠ A2

♥ KJ8

♦ AQ83

♣ K743

W	N	E	S
---	---	---	---

		1♦	1NT
--	--	----	-----

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 155

Dealer: West

Vul: None

North HCP: 15

South HCP: 7+2

Contract: 4♠X North

North:

♠ T72

♥ KQJ7

♦ A6

♣ AJT6

South:

♠ KJ9863

♥ 94

♦ K95

♣ 42

W	N	E	S
---	---	---	---

1♣	1NT	Pass	4♥ ¹
----	-----	------	-----------------

Pass	4♠	X	All Pass
------	----	---	----------

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 151	♠ A643	LHO opens the bidding 1 ♦.
Dealer: West	♥ 9876432	Partner bids next.
Vul: E-W	♦ -	
HCP: 4+3	♣ 85	
<hr/>		
Board: 152	♠ A7	RHO opens the bidding 1 ♦.
Dealer: East	♥ KJ32	You bid next.
Vul: Both	♦ QJ75	
HCP: 15	♣ A76	
<hr/>		
Board: 153	♠ -	LHO opens the bidding 1 ♣.
Dealer: West	♥ JT9876	Partner bids next.
Vul: N-S	♦ T953	
HCP: 7+2	♣ AQ7	
<hr/>		
Board: 154	♠ A2	RHO opens the bidding 1 ♦.
Dealer: East	♥ KJ8	You bid next.
Vul: Both	♦ AQ83	
HCP: 17	♣ K743	
<hr/>		
Board: 155	♠ KJ9863	LHO opens the bidding 1 ♣.
Dealer: West	♥ 94	Partner bids next.
Vul: None	♦ K95	East (RHO) Doubles 4 ♠ if possible.
HCP: 7+2	♣ 42	

Both hands (Answers Page)

Board: 151

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 4+3

Contract: 4♥ North

North:

♠ KQ9

♥ KJ

♦ QJ74

♣ KJT9

South:

♠ A643

♥ 9876432

♦ -

♣ 85

W	N	E	S
---	---	---	---

1♦	1NT	Pass	4♦ ¹
----	-----	------	-----------------

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

Board: 152

Dealer: East

Vul: Both

North HCP: 10+2

South HCP: 15

Contract: 4♥ South

North:

♠ QJ63

♥ Q98765

♦ AT

♣ J

South:

♠ A7

♥ KJ32

♦ QJ75

♣ A76

W	N	E	S
---	---	---	---

		1♦	1NT
--	--	----	-----

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 153

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 7+2

Contract: 4♥ North

North:

♠ AQ63

♥ KQ4

♦ K64

♣ KT3

South:

♠ -

♥ JT9876

♦ T953

♣ AQ7

W	N	E	S
---	---	---	---

1♣	1NT	Pass	4♦ ¹
----	-----	------	-----------------

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

Board: 154

Dealer: East

Vul: Both

North HCP: 6+3

South HCP: 17

Contract: 4♥ South

North:

♠ 93

♥ AQT9742

♦ 5

♣ 862

South:

♠ A2

♥ KJ8

♦ AQ83

♣ K743

W	N	E	S
---	---	---	---

		1♦	1NT
--	--	----	-----

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 155

Dealer: West

Vul: None

North HCP: 15

South HCP: 7+2

Contract: 4♠X North

North:

♠ T72

♥ KQJ7

♦ A6

♣ AJT6

South:

♠ KJ9863

♥ 94

♦ K95

♣ 42

W	N	E	S
---	---	---	---

1♣	1NT	Pass	4♥ ¹
----	-----	------	-----------------

Pass	4♠	X	All Pass
------	----	---	----------

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 156 ♠ A5 LHO opens the bidding 1 ♣.
 Dealer: East ♥ QT9854 Partner bids next.
 Vul: E-W ♦ Q5
 HCP: 8+2 ♣ 652

Board: 157 ♠ AJT5 RHO opens the bidding 1 ♣.
 Dealer: West ♥ A5 You bid next.
 Vul: None ♦ 9652
 HCP: 16 ♣ AK4

Board: 158 ♠ - LHO opens the bidding 1 ♣.
 Dealer: East ♥ AQT652 Partner bids next.
 Vul: E-W ♦ QJ732
 HCP: 9+3 ♣ 32

Board: 159 ♠ T96 RHO opens the bidding 1 ♦.
 Dealer: West ♥ AQ85 You bid next.
 Vul: Both ♦ A62
 HCP: 15 ♣ KQ8

Board: 160 ♠ T87432 LHO opens the bidding 1 ♦.
 Dealer: East ♥ - Partner bids next.
 Vul: E-W ♦ J5
 HCP: 5+3 ♣ A8654

Both hands (Answers Page)

Board: 156

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 4♥ South

North:

♠ A5

♥ QT9854

♦ Q5

♣ 652

South:

♠ 96

♥ AK7

♦ K873

♣ KQT4

W	N	E	S
		1♣	1NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 157

Dealer: West

Vul: None

North HCP: 16

South HCP: 7+2

Contract: 4♥ North

North:

♠ AJT5

♥ A5

♦ 9652

♣ AK4

South:

♠ 8

♥ QJT987

♦ AT3

♣ T63

W	N	E	S
1♣	1NT	Pass	4♦ ¹

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

Board: 158

Dealer: East

Vul: E-W

North HCP: 9+3

South HCP: 15

Contract: 4♥ South

North:

♠ -

♥ AQT652

♦ QJ732

♣ 32

South:

♠ AK93

♥ J93

♦ AT

♣ K974

W	N	E	S
		1♣	1NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 159

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 4♥ North

North:

♠ T96

♥ AQ85

♦ A62

♣ KQ8

South:

♠ KJ

♥ KJT932

♦ 94

♣ J95

W	N	E	S
1♦	1NT	Pass	4♦ ¹

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

Board: 160

Dealer: East

Vul: E-W

North HCP: 5+3

South HCP: 17

Contract: 4♠ South

North:

♠ T87432

♥ -

♦ J5

♣ A8654

South:

♠ KQJ

♥ A975

♦ AK2

♣ 732

W	N	E	S
		1♦	1NT

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 156	♠ 96	RHO opens the bidding 1 ♣.
Dealer: East	♥ AK7	You bid next.
Vul: E-W	♦ K873	
HCP: 15	♣ KQT4	

Board: 157	♠ 8	LHO opens the bidding 1 ♣.
Dealer: West	♥ QJT987	Partner bids next.
Vul: None	♦ AT3	
HCP: 7+2	♣ T63	

Board: 158	♠ AK93	RHO opens the bidding 1 ♣.
Dealer: East	♥ J93	You bid next.
Vul: E-W	♦ AT	
HCP: 15	♣ K974	

Board: 159	♠ KJ	LHO opens the bidding 1 ♦.
Dealer: West	♥ KJT932	Partner bids next.
Vul: Both	♦ 94	
HCP: 9+2	♣ J95	

Board: 160	♠ KQJ	RHO opens the bidding 1 ♦.
Dealer: East	♥ A975	You bid next.
Vul: E-W	♦ AK2	
HCP: 17	♣ 732	

Both hands (Answers Page)

Board: 156

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 4♥ South

North:

♠ A5

♥ QT9854

♦ Q5

♣ 652

South:

♠ 96

♥ AK7

♦ K873

♣ KQT4

W	N	E	S
		1♣	1NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 157

Dealer: West

Vul: None

North HCP: 16

South HCP: 7+2

Contract: 4♥ North

North:

♠ AJT5

♥ A5

♦ 9652

♣ AK4

South:

♠ 8

♥ QJT987

♦ AT3

♣ T63

W	N	E	S
1♣	1NT	Pass	4♦ ¹

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

Board: 158

Dealer: East

Vul: E-W

North HCP: 9+3

South HCP: 15

Contract: 4♥ South

North:

♠ -

♥ AQT652

♦ QJ732

♣ 32

South:

♠ AK93

♥ J93

♦ AT

♣ K974

W	N	E	S
		1♣	1NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 159

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 4♥ North

North:

♠ T96

♥ AQ85

♦ A62

♣ KQ8

South:

♠ KJ

♥ KJT932

♦ 94

♣ J95

W	N	E	S
1♦	1NT	Pass	4♦ ¹

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

Board: 160

Dealer: East

Vul: E-W

North HCP: 5+3

South HCP: 17

Contract: 4♠ South

North:

♠ T87432

♥ -

♦ J5

♣ A8654

South:

♠ KQJ

♥ A975

♦ AK2

♣ 732

W	N	E	S
		1♦	1NT

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 161 ♠ AT84 RHO opens the bidding 1 ♦ .
 Dealer: West ♥ QJ You bid next.
 Vul: Both ♦ K42
 HCP: 15 ♣ KQT6

Board: 162 ♠ QJ86543 LHO opens the bidding 1 ♣ .
 Dealer: East ♥ 93 Partner bids next.
 Vul: N-S ♦ 75
 HCP: 7+3 ♣ A2

Board: 163 ♠ J8 RHO opens the bidding 1 ♣ .
 Dealer: West ♥ AK74 You bid next.
 Vul: Both ♦ KQ6
 HCP: 16 ♣ K962

Board: 164 ♠ AQ8543 LHO opens the bidding 1 ♦ .
 Dealer: East ♥ 5 Partner bids next.
 Vul: None ♦ T6
 HCP: 7+2 ♣ JT93

Board: 165 ♠ AT65 RHO opens the bidding 1 ♣ .
 Dealer: West ♥ K765 You bid next.
 Vul: None ♦ A4
 HCP: 15 ♣ AT4

Both hands (Answers Page)

Board: 161

Dealer: West

Vul: Both

North HCP: 15

South HCP: 7+2

Contract: 4♥ North

North:

♠ AT84

♥ QJ

♦ K42

♣ KQT6

South:

♠ QJ9

♥ A85432

♦ 75

♣ 82

W	N	E	S
---	---	---	---

1♦	1NT	Pass	4♦ ¹
----	-----	------	-----------------

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

Board: 162

Dealer: East

Vul: N-S

North HCP: 7+3

South HCP: 17

Contract: 4♠ South

North:

♠ QJ86543

♥ 93

♦ 75

♣ A2

South:

♠ AKT

♥ A76

♦ QJT8

♣ K93

W	N	E	S
---	---	---	---

		1♣	1NT
--	--	----	-----

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

Board: 163

Dealer: West

Vul: Both

North HCP: 16

South HCP: 9+2

Contract: 4♠ North

North:

♠ J8

♥ AK74

♦ KQ6

♣ K962

South:

♠ AQT632

♥ QJ62

♦ T

♣ 53

W	N	E	S
---	---	---	---

1♣	1NT	Pass	4♥ ¹
----	-----	------	-----------------

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

Board: 164

Dealer: East

Vul: None

North HCP: 7+2

South HCP: 16

Contract: 4♠ South

North:

♠ AQ8543

♥ 5

♦ T6

♣ JT93

South:

♠ 92

♥ KJ73

♦ AKQ7

♣ K76

W	N	E	S
---	---	---	---

		1♦	1NT
--	--	----	-----

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

Board: 165

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 4♠ North

North:

♠ AT65

♥ K765

♦ A4

♣ AT4

South:

♠ QJ9832

♥ AJ2

♦ J3

♣ 98

W	N	E	S
---	---	---	---

1♣	1NT	Pass	4♥ ¹
----	-----	------	-----------------

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 161	♠ QJ9	LHO opens the bidding 1 ♦.
Dealer: West	♥ A85432	Partner bids next.
Vul: Both	♦ 75	
HCP: 7+2	♣ 82	

Board: 162	♠ AKT	RHO opens the bidding 1 ♣.
Dealer: East	♥ A76	You bid next.
Vul: N-S	♦ QJT8	
HCP: 17	♣ K93	

Board: 163	♠ AQT632	LHO opens the bidding 1 ♣.
Dealer: West	♥ QJ62	Partner bids next.
Vul: Both	♦ T	
HCP: 9+2	♣ 53	

Board: 164	♠ 92	RHO opens the bidding 1 ♦.
Dealer: East	♥ KJ73	You bid next.
Vul: None	♦ AKQ7	
HCP: 16	♣ K76	

Board: 165	♠ QJ9832	LHO opens the bidding 1 ♣.
Dealer: West	♥ AJ2	Partner bids next.
Vul: None	♦ J3	
HCP: 9+2	♣ 98	

Both hands (Answers Page)

Board: 161

Dealer: West

Vul: Both

North HCP: 15

South HCP: 7+2

Contract: 4♥ North

North:

♠ AT84

♥ QJ

♦ K42

♣ KQT6

South:

♠ QJ9

♥ A85432

♦ 75

♣ 82

W	N	E	S
---	---	---	---

1♦	1NT	Pass	4♦ ¹
----	-----	------	-----------------

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

Board: 162

Dealer: East

Vul: N-S

North HCP: 7+3

South HCP: 17

Contract: 4♠ South

North:

♠ QJ86543

♥ 93

♦ 75

♣ A2

South:

♠ AKT

♥ A76

♦ QJT8

♣ K93

W	N	E	S
---	---	---	---

		1♣	1NT
--	--	----	-----

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

Board: 163

Dealer: West

Vul: Both

North HCP: 16

South HCP: 9+2

Contract: 4♠ North

North:

♠ J8

♥ AK74

♦ KQ6

♣ K962

South:

♠ AQT632

♥ QJ62

♦ T

♣ 53

W	N	E	S
---	---	---	---

1♣	1NT	Pass	4♥ ¹
----	-----	------	-----------------

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

Board: 164

Dealer: East

Vul: None

North HCP: 7+2

South HCP: 16

Contract: 4♠ South

North:

♠ AQ8543

♥ 5

♦ T6

♣ JT93

South:

♠ 92

♥ KJ73

♦ AKQ7

♣ K76

W	N	E	S
---	---	---	---

		1♦	1NT
--	--	----	-----

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

Board: 165

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 4♠ North

North:

♠ AT65

♥ K765

♦ A4

♣ AT4

South:

♠ QJ9832

♥ AJ2

♦ J3

♣ 98

W	N	E	S
---	---	---	---

1♣	1NT	Pass	4♥ ¹
----	-----	------	-----------------

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 166	♠ AJT742	LHO opens the bidding 1 ♦.
Dealer: East	♥ T74	Partner bids next.
Vul: None	♦ Q93	West (RHO) Doubles 4 ♠ if possible.
HCP: 7+2	♣ 7	

Board: 167	♠ AJ32	RHO opens the bidding 1 ♠.
Dealer: West	♥ QJ8	You bid next.
Vul: N-S	♦ JT	East (LHO) Doubles 4 ♥ if possible.
HCP: 16	♣ AQJ4	

Board: 168	♠ AQ7532	LHO opens the bidding 1 ♦.
Dealer: East	♥ J95	Partner bids next.
Vul: E-W	♦ 52	
HCP: 7+2	♣ 73	

Board: 169	♠ A3	RHO opens the bidding 1 ♦.
Dealer: West	♥ AQT2	You bid next.
Vul: None	♦ AJT8	
HCP: 16	♣ J62	

Board: 170	♠ T8	LHO opens the bidding 1 ♦.
Dealer: East	♥ QJ7542	Partner bids next.
Vul: N-S	♦ 64	
HCP: 7+2	♣ A63	

Both hands (Answers Page)

Board: 166

Dealer: East

Vul: None

North HCP: 7+2

South HCP: 15+1

Contract: 4 ♠ X South

North:

♠ AJT742

♥ T74

♦ Q93

♣ 7

South:

♠ 98

♥ AK2

♦ K64

♣ KQT82

W	N	E	S
		1 ♦	1NT

Pass	4 ♥ ¹	Pass	4 ♠
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X	All Pass		
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1. Texas

Board: 167

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 6+3

Contract: 4 ♥ X North

North:

♠ AJ32

♥ QJ8

♦ JT

♣ AQJ4

South:

♠ 7

♥ AT97543

♦ Q32

♣ 32

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

1. Texas

Board: 168

Dealer: East

Vul: E-W

North HCP: 7+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AQ7532

♥ J95

♦ 52

♣ 73

South:

♠ T94

♥ AQ6

♦ KQ97

♣ A94

W	N	E	S
		1 ♦	1NT

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

Board: 169

Dealer: West

Vul: None

North HCP: 16

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ A3

♥ AQT2

♦ AJT8

♣ J62

South:

♠ KQ9652

♥ K53

♦ 6

♣ 973

W	N	E	S
1 ♦	1NT	Pass	4 ♥ ¹
Pass	4 ♠	All Pass	

1. Texas

Board: 170

Dealer: East

Vul: N-S

North HCP: 7+2

South HCP: 15+1

Contract: 4 ♥ South

North:

♠ T8

♥ QJ7542

♦ 64

♣ A63

South:

♠ J62

♥ A8

♦ AK9

♣ KT852

W	N	E	S
		1 ♦	1NT
Pass	4 ♦ ¹	Pass	4 ♥

All Pass

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 166	♠ 98	RHO opens the bidding 1 ♦ .
Dealer: East	♥ AK2	You bid next.
Vul: None	♦ K64	West (LHO) Doubles 4 ♠ if possible.
HCP: 15+1	♣ KQT82	

Board: 167	♠ 7	LHO opens the bidding 1 ♠ .
Dealer: West	♥ AT97543	Partner bids next.
Vul: N-S	♦ Q32	East (RHO) Doubles 4 ♥ if possible.
HCP: 6+3	♣ 32	

Board: 168	♠ T94	RHO opens the bidding 1 ♦ .
Dealer: East	♥ AQ6	You bid next.
Vul: E-W	♦ KQ97	
HCP: 15	♣ A94	

Board: 169	♠ KQ9652	LHO opens the bidding 1 ♦ .
Dealer: West	♥ K53	Partner bids next.
Vul: None	♦ 6	
HCP: 8+2	♣ 973	

Board: 170	♠ J62	RHO opens the bidding 1 ♦ .
Dealer: East	♥ A8	You bid next.
Vul: N-S	♦ AK9	
HCP: 15+1	♣ KT852	

Both hands (Answers Page)

Board: 166

Dealer: East

Vul: None

North HCP: 7+2

South HCP: 15+1

Contract: 4 ♠ X South

North:

♠ AJT742

♥ T74

♦ Q93

♣ 7

South:

♠ 98

♥ AK2

♦ K64

♣ KQT82

W	N	E	S
		1 ♦	1NT

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

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

1. Texas

Board: 167

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 6+3

Contract: 4 ♥ X North

North:

♠ AJ32

♥ QJ8

♦ JT

♣ AQJ4

South:

♠ 7

♥ AT97543

♦ Q32

♣ 32

W	N	E	S
1 ♠	1NT	Pass	4 ♦ ¹

Pass	4 ♥	X	All Pass
------	-----	---	----------

1. Texas

Board: 168

Dealer: East

Vul: E-W

North HCP: 7+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AQ7532

♥ J95

♦ 52

♣ 73

South:

♠ T94

♥ AQ6

♦ KQ97

♣ A94

W	N	E	S
		1 ♦	1NT

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

All Pass			
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1. Texas

Board: 169

Dealer: West

Vul: None

North HCP: 16

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ A3

♥ AQT2

♦ AJT8

♣ J62

South:

♠ KQ9652

♥ K53

♦ 6

♣ 973

W	N	E	S
1 ♦	1NT	Pass	4 ♥ ¹

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

Board: 170

Dealer: East

Vul: N-S

North HCP: 7+2

South HCP: 15+1

Contract: 4 ♥ South

North:

♠ T8

♥ QJ7542

♦ 64

♣ A63

South:

♠ J62

♥ A8

♦ AK9

♣ KT852

W	N	E	S
		1 ♦	1NT

Pass	4 ♦ ¹	Pass	4 ♥
------	------------------	------	-----

All Pass			
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1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 171	♠ KQ53	RHO opens the bidding 1 ♠.
Dealer: West	♥ K7	You bid next.
Vul: Both	♦ KQT8	
HCP: 17	♣ A86	

Board: 172	♠ 5	LHO opens the bidding 1 ♠.
Dealer: East	♥ KJ9875	Partner bids next.
Vul: E-W	♦ Q	
HCP: 9+3	♣ K9864	

Board: 173	♠ KQ9	RHO opens the bidding 1 ♦.
Dealer: West	♥ Q7	You bid next.
Vul: None	♦ A54	
HCP: 17+1	♣ KQJT4	

Board: 174	♠ AQT98654	LHO opens the bidding 1 ♣.
Dealer: East	♥ T2	Partner bids next.
Vul: Both	♦ 43	
HCP: 6+4	♣ 8	

Both hands (Answers Page)

Board: 171

Dealer: West

Vul: Both

North HCP: 17

South HCP: 8+4

Contract: 4♥ North

North:

♠ KQ53

♥ K7

♦ KQT8

♣ A86

South:

♠ J

♥ AQJT6543

♦ 73

♣ 73

W	N	E	S
---	---	---	---

1♠	1NT	Pass	4♦ ¹
----	-----	------	-----------------

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

Board: 172

Dealer: East

Vul: E-W

North HCP: 9+3

South HCP: 15

Contract: 4♥ South

North:

♠ 5

♥ KJ9875

♦ Q

♣ K9864

South:

♠ KJT6

♥ AT4

♦ AK7

♣ T73

W	N	E	S
---	---	---	---

		1♠	1NT
--	--	----	-----

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 173

Dealer: West

Vul: None

North HCP: 17+1

South HCP: 7+3

Contract: 4♥ North

North:

♠ KQ9

♥ Q7

♦ A54

♣ KQJT4

South:

♠ J53

♥ AJT6532

♦ J

♣ 53

W	N	E	S
---	---	---	---

1♦	1NT	Pass	4♦ ¹
----	-----	------	-----------------

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

Board: 174

Dealer: East

Vul: Both

North HCP: 6+4

South HCP: 16

Contract: 4♠ South

North:

♠ AQT98654

♥ T2

♦ 43

♣ 8

South:

♠ K3

♥ A95

♦ KT85

♣ AQT3

W	N	E	S
---	---	---	---

		1♣	1NT
--	--	----	-----

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 171 ♠ J LHO opens the bidding 1 ♠.
 Dealer: West ♥ AQJT6543 Partner bids next.
 Vul: Both ♦ 73
 HCP: 8+4 ♣ 73

Board: 172 ♠ KJT6 RHO opens the bidding 1 ♠.
 Dealer: East ♥ AT4 You bid next.
 Vul: E-W ♦ AK7
 HCP: 15 ♣ T73

Board: 173 ♠ J53 LHO opens the bidding 1 ♦.
 Dealer: West ♥ AJT6532 Partner bids next.
 Vul: None ♦ J
 HCP: 7+3 ♣ 53

Board: 174 ♠ K3 RHO opens the bidding 1 ♣.
 Dealer: East ♥ A95 You bid next.
 Vul: Both ♦ KT85
 HCP: 16 ♣ AQT3

Both hands (Answers Page)

Board: 171

Dealer: West

Vul: Both

North HCP: 17

South HCP: 8+4

Contract: 4♥ North

North:

♠ KQ53

♥ K7

♦ KQT8

♣ A86

South:

♠ J

♥ AQJT6543

♦ 73

♣ 73

W	N	E	S
---	---	---	---

1♠	1NT	Pass	4♦ ¹
----	-----	------	-----------------

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

Board: 172

Dealer: East

Vul: E-W

North HCP: 9+3

South HCP: 15

Contract: 4♥ South

North:

♠ 5

♥ KJ9875

♦ Q

♣ K9864

South:

♠ KJT6

♥ AT4

♦ AK7

♣ T73

W	N	E	S
---	---	---	---

		1♠	1NT
--	--	----	-----

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 173

Dealer: West

Vul: None

North HCP: 17+1

South HCP: 7+3

Contract: 4♥ North

North:

♠ KQ9

♥ Q7

♦ A54

♣ KQJT4

South:

♠ J53

♥ AJT6532

♦ J

♣ 53

W	N	E	S
---	---	---	---

1♦	1NT	Pass	4♦ ¹
----	-----	------	-----------------

Pass	4♥	All Pass	
------	----	----------	--

1. Texas

Board: 174

Dealer: East

Vul: Both

North HCP: 6+4

South HCP: 16

Contract: 4♠ South

North:

♠ AQT98654

♥ T2

♦ 43

♣ 8

South:

♠ K3

♥ A95

♦ KT85

♣ AQT3

W	N	E	S
---	---	---	---

		1♣	1NT
--	--	----	-----

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

All Pass

1. Texas