

## North hands

## We\_Overcall\_NT\_then\_Texas

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

Dealer: West      ♥ A873      You bid next.

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

HCP: 16      ♣ KQ2

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

Dealer: East      ♥ KT74      Partner bids next.

Vul: Both      ♦ 7

HCP: 8+2      ♣ 74

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

Dealer: West      ♥ K932      You bid next.

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

HCP: 16      ♣ KQ8

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

Dealer: East      ♥ A963      Partner bids next.

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

HCP: 7+2      ♣ 54

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

Dealer: West      ♥ AT3      You bid next.

Vul: E-W      ♦ A953

HCP: 17      ♣ AQT9

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 64	♠ JT97532	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ A873	♥ 952	Pass	4♠	X	All Pass
North HCP: 16	♦ AKT8	♦ 2				
South HCP: 5+3	♣ KQ2	♣ A7				1. Texas
Contract: 4♠X North						

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

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ3	♠ 8754	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ K932	♥ AQT8765	X	4♥		All Pass
North HCP: 16	♦ K95	♦ 73				
South HCP: 6+3	♣ KQ8	♣ -				1. Texas
Contract: 4♥ North						

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

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K7	♠ AT9	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: E-W	♥ AT3	♥ QJ87642	Pass	4♥		All Pass
North HCP: 17	♦ A953	♦ 2				
South HCP: 7+3	♣ AQT9	♣ 42				1. Texas
Contract: 4♥ North						

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

<b>Board: 1</b>	♠ 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	
 <b>Board: 2</b>	 ♠ J2	 RHO opens the bidding 1♦.
Dealer: East	♥ AQ3	You bid next.
Vul: Both	♦ A832	
HCP: 15	♣ KJT5	
 <b>Board: 3</b>	 ♠ 8754	 LHO opens the bidding 1♦.
Dealer: West	♥ AQT8765	Partner bids next.
Vul: None	♦ 73	West (LHO) Doubles 4♦ if possible.
HCP: 6+3	♣ -	
 <b>Board: 4</b>	 ♠ A5	 RHO opens the bidding 1♦.
Dealer: East	♥ K72	You bid next.
Vul: Both	♦ AKT7	West (LHO) Doubles 4♠ if possible.
HCP: 15	♣ J963	
 <b>Board: 5</b>	 ♠ AT9	 LHO opens the bidding 1♦.
Dealer: West	♥ QJ87642	Partner bids next.
Vul: E-W	♦ 2	
HCP: 7+3	♣ 42	

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 64	♠ JT97532	1 ♦	1NT	Pass	4 ♥ <sup>1</sup>
Vul: E-W	♥ A873	♥ 952	Pass	4 ♠	X	All Pass
North HCP: 16	♦ AKT8	♦ 2				
South HCP: 5+3	♣ KQ2	♣ A7				1. Texas
Contract: 4 ♠ X North						

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

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ3	♠ 8754	1 ♦	1NT	Pass	4 ♦ <sup>1</sup>
Vul: None	♥ K932	♥ AQT8765	X	4 ♥		All Pass
North HCP: 16	♦ K95	♦ 73				
South HCP: 6+3	♣ KQ8	♣ -				1. Texas
Contract: 4 ♥ North						

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

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K7	♠ AT9	1 ♦	1NT	Pass	4 ♦ <sup>1</sup>
Vul: E-W	♥ AT3	♥ QJ87642	Pass	4 ♥		All Pass
North HCP: 17	♦ A953	♦ 2				
South HCP: 7+3	♣ AQT9	♣ 42				1. Texas
Contract: 4 ♥ North						

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

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

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

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

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

## Both hands (Answers Page)

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

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

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

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

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

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

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

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

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

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

## Both hands (Answers Page)

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

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

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

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

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

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

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

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

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

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

## Both hands (Answers Page)

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

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

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

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

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

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

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

Dealer: West      ♥ AQT8654      Partner bids next.

Vul: None      ♦ 9765

HCP: 6+3      ♣ -

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

Dealer: East      ♥ 84      You bid next.

Vul: N-S      ♦ AQ83

HCP: 15      ♣ AJ7

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

Dealer: West      ♥ -      Partner bids next.

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

HCP: 6+3      ♣ A4

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

Dealer: East      ♥ KJT4      You bid next.

Vul: None      ♦ AT8

HCP: 16      ♣ KQT7

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

Dealer: West      ♥ 6      Partner bids next.

Vul: N-S      ♦ K6

HCP: 8+2      ♣ J863

## Both hands (Answers Page)

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

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

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

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

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

## North hands

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

Dealer: East      ♥ T3      Partner bids next.

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

HCP: 8+2      ♣ 92

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

Dealer: West      ♥ QJ76      You bid next.

Vul: None      ♦ AT2

HCP: 16      ♣ A64

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

Dealer: East      ♥ 754      Partner bids next.

Vul: E-W      ♦ K9

HCP: 9+2      ♣ J6

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

Dealer: West      ♥ K2      You bid next.

Vul: Both      ♦ A952

HCP: 16      ♣ KT97

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

Dealer: East      ♥ J3      Partner bids next.

Vul: None      ♦ Q4

HCP: 9+2      ♣ Q85

## Both hands (Answers Page)

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

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

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

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

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

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

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

Dealer: East      ♥ K42      You bid next.

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

HCP: 15      ♣ AKQ8

---

**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)

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

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

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

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

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

## North hands

## We\_Overcall\_NT\_then\_Texas

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

Dealer: West      ♥ AK53      You bid next.

Vul: N-S      ♦ KQT8

HCP: 15      ♣ K97

---

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

Dealer: East      ♥ A54      Partner bids next.

Vul: Both      ♦ 7

HCP: 9+3      ♣ Q8

---

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

Dealer: West      ♥ 96      You bid next.

Vul: N-S      ♦ A54

HCP: 15      ♣ AQT2

---

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

Dealer: East      ♥ 65      Partner bids next.

Vul: E-W      ♦ 52

HCP: 7+2      ♣ K93

---

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

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

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

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

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 65	♠ AJ9873	1 ♣	1NT	Pass	4 ♥ <sup>1</sup>
Vul: N-S	♥ AK53	♥ QT	Pass	4 ♠	All Pass	
North HCP: 15	♦ KQT8	♦ J932				
South HCP: 8+2	♣ K97	♣ 6				1. Texas
Contract: 4 ♠ North						

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJ98652	♠ K7			1 ♥	1NT
Vul: Both	♥ A54	♥ KQJ2	Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
North HCP: 9+3	♦ 7	♦ AT8	All Pass			
South HCP: 16	♣ Q8	♣ KT75				1. Texas
Contract: 4 ♠ South						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AJ76	♠ T9	1 ♦	1NT	Pass	4 ♦ <sup>1</sup>
Vul: N-S	♥ 96	♥ AQJ543	Pass	4 ♥	All Pass	
North HCP: 15	♦ A54	♦ Q2				
South HCP: 9+2	♣ AQT2	♣ 653				1. Texas
Contract: 4 ♥ North						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KJT932	♠ Q4			1 ♥	1NT
Vul: E-W	♥ 65	♥ K32	Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
North HCP: 7+2	♦ 52	♦ AKQ74	All Pass			
South HCP: 15+1	♣ K93	♣ J72				1. Texas
Contract: 4 ♠ South						

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ -	♠ A9874		1 ♣	1NT	Pass
Vul: N-S	♥ AKT	♥ 9863	4 ♥ <sup>1</sup>	5 ♣	X	All Pass
North HCP: 13+4	♦ Q2	♦ 7643				
South HCP: 4+1	♣ AT985432	♣ -				1. Texas
Contract: 5 ♣ X North						

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

<b>Board: 21</b>	♠ AJ9873	LHO opens the bidding 1♣.
Dealer: West	♥ QT	Partner bids next.
Vul: N-S	♦ J932	
HCP: 8+2	♣ 6	
<b>Board: 22</b>	♠ K7	RHO opens the bidding 1♥.
Dealer: East	♥ KQJ2	You bid next.
Vul: Both	♦ AT8	
HCP: 16	♣ KT75	
<b>Board: 23</b>	♠ T9	LHO opens the bidding 1♦.
Dealer: West	♥ AQJ543	Partner bids next.
Vul: N-S	♦ Q2	
HCP: 9+2	♣ 653	
<b>Board: 24</b>	♠ Q4	RHO opens the bidding 1♥.
Dealer: East	♥ K32	You bid next.
Vul: E-W	♦ AKQ74	
HCP: 15+1	♣ J72	
<b>Board: 25</b>	♠ 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)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 65	♠ AJ9873	1 ♣	1NT	Pass	4 ♥ <sup>1</sup>
Vul: N-S	♥ AK53	♥ QT	Pass	4 ♠	All Pass	
North HCP: 15	♦ KQT8	♦ J932				
South HCP: 8+2	♣ K97	♣ 6				1. Texas
Contract: 4 ♠ North						

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJ98652	♠ K7			1 ♥	1NT
Vul: Both	♥ A54	♥ KQJ2	Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
North HCP: 9+3	♦ 7	♦ AT8	All Pass			
South HCP: 16	♣ Q8	♣ KT75				1. Texas
Contract: 4 ♠ South						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AJ76	♠ T9	1 ♦	1NT	Pass	4 ♦ <sup>1</sup>
Vul: N-S	♥ 96	♥ AQJ543	Pass	4 ♥	All Pass	
North HCP: 15	♦ A54	♦ Q2				
South HCP: 9+2	♣ AQT2	♣ 653				1. Texas
Contract: 4 ♥ North						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KJT932	♠ Q4			1 ♥	1NT
Vul: E-W	♥ 65	♥ K32	Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
North HCP: 7+2	♦ 52	♦ AKQ74	All Pass			
South HCP: 15+1	♣ K93	♣ J72				1. Texas
Contract: 4 ♠ South						

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ -	♠ A9874		1 ♣	1NT	Pass
Vul: N-S	♥ AKT	♥ 9863	4 ♥ <sup>1</sup>	5 ♣	X	All Pass
North HCP: 13+4	♦ Q2	♦ 7643				
South HCP: 4+1	♣ AT985432	♣ -				1. Texas
Contract: 5 ♣ X North						

## North hands

## We\_Overcall\_NT\_then\_Texas

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

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

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

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

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

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

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

<b>Board: 26</b>	♠ AQ75	RHO opens the bidding 1♦.
Dealer: East	♥ AJT	You bid next.
Vul: N-S	♦ AQ54	
HCP: 17	♣ 92	
<b>Board: 27</b>	♠ QJT932	LHO opens the bidding 1♣.
Dealer: West	♥ A43	Partner bids next.
Vul: E-W	♦ 4	
HCP: 7+2	♣ T43	
<b>Board: 28</b>	♠ K5	RHO opens the bidding 1♣.
Dealer: East	♥ T743	You bid next.
Vul: N-S	♦ AJ86	
HCP: 15	♣ AK6	
<b>Board: 29</b>	♠ A98	LHO opens the bidding 1♣.
Dealer: West	♥ Q97542	Partner bids next.
Vul: N-S	♦ Q43	
HCP: 9+2	♣ J	
<b>Board: 30</b>	♠ AK93	RHO opens the bidding 1♦.
Dealer: East	♥ 73	You bid next.
Vul: None	♦ AQ75	West (LHO) Doubles 4♥ if possible.
HCP: 17	♣ A32	

## Both hands (Answers Page)

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

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

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

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

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

## North hands

## We\_Overcall\_NT\_then\_Texas

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

Dealer: West      ♥ K87      You bid next.

Vul: N-S      ♦ AK82

HCP: 15      ♣ A65

---

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

Dealer: East      ♥ 987      Partner bids next.

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

HCP: 7+3      ♣ T

---

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

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

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

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

---

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

Dealer: East      ♥ AQT7542      Partner bids next.

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

HCP: 6+3      ♣ 82

---

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

Dealer: West      ♥ A74      You bid next.

Vul: Both      ♦ AQ76

HCP: 17      ♣ K853

## Both hands (Answers Page)

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

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

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

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

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

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

<b>Board: 31</b>	♠ AQT954	LHO opens the bidding 1♣.
Dealer: West	♥ J	Partner bids next.
Vul: N-S	♦ QT73	
HCP: 9+2	♣ 97	
<b>Board: 32</b>	♠ 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	
<b>Board: 33</b>	♠ 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.
<b>Board: 34</b>	♠ 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	
<b>Board: 35</b>	♠ QJ7532	LHO opens the bidding 1♣.
Dealer: West	♥ J853	Partner bids next.
Vul: Both	♦ 9	
HCP: 8+2	♣ A9	

## Both hands (Answers Page)

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

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

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

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

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

## North hands

## We\_Overcall\_NT\_then\_Texas

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

Dealer: East      ♥ AQT843      Partner bids next.

Vul: Both      ♦ Q953

HCP: 9+2      ♣ J

---

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

Dealer: West      ♥ AT6      You bid next.

Vul: None      ♦ AJ8

HCP: 16+1      ♣ AKT74

---

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

Dealer: East      ♥ AQ87654      Partner bids next.

Vul: Both      ♦ 82

HCP: 8+3      ♣ Q73

---

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

Dealer: West      ♥ A95      You bid next.

Vul: None      ♦ AQ942

HCP: 16+1      ♣ Q4

---

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

Dealer: East      ♥ K53      Partner bids next.

Vul: Both      ♦ 3

HCP: 9+3      ♣ K7

## Both hands (Answers Page)

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

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

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

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

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

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

**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)

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

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

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

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

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

## North hands

## We\_Overcall\_NT\_then\_Texas

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

Dealer: West      ♥ AKQJ      You bid next.

Vul: E-W      ♦ A973

HCP: 16      ♣ J5

---

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

Dealer: East      ♥ J82      Partner bids next.

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

HCP: 7+2      ♣ 86

---

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

Dealer: West      ♥ A83      You bid next.

Vul: Both      ♦ KJ4

HCP: 15      ♣ A653

---

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

Dealer: East      ♥ Q98432      Partner bids next.

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

HCP: 7+2      ♣ JT

---

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

Dealer: West      ♥ 82      You bid next.

Vul: Both      ♦ AK75

HCP: 15      ♣ A943

## Both hands (Answers Page)

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

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

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

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

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

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

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

Dealer: West      ♥ 52      Partner bids next.

Vul: E-W      ♦ KQ842

HCP: 8+3      ♣ -

---

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

Dealer: East      ♥ A76      You bid next.

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

HCP: 15      ♣ AQJ2

---

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

Dealer: West      ♥ Q96      Partner bids next.

Vul: Both      ♦ Q95

HCP: 8+2      ♣ 8

---

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

Dealer: East      ♥ AJT7      You bid next.

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

HCP: 16      ♣ K4

---

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

Dealer: West      ♥ AQ7654      Partner bids next.

Vul: Both      ♦ Q3

HCP: 8+2      ♣ T87

## Both hands (Answers Page)

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

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

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

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

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

## North hands

## We\_Overcall\_NT\_then\_Texas

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

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

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

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

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

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

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

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

Dealer: East      ♥ 83      You bid next.

Vul: N-S      ♦ AJ6

HCP: 15+1      ♣ KT854

---

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

Dealer: West      ♥ 6      Partner bids next.

Vul: None      ♦ Q2

HCP: 11+2      ♣ AQ94

---

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

Dealer: East      ♥ 932      You bid next.

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

HCP: 15      ♣ J6

---

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

Dealer: West      ♥ Q72      Partner bids next.

Vul: E-W      ♦ J9

HCP: 9+3      ♣ 6

---

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

Dealer: West      ♥ AQJT9743      Partner bids next.

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

HCP: 7+4      ♣ 74

## Both hands (Answers Page)

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

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

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

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

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

## North hands

## We\_Overcall\_NT\_then\_Texas

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

## Both hands (Answers Page)

<b>Board: 51</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT83	♠ J2	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ K54	♥ AJ87632	Pass	4♥	All Pass	
North HCP: 16	♦ AQ8	♦ T				
South HCP: 8+3	♣ K43	♣ QT2				1. Texas
Contract: 4♥ North						

<b>Board: 52</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q9843	♠ K62				1♦
Vul: None	♥ -	♥ KJ9	1NT	Pass	4♦ <sup>1</sup>	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

<b>Board: 53</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 65	♠ AJ98732	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ KQT4	♥ 8	Pass	4♠	X	All Pass
North HCP: 16	♦ AQ43	♦ 52				
South HCP: 5+3	♣ KQ3	♣ 762				1. Texas
Contract: 4♠ X North						

<b>Board: 54</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQT852	♠ 93			1♦	1NT
Vul: E-W	♥ -	♥ AQ95	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7+2	♦ JT83	♦ KQ6	All Pass			
South HCP: 16	♣ T42	♣ AJ83				1. Texas
Contract: 4♠ South						

<b>Board: 55</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A75	♠ JT98632	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ A3	♥ 972	Pass	4♠	All Pass	
North HCP: 17+1	♦ K63	♦ -				
South HCP: 5+3	♣ KQJ54	♣ AT8				1. Texas
Contract: 4♠ North						

**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)

<b>Board: 51</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT83	♠ J2	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ K54	♥ AJ87632	Pass	4♥	All Pass	
North HCP: 16	♦ AQ8	♦ T				
South HCP: 8+3	♣ K43	♣ QT2				1. Texas
Contract: 4♥ North						

<b>Board: 52</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q9843	♠ K62				1♦
Vul: None	♥ -	♥ KJ9	1NT	Pass	4♦ <sup>1</sup>	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

<b>Board: 53</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 65	♠ AJ98732	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ KQT4	♥ 8	Pass	4♠	X	All Pass
North HCP: 16	♦ AQ43	♦ 52				
South HCP: 5+3	♣ KQ3	♣ 762				1. Texas
Contract: 4♠ X North						

<b>Board: 54</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQT852	♠ 93			1♦	1NT
Vul: E-W	♥ -	♥ AQ95	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7+2	♦ JT83	♦ KQ6	All Pass			
South HCP: 16	♣ T42	♣ AJ83				1. Texas
Contract: 4♠ South						

<b>Board: 55</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A75	♠ JT98632	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ A3	♥ 972	Pass	4♠	All Pass	
North HCP: 17+1	♦ K63	♦ -				
South HCP: 5+3	♣ KQJ54	♣ AT8				1. Texas
Contract: 4♠ North						

## 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)

<b>Board: 56</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQT852	♠ K96			1♣	1NT
Vul: N-S	♥ 2	♥ A73	Pass	4♥ <sup>1</sup>	Pass	4♦
North HCP: 9+2	♦ J532	♦ AT4	All Pass			
South HCP: 15	♣ Q3	♣ AT62				
Contract: 4♠ South			1. Texas			

<b>Board: 57</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T92	♠ QJ8754	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AK6	♥ 74	Pass	4♦	All Pass	
North HCP: 15	♦ KQ83	♦ 952				
South HCP: 8+2	♣ K97	♣ AJ	1. Texas			
Contract: 4♠ North						

<b>Board: 58</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQJ987	♠ K64			1♣	1NT
Vul: N-S	♥ 64	♥ J97	Pass	4♥ <sup>1</sup>	Pass	4♦
North HCP: 8+2	♦ J73	♦ A54	All Pass			
South HCP: 15	♣ 86	♣ AKT7				
Contract: 4♠ South			1. Texas			

<b>Board: 59</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AK	♠ JT7642	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ K92	♥ T	Pass	4♦	All Pass	
North HCP: 15+1	♦ 752	♦ AQJ3				
South HCP: 8+2	♣ KQ874	♣ T9	1. Texas			
Contract: 4♠ North						

<b>Board: 60</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 873	♠ QT4			1♣	1NT
Vul: Both	♥ T987432	♥ KQ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 5+3	♦ AJ	♦ KQT86	All Pass			
South HCP: 17+1	♣ 8	♣ AJ6				
Contract: 4♥ South			1. Texas			

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

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 56</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQT852	♠ K96			1♣	1NT
Vul: N-S	♥ 2	♥ A73	Pass	4♥ <sup>1</sup>	Pass	4♦
North HCP: 9+2	♦ J532	♦ AT4	All Pass			
South HCP: 15	♣ Q3	♣ AT62				
Contract: 4♦ South			1. Texas			

<b>Board: 57</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T92	♠ QJ8754	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AK6	♥ 74	Pass	4♦	All Pass	
North HCP: 15	♦ KQ83	♦ 952				
South HCP: 8+2	♣ K97	♣ AJ	1. Texas			
Contract: 4♦ North						

<b>Board: 58</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQJ987	♠ K64			1♣	1NT
Vul: N-S	♥ 64	♥ J97	Pass	4♥ <sup>1</sup>	Pass	4♦
North HCP: 8+2	♦ J73	♦ A54	All Pass			
South HCP: 15	♣ 86	♣ AKT7				
Contract: 4♦ South			1. Texas			

<b>Board: 59</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AK	♠ JT7642	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ K92	♥ T	Pass	4♦	All Pass	
North HCP: 15+1	♦ 752	♦ AQJ3				
South HCP: 8+2	♣ KQ874	♣ T9	1. Texas			
Contract: 4♦ North						

<b>Board: 60</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 873	♠ QT4			1♣	1NT
Vul: Both	♥ T987432	♥ KQ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 5+3	♦ AJ	♦ KQT86	All Pass			
South HCP: 17+1	♣ 8	♣ AJ6				
Contract: 4♥ South			1. Texas			

## North hands

## We\_Overcall\_NT\_then\_Texas

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 61</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KT	♠ AQJ643	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ AT5	♥ Q432	Pass	4♠	All Pass	
North HCP: 15+1	♦ QJ8	♦ 92				
South HCP: 9+2	♣ AJ864	♣ 7				1. Texas
Contract: 4♠ North						

<b>Board: 62</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QT4	♠ A7			1♣	1NT
Vul: E-W	♥ QT9865	♥ AK4	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8+2	♦ A8	♦ 9764	All Pass			
South HCP: 15	♣ 63	♣ A742				1. Texas
Contract: 4♥ South						

<b>Board: 63</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT3	♠ Q87542	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ J95	♥ A43	Pass	4♠	All Pass	
North HCP: 15	♦ KT6	♦ J53				
South HCP: 7+2	♣ AKT2	♣ 7				1. Texas
Contract: 4♠ North						

<b>Board: 64</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJT8652	♠ A7			1♦	1NT
Vul: Both	♥ 962	♥ KT74	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7+3	♦ 94	♦ AQ7	All Pass			
South HCP: 15	♣ A	♣ QT42				1. Texas
Contract: 4♠ South						

<b>Board: 65</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A87	♠ Q	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ KT	♥ AJ96542	Pass	4♥	All Pass	
North HCP: 16	♦ KQ72	♦ 653				
South HCP: 9+3	♣ A987	♣ Q2				1. Texas
Contract: 4♥ North						

**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)

<b>Board: 61</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KT	♠ AQJ643	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ AT5	♥ Q432	Pass	4♠	All Pass	
North HCP: 15+1	♦ QJ8	♦ 92				
South HCP: 9+2	♣ AJ864	♣ 7				1. Texas
Contract: 4♠ North						

<b>Board: 62</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QT4	♠ A7			1♣	1NT
Vul: E-W	♥ QT9865	♥ AK4	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8+2	♦ A8	♦ 9764	All Pass			
South HCP: 15	♣ 63	♣ A742				1. Texas
Contract: 4♥ South						

<b>Board: 63</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT3	♠ Q87542	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ J95	♥ A43	Pass	4♠	All Pass	
North HCP: 15	♦ KT6	♦ J53				
South HCP: 7+2	♣ AKT2	♣ 7				1. Texas
Contract: 4♠ North						

<b>Board: 64</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJT8652	♠ A7			1♦	1NT
Vul: Both	♥ 962	♥ KT74	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7+3	♦ 94	♦ AQ7	All Pass			
South HCP: 15	♣ A	♣ QT42				1. Texas
Contract: 4♠ South						

<b>Board: 65</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A87	♠ Q	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ KT	♥ AJ96542	Pass	4♥	All Pass	
North HCP: 16	♦ KQ72	♦ 653				
South HCP: 9+3	♣ A987	♣ Q2				1. Texas
Contract: 4♥ North						

## North hands

## We\_Overcall\_NT\_then\_Texas

<b>Board: 66</b>	♠ K7543	LHO opens the bidding 1♣.
Dealer: East	♥ KQT763	Partner bids next.
Vul: Both	♦ -	
HCP: 8+3	♣ T3	

---

<b>Board: 67</b>	♠ AT7	RHO opens the bidding 1♥.
Dealer: West	♥ A94	You bid next.
Vul: None	♦ A75	
HCP: 17	♣ KQ42	

---

<b>Board: 68</b>	♠ 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.

---

<b>Board: 69</b>	♠ A6	RHO opens the bidding 1♣.
Dealer: West	♥ KQ93	You bid next.
Vul: N-S	♦ JT54	
HCP: 15	♣ AJ7	

---

<b>Board: 70</b>	♠ 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)

<b>Board: 66</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K7543	♠ AQ6			1♣	1NT
Vul: Both	♥ KQT763	♥ 52	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8+3	♦ -	♦ AJT3	All Pass			
South HCP: 15	♣ T3	♣ A962				
Contract: 4♥ South			1. Texas			

<b>Board: 67</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT7	♠ KJ98532	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ A94	♥ 82	Pass	4♠	All Pass	
North HCP: 17	♦ A75	♦ K9				
South HCP: 7+3	♣ KQ42	♣ 96	1. Texas			
Contract: 4♠ North						

<b>Board: 68</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 5	♠ KQJT964			1♠	
Vul: N-S	♥ J43	♥ A5	1NT	Pass	4♦ <sup>1</sup>	Pass
North HCP: 3+1	♦ J986	♦ Q	4♥	Pass	Pass	4♠
South HCP: 12+3	♣ JT963	♣ 854	X	All Pass		
Contract: 4♠X South			1. Texas			

<b>Board: 69</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A6	♠ QJ8753	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: N-S	♥ KQ93	♥ T7	Pass	4♠	All Pass	
North HCP: 15	♦ JT54	♦ A986				
South HCP: 7+2	♣ AJ7	♣ 6	1. Texas			
Contract: 4♠ North						

<b>Board: 70</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 742	♠ KQ3			1♠	1NT
Vul: E-W	♥ KQ8654	♥ T32	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8+2	♦ K5	♦ A872	X	All Pass		
South HCP: 15	♣ 82	♣ KQJ				
Contract: 4♥X South			1. Texas			

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

<b>Board: 66</b>	♠ AQ6	RHO opens the bidding 1♣.
Dealer: East	♥ 52	You bid next.
Vul: Both	♦ AJT3	
HCP: 15	♣ A962	
<b>Board: 67</b>	♠ KJ98532	LHO opens the bidding 1♥.
Dealer: West	♥ 82	Partner bids next.
Vul: None	♦ K9	
HCP: 7+3	♣ 96	
<b>Board: 68</b>	♠ 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.
<b>Board: 69</b>	♠ QJ8753	LHO opens the bidding 1♣.
Dealer: West	♥ T7	Partner bids next.
Vul: N-S	♦ A986	
HCP: 7+2	♣ 6	
<b>Board: 70</b>	♠ 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)

<b>Board: 66</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K7543	♠ AQ6			1♣	1NT
Vul: Both	♥ KQT763	♥ 52	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8+3	♦ -	♦ AJT3	All Pass			
South HCP: 15	♣ T3	♣ A962				
Contract: 4♥ South			1. Texas			

<b>Board: 67</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT7	♠ KJ98532	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ A94	♥ 82	Pass	4♠	All Pass	
North HCP: 17	♦ A75	♦ K9				
South HCP: 7+3	♣ KQ42	♣ 96	1. Texas			
Contract: 4♠ North						

<b>Board: 68</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 5	♠ KQJT964			1♠	
Vul: N-S	♥ J43	♥ A5	1NT	Pass	4♦ <sup>1</sup>	Pass
North HCP: 3+1	♦ J986	♦ Q	4♥	Pass	Pass	4♠
South HCP: 12+3	♣ JT963	♣ 854	X	All Pass		
Contract: 4♠X South			1. Texas			

<b>Board: 69</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A6	♠ QJ8753	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: N-S	♥ KQ93	♥ T7	Pass	4♠	All Pass	
North HCP: 15	♦ JT54	♦ A986				
South HCP: 7+2	♣ AJ7	♣ 6	1. Texas			
Contract: 4♠ North						

<b>Board: 70</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 742	♠ KQ3			1♠	1NT
Vul: E-W	♥ KQ8654	♥ T32	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8+2	♦ K5	♦ A872	X	All Pass		
South HCP: 15	♣ 82	♣ KQJ				
Contract: 4♥X South			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)

<b>Board: 71</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q63	♠ A987542	1 ♣	1NT	Pass	4 ♥ <sup>1</sup>
Vul: Both	♥ 862	♥ Q54	Pass	4 ♠	All Pass	
North HCP: 16	♦ AJ42	♦ T7				
South HCP: 6+3	♣ AKQ	♣ 7				1. Texas
Contract: 4 ♠ North						

<b>Board: 72</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J2	♠ AQ5			1 ♦	1NT
Vul: E-W	♥ Q85432	♥ AK7	Pass	4 ♦ <sup>1</sup>	X	4 ♥
North HCP: 7+2	♦ 7652	♦ A43	All Pass			
South HCP: 17	♣ A	♣ 9876				1. Texas
Contract: 4 ♥ South						

<b>Board: 73</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ9	♠ 2	1 ♦	1NT	Pass	4 ♦ <sup>1</sup>
Vul: None	♥ 95	♥ AQT876	Pass	4 ♥	All Pass	
North HCP: 16	♦ AK32	♦ J				
South HCP: 8+3	♣ A942	♣ JT876				1. Texas
Contract: 4 ♥ North						

<b>Board: 74</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T5	♠ KQJ8			1 ♦	1NT
Vul: N-S	♥ KT7632	♥ J9	Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 9+2	♦ K	♦ AQ8	All Pass			
South HCP: 16	♣ QJ87	♣ K532				1. Texas
Contract: 4 ♥ South						

<b>Board: 75</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ7	♠ AJT9863	1 ♣	1NT	Pass	4 ♥ <sup>1</sup>
Vul: E-W	♥ A95	♥ T7	Pass	4 ♠	All Pass	
North HCP: 15	♦ K92	♦ QT8				
South HCP: 7+3	♣ K763	♣ 9				1. Texas
Contract: 4 ♠ North						

**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)

<b>Board: 71</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q63	♠ A987542	1 ♣	1NT	Pass	4 ♥ <sup>1</sup>
Vul: Both	♥ 862	♥ Q54	Pass	4 ♠	All Pass	
North HCP: 16	♦ AJ42	♦ T7				
South HCP: 6+3	♣ AKQ	♣ 7				1. Texas
Contract: 4 ♠ North						

<b>Board: 72</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J2	♠ AQ5			1 ♦	1NT
Vul: E-W	♥ Q85432	♥ AK7	Pass	4 ♦ <sup>1</sup>	X	4 ♥
North HCP: 7+2	♦ 7652	♦ A43	All Pass			
South HCP: 17	♣ A	♣ 9876				1. Texas
Contract: 4 ♥ South						

<b>Board: 73</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ9	♠ 2	1 ♦	1NT	Pass	4 ♦ <sup>1</sup>
Vul: None	♥ 95	♥ AQT876	Pass	4 ♥	All Pass	
North HCP: 16	♦ AK32	♦ J				
South HCP: 8+3	♣ A942	♣ JT876				1. Texas
Contract: 4 ♥ North						

<b>Board: 74</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T5	♠ KQJ8			1 ♦	1NT
Vul: N-S	♥ KT7632	♥ J9	Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 9+2	♦ K	♦ AQ8	All Pass			
South HCP: 16	♣ QJ87	♣ K532				1. Texas
Contract: 4 ♥ South						

<b>Board: 75</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ7	♠ AJT9863	1 ♣	1NT	Pass	4 ♥ <sup>1</sup>
Vul: E-W	♥ A95	♥ T7	Pass	4 ♠	All Pass	
North HCP: 15	♦ K92	♦ QT8				
South HCP: 7+3	♣ K763	♣ 9				1. Texas
Contract: 4 ♠ North						

## 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)

<b>Board: 76</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AJT872	♠ Q4			1♦	1NT
Vul: E-W	♥ J94	♥ A862	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7+2	♦ T98	♦ KQ53		All Pass		
South HCP: 15	♣ J	♣ A83				
Contract: 4♠ South			1. Texas			

<b>Board: 77</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q83	♠ KJ9742	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ K86	♥ 42	Pass	4♠	All Pass	
North HCP: 15+1	♦ AJ987	♦ 63				
South HCP: 9+2	♣ AJ	♣ KQ9	1. Texas			
Contract: 4♠ North						

<b>Board: 78</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 6	♠ AJ87			1♣	1NT
Vul: None	♥ AT98743	♥ K62	2♣	4♦ <sup>1</sup>	Pass	4♥
North HCP: 5+3	♦ J765	♦ A3	X	All Pass		
South HCP: 15	♣ 4	♣ K983	1. Texas			
Contract: 4♥X South						

<b>Board: 79</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT4	♠ J32	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ QT	♥ KJ9864	Pass	4♥	All Pass	
North HCP: 16+1	♦ AJ643	♦ KT				
South HCP: 8+2	♣ KQ9	♣ 43	1. Texas			
Contract: 4♥ North						

<b>Board: 80</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T96	♠ KJ3			1♠	1NT
Vul: E-W	♥ AQJT95	♥ 62	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9+2	♦ 64	♦ KJ9		All Pass		
South HCP: 16+1	♣ Q9	♣ AKJ52	1. Texas			
Contract: 4♥ South						

**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)

<b>Board: 76</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AJT872	♠ Q4			1♦	1NT
Vul: E-W	♥ J94	♥ A862	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7+2	♦ T98	♦ KQ53	All Pass			
South HCP: 15	♣ J	♣ A83				
Contract: 4♠ South			1. Texas			

<b>Board: 77</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q83	♠ KJ9742	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ K86	♥ 42	Pass	4♠	All Pass	
North HCP: 15+1	♦ AJ987	♦ 63				
South HCP: 9+2	♣ AJ	♣ KQ9	1. Texas			
Contract: 4♠ North						

<b>Board: 78</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 6	♠ AJ87			1♣	1NT
Vul: None	♥ AT98743	♥ K62	2♣	4♦ <sup>1</sup>	Pass	4♥
North HCP: 5+3	♦ J765	♦ A3	X	All Pass		
South HCP: 15	♣ 4	♣ K983	1. Texas			
Contract: 4♥X South						

<b>Board: 79</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT4	♠ J32	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ QT	♥ KJ9864	Pass	4♥	All Pass	
North HCP: 16+1	♦ AJ643	♦ KT				
South HCP: 8+2	♣ KQ9	♣ 43	1. Texas			
Contract: 4♥ North						

<b>Board: 80</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T96	♠ KJ3			1♠	1NT
Vul: E-W	♥ AQJT95	♥ 62	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9+2	♦ 64	♦ KJ9	All Pass			
South HCP: 16+1	♣ Q9	♣ AKJ52	1. Texas			
Contract: 4♥ South						

## North hands

## We\_Overcall\_NT\_then\_Texas

<b>Board: 81</b>	♠ A3	RHO opens the bidding 1♦.
Dealer: West	♥ AT2	You bid next.
Vul: E-W	♦ KT87	
HCP: 17	♣ AQ76	

---

<b>Board: 82</b>	♠ T5	LHO opens the bidding 1♦.
Dealer: East	♥ AJT962	Partner bids next.
Vul: Both	♦ JT3	
HCP: 8+2	♣ Q6	

---

<b>Board: 83</b>	♠ 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.

---

<b>Board: 84</b>	♠ 4	LHO opens the bidding 1♦.
Dealer: East	♥ AJT9732	Partner bids next.
Vul: Both	♦ 95	
HCP: 5+3	♣ 974	

---

<b>Board: 85</b>	♠ J96	RHO opens the bidding 1♣.
Dealer: West	♥ A6	You bid next.
Vul: None	♦ AQ965	
HCP: 15+1	♣ AT2	

## Both hands (Answers Page)

<b>Board: 81</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A3	♠ QJ6542	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ AT2	♥ 65	Pass	4♠	All Pass	
North HCP: 17	♦ KT87	♦ AQ				
South HCP: 9+2	♣ AQ76	♣ 842				1. Texas
Contract: 4♠ North						

<b>Board: 82</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T5	♠ Q962			1♦	1NT
Vul: Both	♥ AJT962	♥ K4	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8+2	♦ JT3	♦ KQ7	All Pass			
South HCP: 17	♣ Q6	♣ AK53				1. Texas
Contract: 4♥ South						

<b>Board: 83</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QJ84	♠ AT97632	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ K9	♥ 76	X	4♠	Pass	Pass
North HCP: 16	♦ AK5	♦ 876	X	All Pass		
South HCP: 4+3	♣ QJ42	♣ 9				1. Texas
Contract: 4♠X North						

<b>Board: 84</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 4	♠ AJ65			1♦	1NT
Vul: Both	♥ AJT9732	♥ Q5	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 5+3	♦ 95	♦ KJT3	All Pass			
South HCP: 16	♣ 974	♣ AJ8				1. Texas
Contract: 4♥ South						

<b>Board: 85</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J96	♠ AQT85432	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ A6	♥ T73	Pass	4♠	All Pass	
North HCP: 15+1	♦ AQ965	♦ -				
South HCP: 7+4	♣ AT2	♣ J8				1. Texas
Contract: 4♠ North						

**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)

<b>Board: 81</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A3	♠ QJ6542	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ AT2	♥ 65	Pass	4♠	All Pass	
North HCP: 17	♦ KT87	♦ AQ				
South HCP: 9+2	♣ AQ76	♣ 842				1. Texas
Contract: 4♠ North						

<b>Board: 82</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T5	♠ Q962			1♦	1NT
Vul: Both	♥ AJT962	♥ K4	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8+2	♦ JT3	♦ KQ7	All Pass			
South HCP: 17	♣ Q6	♣ AK53				1. Texas
Contract: 4♥ South						

<b>Board: 83</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QJ84	♠ AT97632	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ K9	♥ 76	X	4♠	Pass	Pass
North HCP: 16	♦ AK5	♦ 876	X	All Pass		
South HCP: 4+3	♣ QJ42	♣ 9				1. Texas
Contract: 4♠X North						

<b>Board: 84</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 4	♠ AJ65			1♦	1NT
Vul: Both	♥ AJT9732	♥ Q5	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 5+3	♦ 95	♦ KJT3	All Pass			
South HCP: 16	♣ 974	♣ AJ8				1. Texas
Contract: 4♥ South						

<b>Board: 85</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J96	♠ AQT85432	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ A6	♥ T73	Pass	4♠	All Pass	
North HCP: 15+1	♦ AQ965	♦ -				
South HCP: 7+4	♣ AT2	♣ J8				1. Texas
Contract: 4♠ North						

## North hands

## We\_Overcall\_NT\_then\_Texas

<b>Board: 86</b>	♠ 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.

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 86</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT85	♠ 6				1♦
Vul: None	♥ KJ86	♥ 52	1NT	Pass	4♥ <sup>1</sup>	5♦
North HCP: 7	♦ 754	♦ KQT9863	X	All Pass		
South HCP: 12+3	♣ Q7	♣ AK3				
Contract: 5♦ X South			1. Texas			

<b>Board: 87</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT32	♠ KQJ764	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: N-S	♥ AQ5	♥ K4	Pass	4♠	All Pass	
North HCP: 15	♦ A86	♦ 7				
South HCP: 9+2	♣ J42	♣ T985	1. Texas			
Contract: 4♠ North						

<b>Board: 88</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJ76432	♠ A98			1♣	1NT
Vul: N-S	♥ Q75	♥ AK98	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9+3	♦ T	♦ 982	All Pass			
South HCP: 16	♣ A2	♣ KQ7	1. Texas			
Contract: 4♠ South						

<b>Board: 89</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 74	♠ AQ9865	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ AJ82	♥ 74	Pass	4♠	All Pass	
North HCP: 15	♦ AJT4	♦ Q863				
South HCP: 8+2	♣ AJ8	♣ 9	1. Texas			
Contract: 4♠ North						

<b>Board: 90</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J42	♠ K85			1♠	1NT
Vul: Both	♥ QJT654	♥ K82	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8+2	♦ A4	♦ K63	All Pass			
South HCP: 15	♣ 87	♣ AQ95	1. Texas			
Contract: 4♥ South						

## South hands

## We\_Overcall\_NT\_then\_Texas

<b>Board: 86</b>	♠ 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.

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 86</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT85	♠ 6				1♦
Vul: None	♥ KJ86	♥ 52	1NT	Pass	4♥ <sup>1</sup>	5♦
North HCP: 7	♦ 754	♦ KQT9863	X	All Pass		
South HCP: 12+3	♣ Q7	♣ AK3				
Contract: 5♦ X South			1. Texas			

<b>Board: 87</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT32	♠ KQJ764	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: N-S	♥ AQ5	♥ K4	Pass	4♠	All Pass	
North HCP: 15	♦ A86	♦ 7				
South HCP: 9+2	♣ J42	♣ T985	1. Texas			
Contract: 4♠ North						

<b>Board: 88</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJ76432	♠ A98			1♣	1NT
Vul: N-S	♥ Q75	♥ AK98	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9+3	♦ T	♦ 982	All Pass			
South HCP: 16	♣ A2	♣ KQ7	1. Texas			
Contract: 4♠ South						

<b>Board: 89</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 74	♠ AQ9865	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ AJ82	♥ 74	Pass	4♠	All Pass	
North HCP: 15	♦ AJT4	♦ Q863				
South HCP: 8+2	♣ AJ8	♣ 9	1. Texas			
Contract: 4♠ North						

<b>Board: 90</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J42	♠ K85			1♠	1NT
Vul: Both	♥ QJT654	♥ K82	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8+2	♦ A4	♦ K63	All Pass			
South HCP: 15	♣ 87	♣ AQ95	1. Texas			
Contract: 4♥ South						

## North hands

## We\_Overcall\_NT\_then\_Texas

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 91</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KT2	♠ AJ98765	1 ♣	1NT	Pass	4 ♥ <sup>1</sup>
Vul: E-W	♥ Q842	♥ 9	Pass	4 ♦	All Pass	
North HCP: 16	♦ AJ4	♦ T62				
South HCP: 5+3	♣ AQ2	♣ T7				1. Texas
Contract: 4 ♠ North						

<b>Board: 92</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T	♠ AK84			1 ♠	1NT
Vul: E-W	♥ AQ8732	♥ J4	Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 8+2	♦ J732	♦ AT64	All Pass			
South HCP: 15	♣ J2	♣ KT5				1. Texas
Contract: 4 ♥ South						

<b>Board: 93</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AJ4	♠ Q987532	1 ♣	1NT	Pass	4 ♥ <sup>1</sup>
Vul: Both	♥ 952	♥ KJT	Pass	4 ♦	All Pass	
North HCP: 16	♦ AQT3	♦ K				
South HCP: 9+3	♣ AJ6	♣ 54				1. Texas
Contract: 4 ♠ North						

<b>Board: 94</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQ75432	♠ A6			1 ♥	1NT
Vul: E-W	♥ T6	♥ AQ2	Pass	4 ♥ <sup>1</sup>	Pass	4 ♦
North HCP: 9+3	♦ -	♦ AJ53	Pass	4NT	Pass	5 ♣ <sup>2</sup>
South HCP: 17	♣ KJ74	♣ QT86	Pass	6 ♦	All Pass	
Contract: 6 ♠ North						1. Texas
						2. A=0/5 or 3/5

<b>Board: 95</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ JT8	♠ A63	1 ♦	1NT	Pass	4 ♦ <sup>1</sup>
Vul: None	♥ AKJ	♥ QT9743	Pass	4 ♥	All Pass	
North HCP: 16	♦ AK8	♦ 65				
South HCP: 8+2	♣ 8432	♣ Q5				1. Texas
Contract: 4 ♥ North						

**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)

<b>Board: 91</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KT2	♠ AJ98765	1 ♣	1NT	Pass	4 ♥ <sup>1</sup>
Vul: E-W	♥ Q842	♥ 9	Pass	4 ♦	All Pass	
North HCP: 16	♦ AJ4	♦ T62				
South HCP: 5+3	♣ AQ2	♣ T7				1. Texas
Contract: 4 ♠ North						

<b>Board: 92</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T	♠ AK84			1 ♠	1NT
Vul: E-W	♥ AQ8732	♥ J4	Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 8+2	♦ J732	♦ AT64	All Pass			
South HCP: 15	♣ J2	♣ KT5				1. Texas
Contract: 4 ♥ South						

<b>Board: 93</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AJ4	♠ Q987532	1 ♣	1NT	Pass	4 ♥ <sup>1</sup>
Vul: Both	♥ 952	♥ KJT	Pass	4 ♦	All Pass	
North HCP: 16	♦ AQT3	♦ K				
South HCP: 9+3	♣ AJ6	♣ 54				1. Texas
Contract: 4 ♠ North						

<b>Board: 94</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQ75432	♠ A6			1 ♥	1NT
Vul: E-W	♥ T6	♥ AQ2	Pass	4 ♥ <sup>1</sup>	Pass	4 ♦
North HCP: 9+3	♦ -	♦ AJ53	Pass	4NT	Pass	5 ♣ <sup>2</sup>
South HCP: 17	♣ KJ74	♣ QT86	Pass	6 ♦	All Pass	
Contract: 6 ♠ North						1. Texas
						2. A=0/5 or 3/5

<b>Board: 95</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ JT8	♠ A63	1 ♦	1NT	Pass	4 ♦ <sup>1</sup>
Vul: None	♥ AKJ	♥ QT9743	Pass	4 ♥	All Pass	
North HCP: 16	♦ AK8	♦ 65				
South HCP: 8+2	♣ 8432	♣ Q5				1. Texas
Contract: 4 ♥ North						

## 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)

<b>Board: 96</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 72	♠ AQ84			1 ♠	1NT
Vul: Both	♥ AQ9742	♥ K63	Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 6+2	♦ T	♦ KJ86	X	All Pass		
South HCP: 15	♣ T854	♣ Q9				
Contract: 4 ♥ X South			1. Texas			

<b>Board: 97</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 64	♠ AQJ953	1 ♥	1NT	Pass	4 ♥ <sup>1</sup>
Vul: N-S	♥ KQT6	♥ 43	Pass	4 ♠	All Pass	
North HCP: 17	♦ KQJ9	♦ -				
South HCP: 7+3	♣ AQ6	♣ T9872	1. Texas			
Contract: 4 ♠ North						

<b>Board: 98</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AJ9843	♠ K52			1 ♦	1NT
Vul: None	♥ QT965	♥ K4	Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
North HCP: 7+3	♦ T	♦ AQ98	All Pass			
South HCP: 16	♣ 3	♣ KJT7	1. Texas			
Contract: 4 ♠ South						

<b>Board: 99</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ5	♠ T7	1 ♠	1NT	Pass	4 ♦ <sup>1</sup>
Vul: E-W	♥ K9	♥ AT7652	Pass	4 ♥	All Pass	
North HCP: 16+1	♦ J8542	♦ QT6				
South HCP: 8+2	♣ AK6	♣ Q5	1. Texas			
Contract: 4 ♥ North						

<b>Board: 100</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ JT75432	♠ A9			1 ♣	1NT
Vul: None	♥ 43	♥ AKT9	Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
North HCP: 5+3	♦ A97	♦ 6543	X	All Pass		
South HCP: 17	♣ 5	♣ KQJ	1. Texas			
Contract: 4 ♠ X South						

**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)

<b>Board: 96</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 72	♠ AQ84			1 ♠	1NT
Vul: Both	♥ AQ9742	♥ K63	Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 6+2	♦ T	♦ KJ86	X	All Pass		
South HCP: 15	♣ T854	♣ Q9				
Contract: 4 ♥ X South			1. Texas			

<b>Board: 97</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 64	♠ AQJ953	1 ♥	1NT	Pass	4 ♥ <sup>1</sup>
Vul: N-S	♥ KQT6	♥ 43	Pass	4 ♠	All Pass	
North HCP: 17	♦ KQJ9	♦ -				
South HCP: 7+3	♣ AQ6	♣ T9872	1. Texas			
Contract: 4 ♠ North						

<b>Board: 98</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AJ9843	♠ K52			1 ♦	1NT
Vul: None	♥ QT965	♥ K4	Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
North HCP: 7+3	♦ T	♦ AQ98	All Pass			
South HCP: 16	♣ 3	♣ KJT7	1. Texas			
Contract: 4 ♠ South						

<b>Board: 99</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ5	♠ T7	1 ♠	1NT	Pass	4 ♦ <sup>1</sup>
Vul: E-W	♥ K9	♥ AT7652	Pass	4 ♥	All Pass	
North HCP: 16+1	♦ J8542	♦ QT6				
South HCP: 8+2	♣ AK6	♣ Q5	1. Texas			
Contract: 4 ♥ North						

<b>Board: 100</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ JT75432	♠ A9			1 ♣	1NT
Vul: None	♥ 43	♥ AKT9	Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
North HCP: 5+3	♦ A97	♦ 6543	X	All Pass		
South HCP: 17	♣ 5	♣ KQJ	1. Texas			
Contract: 4 ♠ X South						

## 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)

<b>Board: 101</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AK3	♠ QT7652	1 ♥	1NT	Pass	4 ♥ <sup>1</sup>
Vul: E-W	♥ A982	♥ T	Pass	4 ♦	All Pass	
North HCP: 15	♦ 52	♦ AQ986				
South HCP: 8+3	♣ A742	♣ T	1. Texas			
Contract: 4 ♠ North						

<b>Board: 102</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A75	♠ J843			1 ♣	1NT
Vul: None	♥ QJT8763	♥ AK5	Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 8+3	♦ J92	♦ K8	X	All Pass		
South HCP: 15	♣ -	♣ AT96	1. Texas			
Contract: 4 ♥X South						

<b>Board: 103</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQ	♠ KT9842	1 ♣	1NT	Pass	4 ♥ <sup>1</sup>
Vul: N-S	♥ KT32	♥ -	Pass	4 ♦	All Pass	
North HCP: 17	♦ QJT7	♦ K6542	1. Texas			
South HCP: 6+3	♣ KQ8	♣ 62				
Contract: 4 ♠ North						

<b>Board: 104</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q9	♠ 87			1 ♦	1NT
Vul: N-S	♥ QJT742	♥ A95	Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 9+2	♦ 32	♦ AQJ5	All Pass			
South HCP: 16	♣ A94	♣ KQ73	1. Texas			
Contract: 4 ♥ South						

<b>Board: 105</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT2	♠ J96	1 ♠	1NT	Pass	4 ♦ <sup>1</sup>
Vul: E-W	♥ Q95	♥ AJ7643	Pass	4 ♥	All Pass	
North HCP: 15+1	♦ AKT75	♦ -	1. Texas			
South HCP: 6+2	♣ Q3	♣ 8642				
Contract: 4 ♥ North						

**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)

<b>Board: 101</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AK3	♠ QT7652	1 ♥	1NT	Pass	4 ♥ <sup>1</sup>
Vul: E-W	♥ A982	♥ T	Pass	4 ♦	All Pass	
North HCP: 15	♦ 52	♦ AQ986				
South HCP: 8+3	♣ A742	♣ T	1. Texas			
Contract: 4 ♠ North						

<b>Board: 102</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A75	♠ J843		1 ♣	1NT	
Vul: None	♥ QJT8763	♥ AK5	Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 8+3	♦ J92	♦ K8	X	All Pass		
South HCP: 15	♣ -	♣ AT96	1. Texas			
Contract: 4 ♥X South						

<b>Board: 103</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQ	♠ KT9842	1 ♣	1NT	Pass	4 ♥ <sup>1</sup>
Vul: N-S	♥ KT32	♥ -	Pass	4 ♦	All Pass	
North HCP: 17	♦ QJT7	♦ K6542				
South HCP: 6+3	♣ KQ8	♣ 62	1. Texas			
Contract: 4 ♠ North						

<b>Board: 104</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q9	♠ 87		1 ♦	1NT	
Vul: N-S	♥ QJT742	♥ A95	Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 9+2	♦ 32	♦ AQJ5	All Pass			
South HCP: 16	♣ A94	♣ KQ73	1. Texas			
Contract: 4 ♥ South						

<b>Board: 105</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT2	♠ J96	1 ♠	1NT	Pass	4 ♦ <sup>1</sup>
Vul: E-W	♥ Q95	♥ AJ7643	Pass	4 ♥	All Pass	
North HCP: 15+1	♦ AKT75	♦ -				
South HCP: 6+2	♣ Q3	♣ 8642	1. Texas			
Contract: 4 ♥ North						

## 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)

<b>Board: 106</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q87432	♠ A9			1♣	1NT
Vul: N-S	♥ AT962	♥ KQ7	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 6+3	♦ 9	♦ AJT5	All Pass			
South HCP: 17	♣ T	♣ QJ83				
Contract: 4♠ South			1. Texas			

<b>Board: 107</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQ3	♠ 2	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ T92	♥ AQJ754	Pass	4♥	Pass	4NT
North HCP: 15	♦ A62	♦ QJ953	Pass	5♥ <sup>2</sup>	All Pass	
South HCP: 10+3	♣ KQT2	♣ 7				
Contract: 5♥ North			1. Texas			
			2. A=2/5 or 5/5, Q(H)=0			

<b>Board: 108</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KJT742	♠ 86			1♦	1NT
Vul: E-W	♥ 3	♥ JT75	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7+2	♦ K632	♦ AJ8	All Pass			
South HCP: 15	♣ T5	♣ AKQ9				
Contract: 4♠ South			1. Texas			

<b>Board: 109</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K75	♠ 4	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ 42	♥ AQ98765	Pass	4♥	All Pass	
North HCP: 15	♦ KQ53	♦ 842				
South HCP: 6+3	♣ AK98	♣ 63				
Contract: 4♥ North			1. Texas			

<b>Board: 110</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJ7643	♠ A82			1♦	1NT
Vul: None	♥ A32	♥ 754	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9+2	♦ T4	♦ KJ53	All Pass			
South HCP: 15	♣ Q5	♣ AKT				
Contract: 4♠ South			1. Texas			

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

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 106</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q87432	♠ A9			1♣	1NT
Vul: N-S	♥ AT962	♥ KQ7	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 6+3	♦ 9	♦ AJT5	All Pass			
South HCP: 17	♣ T	♣ QJ83				
Contract: 4♠ South			1. Texas			

<b>Board: 107</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQ3	♠ 2	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ T92	♥ AQJ754	Pass	4♥	Pass	4NT
North HCP: 15	♦ A62	♦ QJ953	Pass	5♥ <sup>2</sup>	All Pass	
South HCP: 10+3	♣ KQT2	♣ 7				
Contract: 5♥ North			1. Texas			
			2. A=2/5 or 5/5, Q(H)=0			

<b>Board: 108</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KJT742	♠ 86			1♦	1NT
Vul: E-W	♥ 3	♥ JT75	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7+2	♦ K632	♦ AJ8	All Pass			
South HCP: 15	♣ T5	♣ AKQ9				
Contract: 4♠ South			1. Texas			

<b>Board: 109</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K75	♠ 4	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ 42	♥ AQ98765	Pass	4♥	All Pass	
North HCP: 15	♦ KQ53	♦ 842				
South HCP: 6+3	♣ AK98	♣ 63				
Contract: 4♥ North			1. Texas			

<b>Board: 110</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJ7643	♠ A82			1♦	1NT
Vul: None	♥ A32	♥ 754	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9+2	♦ T4	♦ KJ53	All Pass			
South HCP: 15	♣ Q5	♣ AKT				
Contract: 4♠ South			1. Texas			

## North hands

## We\_Overcall\_NT\_then\_Texas

<b>Board: 111</b>	♠ A2	RHO opens the bidding 1♦.
Dealer: West	♥ K65	You bid next.
Vul: None	♦ AQ75	
HCP: 15	♣ QT96	

---

<b>Board: 112</b>	♠ Q97	LHO opens the bidding 1♣.
Dealer: East	♥ AT98763	Partner bids next.
Vul: E-W	♦ 9	
HCP: 6+3	♣ 97	

---

<b>Board: 113</b>	♠ K75	RHO opens the bidding 1♣.
Dealer: West	♥ KQ2	You bid next.
Vul: N-S	♦ Q32	
HCP: 16	♣ AQ52	

---

<b>Board: 114</b>	♠ 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	

---

<b>Board: 115</b>	♠ 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)

<b>Board: 111</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A2	♠ Q73	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ K65	♥ AQJ9832	Pass	4♥	All Pass	
North HCP: 15	♦ AQ75	♦ 4				
South HCP: 9+3	♣ QT96	♣ 54				1. Texas
Contract: 4♥ North						

<b>Board: 112</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q97	♠ A4			1♣	1NT
Vul: E-W	♥ AT98763	♥ K42	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6+3	♦ 9	♦ K854	All Pass			
South HCP: 17	♣ 97	♣ AQJ6				1. Texas
Contract: 4♥ South						

<b>Board: 113</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K75	♠ QJ4	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ KQ2	♥ AJT974	Pass	4♥	All Pass	
North HCP: 16	♦ Q32	♦ 75				
South HCP: 8+2	♣ AQ52	♣ T3				1. Texas
Contract: 4♥ North						

<b>Board: 114</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AJT9832	♠ KQ7			1♣	1NT
Vul: None	♥ 95	♥ A8	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 5+3	♦ T	♦ QJ973	X	All Pass		
South HCP: 17+1	♣ 973	♣ AJ5				1. Texas
Contract: 4♠X South						

<b>Board: 115</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q8	♠ AJT932	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ KQ92	♥ T64	Pass	4♠	X	All Pass
North HCP: 15	♦ A753	♦ QJ42				
South HCP: 8+2	♣ A65	♣ -				1. Texas
Contract: 4♠X North						

**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)

<b>Board: 111</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A2	♠ Q73	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ K65	♥ AQJ9832	Pass	4♥	All Pass	
North HCP: 15	♦ AQ75	♦ 4				
South HCP: 9+3	♣ QT96	♣ 54				1. Texas
Contract: 4♥ North						

<b>Board: 112</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q97	♠ A4			1♣	1NT
Vul: E-W	♥ AT98763	♥ K42	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6+3	♦ 9	♦ K854	All Pass			
South HCP: 17	♣ 97	♣ AQJ6				1. Texas
Contract: 4♥ South						

<b>Board: 113</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K75	♠ QJ4	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ KQ2	♥ AJT974	Pass	4♥	All Pass	
North HCP: 16	♦ Q32	♦ 75				
South HCP: 8+2	♣ AQ52	♣ T3				1. Texas
Contract: 4♥ North						

<b>Board: 114</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AJT9832	♠ KQ7			1♣	1NT
Vul: None	♥ 95	♥ A8	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 5+3	♦ T	♦ QJ973	X	All Pass		
South HCP: 17+1	♣ 973	♣ AJ5				1. Texas
Contract: 4♠X South						

<b>Board: 115</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q8	♠ AJT932	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ KQ92	♥ T64	Pass	4♠	X	All Pass
North HCP: 15	♦ A753	♦ QJ42				
South HCP: 8+2	♣ A65	♣ -				1. Texas
Contract: 4♠X North						

## 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)

<b>Board: 116</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K875	♠ J43			1♦	1NT
Vul: E-W	♥ KQT982	♥ J3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9+2	♦ 6	♦ AK72	All Pass			
South HCP: 16	♣ J2	♣ AK84				
Contract: 4♥ South			1. Texas			

<b>Board: 117</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T	♠ KJ4			1♠	1NT
Vul: Both	♥ AJT9754	♥ KQ6	Pass	4♦ <sup>1</sup>	4♠	Pass
North HCP: 6+3	♦ 6	♦ AQT5	Pass	5♥	All Pass	
South HCP: 15	♣ J542	♣ 983				
Contract: 5♥ North			1. Texas			

<b>Board: 118</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A97432	♠ K5			1♣	1NT
Vul: None	♥ 5	♥ AQT6	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7+2	♦ J84	♦ KT65	X	All Pass		
South HCP: 15	♣ QT4	♣ K95				
Contract: 4♠X South			1. Texas			

<b>Board: 119</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A7	♠ K86543	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ KQ93	♥ 5	Pass	4♠	All Pass	
North HCP: 16	♦ AT9	♦ KJ75				
South HCP: 7+2	♣ K863	♣ T2	1. Texas			
Contract: 4♠ North						

<b>Board: 120</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 5	♠ K986			1♦	1NT
Vul: N-S	♥ KQ9874	♥ A52	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8+2	♦ T65	♦ AQ7	All Pass			
South HCP: 17	♣ K74	♣ A95				
Contract: 4♥ South			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)

<b>Board: 116</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K875	♠ J43			1♦	1NT
Vul: E-W	♥ KQT982	♥ J3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9+2	♦ 6	♦ AK72	All Pass			
South HCP: 16	♣ J2	♣ AK84				
Contract: 4♥ South			1. Texas			

<b>Board: 117</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T	♠ KJ4			1♠	1NT
Vul: Both	♥ AJT9754	♥ KQ6	Pass	4♦ <sup>1</sup>	4♠	Pass
North HCP: 6+3	♦ 6	♦ AQT5	Pass	5♥	All Pass	
South HCP: 15	♣ J542	♣ 983				
Contract: 5♥ North			1. Texas			

<b>Board: 118</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A97432	♠ K5			1♣	1NT
Vul: None	♥ 5	♥ AQT6	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7+2	♦ J84	♦ KT65	X	All Pass		
South HCP: 15	♣ QT4	♣ K95				
Contract: 4♠X South			1. Texas			

<b>Board: 119</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A7	♠ K86543	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ KQ93	♥ 5	Pass	4♠	All Pass	
North HCP: 16	♦ AT9	♦ KJ75				
South HCP: 7+2	♣ K863	♣ T2	1. Texas			
Contract: 4♠ North						

<b>Board: 120</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 5	♠ K986			1♦	1NT
Vul: N-S	♥ KQ9874	♥ A52	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8+2	♦ T65	♦ AQ7	All Pass			
South HCP: 17	♣ K74	♣ A95				
Contract: 4♥ South			1. Texas			

## North hands

## We\_Overcall\_NT\_then\_Texas

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

---

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

---

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

---

<b>Board: 124</b>	♠ 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.

---

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

## Both hands (Answers Page)

<b>Board: 121</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K83	♠ 74	1 ♠	1NT	Pass	4 ♦ <sup>1</sup>
Vul: E-W	♥ KT	♥ AQJ9764	Pass	4 ♥	All Pass	
North HCP: 16+1	♦ AK976	♦ 2				
South HCP: 7+3	♣ QJ7	♣ 986				1. Texas
Contract: 4 ♥ North						

<b>Board: 122</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQT9543	♠ KJ6			1 ♣	1NT
Vul: None	♥ J832	♥ QT9	Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
North HCP: 7+3	♦ 9	♦ QJ7	All Pass			
South HCP: 16	♣ T	♣ AK65				1. Texas
Contract: 4 ♠ South						

<b>Board: 123</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQ6	♠ KJT943	1 ♥	1NT	Pass	4 ♥ <sup>1</sup>
Vul: E-W	♥ KT94	♥ 7532	Pass	4 ♠	All Pass	
North HCP: 15	♦ J8	♦ K				
South HCP: 7+2	♣ AJ74	♣ T2				1. Texas
Contract: 4 ♠ North						

<b>Board: 124</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQJ984	♠ 532			1 ♦	1NT
Vul: None	♥ T94	♥ KJ	Pass	4 ♥ <sup>1</sup>	X	4 ♠
North HCP: 8+2	♦ 8	♦ KJ64	Pass	Pass	X	All Pass
South HCP: 15	♣ JT8	♣ AK93				1. Texas
Contract: 4 ♠ X South						

<b>Board: 125</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QJ6	♠ KT9542	1 ♣	1NT	Pass	4 ♥ <sup>1</sup>
Vul: N-S	♥ KQ97	♥ 83	Pass	4 ♠	All Pass	
North HCP: 17	♦ AQ7	♦ K86				
South HCP: 8+2	♣ K42	♣ Q3				1. Texas
Contract: 4 ♠ North						

**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)

<b>Board: 121</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K83	♠ 74	1 ♠	1NT	Pass	4 ♦ <sup>1</sup>
Vul: E-W	♥ KT	♥ AQJ9764	Pass	4 ♥	All Pass	
North HCP: 16+1	♦ AK976	♦ 2				
South HCP: 7+3	♣ QJ7	♣ 986				1. Texas
Contract: 4 ♥ North						

<b>Board: 122</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQT9543	♠ KJ6			1 ♣	1NT
Vul: None	♥ J832	♥ QT9	Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
North HCP: 7+3	♦ 9	♦ QJ7	All Pass			
South HCP: 16	♣ T	♣ AK65				1. Texas
Contract: 4 ♠ South						

<b>Board: 123</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQ6	♠ KJT943	1 ♥	1NT	Pass	4 ♥ <sup>1</sup>
Vul: E-W	♥ KT94	♥ 7532	Pass	4 ♠	All Pass	
North HCP: 15	♦ J8	♦ K				
South HCP: 7+2	♣ AJ74	♣ T2				1. Texas
Contract: 4 ♠ North						

<b>Board: 124</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQJ984	♠ 532			1 ♦	1NT
Vul: None	♥ T94	♥ KJ	Pass	4 ♥ <sup>1</sup>	X	4 ♠
North HCP: 8+2	♦ 8	♦ KJ64	Pass	Pass	X	All Pass
South HCP: 15	♣ JT8	♣ AK93				1. Texas
Contract: 4 ♠ X South						

<b>Board: 125</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QJ6	♠ KT9542	1 ♣	1NT	Pass	4 ♥ <sup>1</sup>
Vul: N-S	♥ KQ97	♥ 83	Pass	4 ♠	All Pass	
North HCP: 17	♦ AQ7	♦ K86				
South HCP: 8+2	♣ K42	♣ Q3				1. Texas
Contract: 4 ♠ North						

## 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)

<b>Board: 126</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KT96432	♠ A8			1♣	1NT
Vul: None	♥ J5	♥ K987	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7+3	♦ K92	♦ A87	All Pass			
South HCP: 15	♣ 8	♣ KJ96				
Contract: 4♠ South			1. Texas			

<b>Board: 127</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QJ82	♠ -	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ KJ	♥ QT87543	Pass	4♥	X	All Pass
North HCP: 16	♦ KQ8	♦ A752				
South HCP: 6+3	♣ KJ97	♣ 82	1. Texas			
Contract: 4♥X North						

<b>Board: 128</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 3	♠ KJ92			1♣	1NT
Vul: E-W	♥ AQJ8643	♥ T7	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8+3	♦ JT98	♦ AK6	All Pass			
South HCP: 16	♣ 4	♣ AJ72	1. Texas			
Contract: 4♥ South						

<b>Board: 129</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 53	♠ QJT9842	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ KQJ3	♥ 754	Pass	4♠	All Pass	
North HCP: 16	♦ AQ2	♦ 8				
South HCP: 7+3	♣ KJ86	♣ A3	1. Texas			
Contract: 4♠ North						

<b>Board: 130</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQJT62	♠ 73			1♣	1NT
Vul: None	♥ J2	♥ A96	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8+2	♦ T9	♦ AQ862	All Pass			
South HCP: 16+1	♣ 763	♣ AQT	1. Texas			
Contract: 4♠ South						

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

<b>Board: 126</b>	♠ A8	RHO opens the bidding 1♣.
Dealer: East	♥ K987	You bid next.
Vul: None	♦ A87	
HCP: 15	♣ KJ96	

---

<b>Board: 127</b>	♠ -	LHO opens the bidding 1♦.
Dealer: West	♥ QT87543	Partner bids next.
Vul: Both	♦ A752	East (RHO) Doubles 4♥ if possible.
HCP: 6+3	♣ 82	

---

<b>Board: 128</b>	♠ KJ92	RHO opens the bidding 1♣.
Dealer: East	♥ T7	You bid next.
Vul: E-W	♦ AK6	
HCP: 16	♣ AJ72	

---

<b>Board: 129</b>	♠ QJT9842	LHO opens the bidding 1♦.
Dealer: West	♥ 754	Partner bids next.
Vul: Both	♦ 8	
HCP: 7+3	♣ A3	

---

<b>Board: 130</b>	♠ 73	RHO opens the bidding 1♣.
Dealer: East	♥ A96	You bid next.
Vul: None	♦ AQ862	
HCP: 16+1	♣ AQT	

## Both hands (Answers Page)

<b>Board: 126</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KT96432	♠ A8			1♣	1NT
Vul: None	♥ J5	♥ K987	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7+3	♦ K92	♦ A87	All Pass			
South HCP: 15	♣ 8	♣ KJ96				
Contract: 4♠ South			1. Texas			

<b>Board: 127</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QJ82	♠ -	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ KJ	♥ QT87543	Pass	4♥	X	All Pass
North HCP: 16	♦ KQ8	♦ A752				
South HCP: 6+3	♣ KJ97	♣ 82	1. Texas			
Contract: 4♥X North						

<b>Board: 128</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 3	♠ KJ92			1♣	1NT
Vul: E-W	♥ AQJ8643	♥ T7	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8+3	♦ JT98	♦ AK6	All Pass			
South HCP: 16	♣ 4	♣ AJ72	1. Texas			
Contract: 4♥ South						

<b>Board: 129</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 53	♠ QJT9842	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ KQJ3	♥ 754	Pass	4♠	All Pass	
North HCP: 16	♦ AQ2	♦ 8				
South HCP: 7+3	♣ KJ86	♣ A3	1. Texas			
Contract: 4♠ North						

<b>Board: 130</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQJT62	♠ 73			1♣	1NT
Vul: None	♥ J2	♥ A96	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8+2	♦ T9	♦ AQ862	All Pass			
South HCP: 16+1	♣ 763	♣ AQT	1. Texas			
Contract: 4♠ South						

## North hands

## We\_Overcall\_NT\_then\_Texas

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 131</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T93	♠ AQJ842	1 ♣	1NT	Pass	4 ♥ <sup>1</sup>
Vul: None	♥ T86	♥ 43	Pass	4 ♠	All Pass	
North HCP: 16	♦ AKQT	♦ 73				
South HCP: 8+2	♣ AK3	♣ JT4				1. Texas
Contract: 4 ♠ North						

<b>Board: 132</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KJ8	♠ A64			1 ♠	1NT
Vul: N-S	♥ KT8754	♥ QJ9	Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 9+2	♦ J94	♦ Q872	All Pass			
South HCP: 16	♣ J	♣ AKT				1. Texas
Contract: 4 ♥ South						

<b>Board: 133</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K52	♠ AJT863	1 ♦	1NT	Pass	4 ♥ <sup>1</sup>
Vul: E-W	♥ AJ	♥ 7	Pass	4 ♠	All Pass	
North HCP: 16	♦ KJ98	♦ 64				
South HCP: 7+2	♣ KJ83	♣ Q954				1. Texas
Contract: 4 ♠ North						

<b>Board: 134</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQ97432	♠ KT			1 ♦	1NT
Vul: E-W	♥ 954	♥ J83	Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
North HCP: 6+3	♦ 76	♦ KJ9	All Pass			
South HCP: 16+1	♣ 6	♣ AKJ53				1. Texas
Contract: 4 ♠ South						

<b>Board: 135</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A97	♠ 6	1 ♠	1NT	Pass	4 ♦ <sup>1</sup>
Vul: Both	♥ K73	♥ QT8542	Pass	4 ♥	All Pass	
North HCP: 17+1	♦ KQ543	♦ A98				
South HCP: 7+2	♣ KQ	♣ J86				1. Texas
Contract: 4 ♥ North						

**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)

<b>Board: 131</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T93	♠ AQJ842	1 ♣	1NT	Pass	4 ♥ <sup>1</sup>
Vul: None	♥ T86	♥ 43	Pass	4 ♠	All Pass	
North HCP: 16	♦ AKQT	♦ 73				
South HCP: 8+2	♣ AK3	♣ JT4				1. Texas
Contract: 4 ♠ North						

<b>Board: 132</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KJ8	♠ A64			1 ♠	1NT
Vul: N-S	♥ KT8754	♥ QJ9	Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 9+2	♦ J94	♦ Q872	All Pass			
South HCP: 16	♣ J	♣ AKT				1. Texas
Contract: 4 ♥ South						

<b>Board: 133</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K52	♠ AJT863	1 ♦	1NT	Pass	4 ♥ <sup>1</sup>
Vul: E-W	♥ AJ	♥ 7	Pass	4 ♠	All Pass	
North HCP: 16	♦ KJ98	♦ 64				
South HCP: 7+2	♣ KJ83	♣ Q954				1. Texas
Contract: 4 ♠ North						

<b>Board: 134</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQ97432	♠ KT			1 ♦	1NT
Vul: E-W	♥ 954	♥ J83	Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
North HCP: 6+3	♦ 76	♦ KJ9	All Pass			
South HCP: 16+1	♣ 6	♣ AKJ53				1. Texas
Contract: 4 ♠ South						

<b>Board: 135</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A97	♠ 6	1 ♠	1NT	Pass	4 ♦ <sup>1</sup>
Vul: Both	♥ K73	♥ QT8542	Pass	4 ♥	All Pass	
North HCP: 17+1	♦ KQ543	♦ A98				
South HCP: 7+2	♣ KQ	♣ J86				1. Texas
Contract: 4 ♥ North						

## North hands

## We\_Overcall\_NT\_then\_Texas

<b>Board: 136</b>	♠ QT87432	LHO opens the bidding 1♣.
Dealer: East	♥ AQ4	Partner bids next.
Vul: N-S	♦ 6	
HCP: 10+3	♣ Q2	

---

<b>Board: 137</b>	♠ 87	RHO opens the bidding 1♦.
Dealer: West	♥ AK53	You bid next.
Vul: Both	♦ A93	
HCP: 15	♣ AT74	

---

<b>Board: 138</b>	♠ -	LHO opens the bidding 1♣.
Dealer: East	♥ AJ9852	Partner bids next.
Vul: Both	♦ T76	West (RHO) Doubles 4♥ if possible.
HCP: 7+2	♣ QT97	

---

<b>Board: 139</b>	♠ KJ5	RHO opens the bidding 1♣.
Dealer: West	♥ A643	You bid next.
Vul: None	♦ K8	
HCP: 17	♣ AQ54	

---

<b>Board: 140</b>	♠ AQ9875	LHO opens the bidding 1♣.
Dealer: East	♥ 93	Partner bids next.
Vul: None	♦ T5	
HCP: 8+2	♣ Q72	

## Both hands (Answers Page)

<b>Board: 136</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QT87432	♠ AJ			1♣	1NT
Vul: N-S	♥ AQ4	♥ KJ85	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10+3	♦ 6	♦ QT8	Pass	4NT	Pass	5♥ <sup>2</sup>
South HCP: 15	♣ Q2	♣ A873	Pass	5♠	All Pass	
Contract: 5♠ North			1. Texas			
			2. A=2/5 or 5/5, Q(S)=0			

<b>Board: 137</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 87	♠ AQ96432	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ AK53	♥ JT	Pass	4♠	All Pass	
North HCP: 15	♦ A93	♦ T642				
South HCP: 7+3	♣ AT74	♣ -	1. Texas			
Contract: 4♠ North						

<b>Board: 138</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ -	♠ Q874			1♣	1NT
Vul: Both	♥ AJ9852	♥ K4	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7+2	♦ T76	♦ AQ8	X	All Pass		
South HCP: 15	♣ QT97	♣ KJ43	1. Texas			
Contract: 4♥X South						

<b>Board: 139</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KJ5	♠ AT9873	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ A643	♥ 7	Pass	4♠	All Pass	
North HCP: 17	♦ K8	♦ J652				
South HCP: 6+2	♣ AQ54	♣ J7	1. Texas			
Contract: 4♠ North						

<b>Board: 140</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQ9875	♠ KT			1♣	1NT
Vul: None	♥ 93	♥ AJT5	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8+2	♦ T5	♦ A82	All Pass			
South HCP: 15	♣ Q72	♣ KT63	1. Texas			
Contract: 4♠ South						

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

<b>Board: 136</b>	♠ AJ	RHO opens the bidding 1♣.
Dealer: East	♥ KJ85	You bid next.
Vul: N-S	♦ QT8	
HCP: 15	♣ A873	

---

<b>Board: 137</b>	♠ AQ96432	LHO opens the bidding 1♦.
Dealer: West	♥ JT	Partner bids next.
Vul: Both	♦ T642	
HCP: 7+3	♣ -	

---

<b>Board: 138</b>	♠ Q874	RHO opens the bidding 1♣.
Dealer: East	♥ K4	You bid next.
Vul: Both	♦ AQ8	West (LHO) Doubles 4♥ if possible.
HCP: 15	♣ KJ43	

---

<b>Board: 139</b>	♠ AT9873	LHO opens the bidding 1♣.
Dealer: West	♥ 7	Partner bids next.
Vul: None	♦ J652	
HCP: 6+2	♣ J7	

---

<b>Board: 140</b>	♠ KT	RHO opens the bidding 1♣.
Dealer: East	♥ AJT5	You bid next.
Vul: None	♦ A82	
HCP: 15	♣ KT63	

## Both hands (Answers Page)

<b>Board: 136</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QT87432	♠ AJ			1♣	1NT
Vul: N-S	♥ AQ4	♥ KJ85	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10+3	♦ 6	♦ QT8	Pass	4NT	Pass	5♥ <sup>2</sup>
South HCP: 15	♣ Q2	♣ A873	Pass	5♠	All Pass	
Contract: 5♠ North					1. Texas	
					2. A=2/5 or 5/5, Q(S)=0	

<b>Board: 137</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 87	♠ AQ96432	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ AK53	♥ JT	Pass	4♠	All Pass	
North HCP: 15	♦ A93	♦ T642			1. Texas	
South HCP: 7+3	♣ AT74	♣ -				
Contract: 4♠ North						

<b>Board: 138</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ -	♠ Q874			1♣	1NT
Vul: Both	♥ AJ9852	♥ K4	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7+2	♦ T76	♦ AQ8	X	All Pass		
South HCP: 15	♣ QT97	♣ KJ43			1. Texas	
Contract: 4♥X South						

<b>Board: 139</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KJ5	♠ AT9873	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ A643	♥ 7	Pass	4♠	All Pass	
North HCP: 17	♦ K8	♦ J652			1. Texas	
South HCP: 6+2	♣ AQ54	♣ J7				
Contract: 4♠ North						

<b>Board: 140</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQ9875	♠ KT			1♣	1NT
Vul: None	♥ 93	♥ AJT5	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8+2	♦ T5	♦ A82	All Pass			
South HCP: 15	♣ Q72	♣ KT63			1. Texas	
Contract: 4♠ South						

## 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)

<b>Board: 141</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QJ72	♠ AT98654	1 ♣	1NT	Pass	4 ♥ <sup>1</sup>
Vul: E-W	♥ AJ2	♥ 964	Pass	4 ♦	X	All Pass
North HCP: 15	♦ Q4	♦ 98				
South HCP: 4+3	♣ KQ65	♣ 9				1. Texas
Contract: 4 ♠ X North						

<b>Board: 142</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQJ743	♠ 52			1 ♦	1NT
Vul: N-S	♥ 98765	♥ QT2	Pass	4 ♥ <sup>1</sup>	Pass	4 ♦
North HCP: 8+3	♦ 2	♦ KQJ5				All Pass
South HCP: 15	♣ J	♣ AK42				1. Texas
Contract: 4 ♠ South						

<b>Board: 143</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AK7	♠ JT9542	1 ♦	1NT	Pass	4 ♥ <sup>1</sup>
Vul: E-W	♥ K85	♥ 3	Pass	4 ♦	X	All Pass
North HCP: 16	♦ K75	♦ 2				
South HCP: 5+3	♣ QJ82	♣ AT543				1. Texas
Contract: 4 ♠ X North						

<b>Board: 144</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQ32	♠ K97			1 ♦	1NT
Vul: E-W	♥ T98765	♥ KQ3	Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 6+2	♦ T9	♦ AQ4				All Pass
South HCP: 16	♣ 3	♣ Q865				1. Texas
Contract: 4 ♥ South						

<b>Board: 145</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AK8	♠ T7	1 ♦	1NT	Pass	4 ♦ <sup>1</sup>
Vul: Both	♥ JT8	♥ AQ6432	Pass	4 ♥		All Pass
North HCP: 16	♦ AJ2	♦ Q7				
South HCP: 9+2	♣ KT96	♣ J85				1. Texas
Contract: 4 ♥ North						

**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)

<b>Board: 141</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QJ72	♠ AT98654	1 ♣	1NT	Pass	4 ♥ <sup>1</sup>
Vul: E-W	♥ AJ2	♥ 964	Pass	4 ♦	X	All Pass
North HCP: 15	♦ Q4	♦ 98				
South HCP: 4+3	♣ KQ65	♣ 9				1. Texas
Contract: 4 ♠ X North						

<b>Board: 142</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQJ743	♠ 52			1 ♦	1NT
Vul: N-S	♥ 98765	♥ QT2	Pass	4 ♥ <sup>1</sup>	Pass	4 ♦
North HCP: 8+3	♦ 2	♦ KQJ5				All Pass
South HCP: 15	♣ J	♣ AK42				1. Texas
Contract: 4 ♠ South						

<b>Board: 143</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AK7	♠ JT9542	1 ♦	1NT	Pass	4 ♥ <sup>1</sup>
Vul: E-W	♥ K85	♥ 3	Pass	4 ♦	X	All Pass
North HCP: 16	♦ K75	♦ 2				
South HCP: 5+3	♣ QJ82	♣ AT543				1. Texas
Contract: 4 ♠ X North						

<b>Board: 144</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQ32	♠ K97			1 ♦	1NT
Vul: E-W	♥ T98765	♥ KQ3	Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 6+2	♦ T9	♦ AQ4				All Pass
South HCP: 16	♣ 3	♣ Q865				1. Texas
Contract: 4 ♥ South						

<b>Board: 145</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AK8	♠ T7	1 ♦	1NT	Pass	4 ♦ <sup>1</sup>
Vul: Both	♥ JT8	♥ AQ6432	Pass	4 ♥		All Pass
North HCP: 16	♦ AJ2	♦ Q7				
South HCP: 9+2	♣ KT96	♣ J85				1. Texas
Contract: 4 ♥ North						

## North hands

## We\_Overcall\_NT\_then\_Texas

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 146</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T9	♠ KQ6			1♦	1NT
Vul: None	♥ KJ97642	♥ QT8	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7+3	♦ 72	♦ AQ3	All Pass			
South HCP: 15	♣ K8	♣ QT74				
Contract: 4♥ South			1. Texas			

<b>Board: 147</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K83	♠ AJT9762	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: N-S	♥ A84	♥ 95	Pass	4♠	All Pass	
North HCP: 16	♦ A82	♦ 765				
South HCP: 5+3	♣ AJ62	♣ 3	1. Texas			
Contract: 4♠ North						

<b>Board: 148</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q2	♠ 763			1♦	1NT
Vul: E-W	♥ QJ8632	♥ K5	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9+2	♦ T3	♦ AQJ	All Pass			
South HCP: 15+1	♣ AT7	♣ KQ852	1. Texas			
Contract: 4♥ South						

<b>Board: 149</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AKQT	♠ J85	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ 963	♥ AT7542	Pass	4♥	All Pass	
North HCP: 16	♦ AK2	♦ Q76				
South HCP: 7+2	♣ 875	♣ 9	1. Texas			
Contract: 4♥ North						

<b>Board: 150</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QT87543	♠ A96			1♦	1NT
Vul: None	♥ 95	♥ AK4	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 6+3	♦ A4	♦ KJT2	All Pass			
South HCP: 18	♣ T7	♣ QJ9	1. Texas			
Contract: 4♠ South						

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

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 146</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T9	♠ KQ6			1♦	1NT
Vul: None	♥ KJ97642	♥ QT8	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7+3	♦ 72	♦ AQ3	All Pass			
South HCP: 15	♣ K8	♣ QT74				
Contract: 4♥ South			1. Texas			

<b>Board: 147</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K83	♠ AJT9762	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: N-S	♥ A84	♥ 95	Pass	4♠	All Pass	
North HCP: 16	♦ A82	♦ 765				
South HCP: 5+3	♣ AJ62	♣ 3	1. Texas			
Contract: 4♠ North						

<b>Board: 148</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q2	♠ 763			1♦	1NT
Vul: E-W	♥ QJ8632	♥ K5	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9+2	♦ T3	♦ AQJ	All Pass			
South HCP: 15+1	♣ AT7	♣ KQ852	1. Texas			
Contract: 4♥ South						

<b>Board: 149</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AKQT	♠ J85	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ 963	♥ AT7542	Pass	4♥	All Pass	
North HCP: 16	♦ AK2	♦ Q76				
South HCP: 7+2	♣ 875	♣ 9	1. Texas			
Contract: 4♥ North						

<b>Board: 150</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QT87543	♠ A96			1♦	1NT
Vul: None	♥ 95	♥ AK4	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 6+3	♦ A4	♦ KJT2	All Pass			
South HCP: 18	♣ T7	♣ QJ9	1. Texas			
Contract: 4♠ South						

## 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)

<b>Board: 151</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ9	♠ A643	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: E-W	♥ KJ	♥ 9876432	Pass	4♥	All Pass	
North HCP: 16	♦ QJ74	♦ -				
South HCP: 4+3	♣ KJT9	♣ 85				1. Texas
Contract: 4♥ North						

<b>Board: 152</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJ63	♠ A7			1♦	1NT
Vul: Both	♥ Q98765	♥ KJ32	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10+2	♦ AT	♦ QJ75	All Pass			
South HCP: 15	♣ J	♣ A76				1. Texas
Contract: 4♥ South						

<b>Board: 153</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQ63	♠ -	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ KQ4	♥ JT9876	Pass	4♥	All Pass	
North HCP: 17	♦ K64	♦ T953				
South HCP: 7+2	♣ KT3	♣ AQ7				1. Texas
Contract: 4♥ North						

<b>Board: 154</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 93	♠ A2			1♦	1NT
Vul: Both	♥ AQT9742	♥ KJ8	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6+3	♦ 5	♦ AQ83	All Pass			
South HCP: 17	♣ 862	♣ K743				1. Texas
Contract: 4♥ South						

<b>Board: 155</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T72	♠ KJ9863	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ KQJ7	♥ 94	Pass	4♠	X	All Pass
North HCP: 15	♦ A6	♦ K95				
South HCP: 7+2	♣ AJT6	♣ 42				1. Texas
Contract: 4♠X North						

**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

---

**Board: 152**      ♠ A7      RHO opens the bidding 1♦.

Dealer: East      ♥ KJ32      You bid next.

Vul: Both      ♦ QJ75

HCP: 15      ♣ A76

---

**Board: 153**      ♠ -      LHO opens the bidding 1♣.

Dealer: West      ♥ JT9876      Partner bids next.

Vul: N-S      ♦ T953

HCP: 7+2      ♣ AQ7

---

**Board: 154**      ♠ A2      RHO opens the bidding 1♦.

Dealer: East      ♥ KJ8      You bid next.

Vul: Both      ♦ AQ83

HCP: 17      ♣ K743

---

**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)

<b>Board: 151</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ9	♠ A643	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: E-W	♥ KJ	♥ 9876432	Pass	4♥	All Pass	
North HCP: 16	♦ QJ74	♦ -				
South HCP: 4+3	♣ KJT9	♣ 85				1. Texas
Contract: 4♥ North						

<b>Board: 152</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJ63	♠ A7			1♦	1NT
Vul: Both	♥ Q98765	♥ KJ32	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10+2	♦ AT	♦ QJ75	All Pass			
South HCP: 15	♣ J	♣ A76				1. Texas
Contract: 4♥ South						

<b>Board: 153</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQ63	♠ -	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ KQ4	♥ JT9876	Pass	4♥	All Pass	
North HCP: 17	♦ K64	♦ T953				
South HCP: 7+2	♣ KT3	♣ AQ7				1. Texas
Contract: 4♥ North						

<b>Board: 154</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 93	♠ A2			1♦	1NT
Vul: Both	♥ AQT9742	♥ KJ8	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6+3	♦ 5	♦ AQ83	All Pass			
South HCP: 17	♣ 862	♣ K743				1. Texas
Contract: 4♥ South						

<b>Board: 155</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T72	♠ KJ9863	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ KQJ7	♥ 94	Pass	4♠	X	All Pass
North HCP: 15	♦ A6	♦ K95				
South HCP: 7+2	♣ AJT6	♣ 42				1. Texas
Contract: 4♠X North						

## North hands

## We\_Overcall\_NT\_then\_Texas

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 156</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A5	♠ 96			1♣	1NT
Vul: E-W	♥ QT9854	♥ AK7	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8+2	♦ Q5	♦ K873	All Pass			
South HCP: 15	♣ 652	♣ KQT4				
Contract: 4♥ South			1. Texas			

<b>Board: 157</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AJT5	♠ 8	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ A5	♥ QJT987	Pass	4♥	All Pass	
North HCP: 16	♦ 9652	♦ AT3				
South HCP: 7+2	♣ AK4	♣ T63	1. Texas			
Contract: 4♥ North						

<b>Board: 158</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ -	♠ AK93			1♣	1NT
Vul: E-W	♥ AQT652	♥ J93	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9+3	♦ QJ732	♦ AT	All Pass			
South HCP: 15	♣ 32	♣ K974				
Contract: 4♥ South			1. Texas			

<b>Board: 159</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T96	♠ KJ	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ AQ85	♥ KJT932	Pass	4♥	All Pass	
North HCP: 15	♦ A62	♦ 94				
South HCP: 9+2	♣ KQ8	♣ J95	1. Texas			
Contract: 4♥ North						

<b>Board: 160</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T87432	♠ KQJ			1♦	1NT
Vul: E-W	♥ -	♥ A975	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 5+3	♦ J5	♦ AK2	All Pass			
South HCP: 17	♣ A8654	♣ 732				
Contract: 4♠ South			1. Texas			

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

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 156</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A5	♠ 96			1♣	1NT
Vul: E-W	♥ QT9854	♥ AK7	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8+2	♦ Q5	♦ K873	All Pass			
South HCP: 15	♣ 652	♣ KQT4				
Contract: 4♥ South			1. Texas			

<b>Board: 157</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AJT5	♠ 8	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ A5	♥ QJT987	Pass	4♥	All Pass	
North HCP: 16	♦ 9652	♦ AT3				
South HCP: 7+2	♣ AK4	♣ T63	1. Texas			
Contract: 4♥ North						

<b>Board: 158</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ -	♠ AK93			1♣	1NT
Vul: E-W	♥ AQT652	♥ J93	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9+3	♦ QJ732	♦ AT	All Pass			
South HCP: 15	♣ 32	♣ K974				
Contract: 4♥ South			1. Texas			

<b>Board: 159</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T96	♠ KJ	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ AQ85	♥ KJT932	Pass	4♥	All Pass	
North HCP: 15	♦ A62	♦ 94				
South HCP: 9+2	♣ KQ8	♣ J95	1. Texas			
Contract: 4♥ North						

<b>Board: 160</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T87432	♠ KQJ			1♦	1NT
Vul: E-W	♥ -	♥ A975	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 5+3	♦ J5	♦ AK2	All Pass			
South HCP: 17	♣ A8654	♣ 732				
Contract: 4♠ South			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)

<b>Board: 161</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT84	♠ QJ9	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ QJ	♥ A85432	Pass	4♥	All Pass	
North HCP: 15	♦ K42	♦ 75				
South HCP: 7+2	♣ KQT6	♣ 82				1. Texas
Contract: 4♥ North						

<b>Board: 162</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJ86543	♠ AKT			1♣	1NT
Vul: N-S	♥ 93	♥ A76	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7+3	♦ 75	♦ QJT8	All Pass			
South HCP: 17	♣ A2	♣ K93				1. Texas
Contract: 4♠ South						

<b>Board: 163</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J8	♠ AQT632	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ AK74	♥ QJ62	Pass	4♠	All Pass	
North HCP: 16	♦ KQ6	♦ T				
South HCP: 9+2	♣ K962	♣ 53				1. Texas
Contract: 4♠ North						

<b>Board: 164</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQ8543	♠ 92			1♦	1NT
Vul: None	♥ 5	♥ KJ73	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7+2	♦ T6	♦ AKQ7	All Pass			
South HCP: 16	♣ JT93	♣ K76				1. Texas
Contract: 4♠ South						

<b>Board: 165</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT65	♠ QJ9832	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ K765	♥ AJ2	Pass	4♠	All Pass	
North HCP: 15	♦ A4	♦ J3				
South HCP: 9+2	♣ AT4	♣ 98				1. Texas
Contract: 4♠ North						

**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)

<b>Board: 161</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT84	♠ QJ9	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ QJ	♥ A85432	Pass	4♥	All Pass	
North HCP: 15	♦ K42	♦ 75				
South HCP: 7+2	♣ KQT6	♣ 82				1. Texas
Contract: 4♥ North						

<b>Board: 162</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJ86543	♠ AKT			1♣	1NT
Vul: N-S	♥ 93	♥ A76	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7+3	♦ 75	♦ QJT8	All Pass			
South HCP: 17	♣ A2	♣ K93				1. Texas
Contract: 4♠ South						

<b>Board: 163</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J8	♠ AQT632	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ AK74	♥ QJ62	Pass	4♠	All Pass	
North HCP: 16	♦ KQ6	♦ T				
South HCP: 9+2	♣ K962	♣ 53				1. Texas
Contract: 4♠ North						

<b>Board: 164</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQ8543	♠ 92			1♦	1NT
Vul: None	♥ 5	♥ KJ73	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7+2	♦ T6	♦ AKQ7	All Pass			
South HCP: 16	♣ JT93	♣ K76				1. Texas
Contract: 4♠ South						

<b>Board: 165</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT65	♠ QJ9832	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ K765	♥ AJ2	Pass	4♠	All Pass	
North HCP: 15	♦ A4	♦ J3				
South HCP: 9+2	♣ AT4	♣ 98				1. Texas
Contract: 4♠ North						

## 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)

<b>Board: 166</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AJT742	♠ 98			1♦	1NT
Vul: None	♥ T74	♥ AK2	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7+2	♦ Q93	♦ K64	X	All Pass		
South HCP: 15+1	♣ 7	♣ KQT82				
Contract: 4♠X South			1. Texas			

<b>Board: 167</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AJ32	♠ 7	1♠	1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ QJ8	♥ AT97543	Pass	4♥	X	All Pass
North HCP: 16	♦ JT	♦ Q32				
South HCP: 6+3	♣ AQJ4	♣ 32	1. Texas			
Contract: 4♥X North						

<b>Board: 168</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQ7532	♠ T94			1♦	1NT
Vul: E-W	♥ J95	♥ AQ6	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7+2	♦ 52	♦ KQ97	All Pass			
South HCP: 15	♣ 73	♣ A94		1. Texas		
Contract: 4♠ South						

<b>Board: 169</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A3	♠ KQ9652	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AQT2	♥ K53	Pass	4♠	All Pass	
North HCP: 16	♦ AJT8	♦ 6				
South HCP: 8+2	♣ J62	♣ 973	1. Texas			
Contract: 4♠ North						

<b>Board: 170</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T8	♠ J62			1♦	1NT
Vul: N-S	♥ QJ7542	♥ A8	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7+2	♦ 64	♦ AK9	All Pass			
South HCP: 15+1	♣ A63	♣ KT852		1. Texas		
Contract: 4♥ South						

**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

---

**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)

<b>Board: 166</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AJT742	♠ 98			1♦	1NT
Vul: None	♥ T74	♥ AK2	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7+2	♦ Q93	♦ K64	X	All Pass		
South HCP: 15+1	♣ 7	♣ KQT82				
Contract: 4♠X South			1. Texas			

<b>Board: 167</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AJ32	♠ 7	1♠	1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ QJ8	♥ AT97543	Pass	4♥	X	All Pass
North HCP: 16	♦ JT	♦ Q32				
South HCP: 6+3	♣ AQJ4	♣ 32	1. Texas			
Contract: 4♥X North						

<b>Board: 168</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQ7532	♠ T94			1♦	1NT
Vul: E-W	♥ J95	♥ AQ6	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7+2	♦ 52	♦ KQ97	All Pass			
South HCP: 15	♣ 73	♣ A94		1. Texas		
Contract: 4♠ South						

<b>Board: 169</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A3	♠ KQ9652	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AQT2	♥ K53	Pass	4♠	All Pass	
North HCP: 16	♦ AJT8	♦ 6				
South HCP: 8+2	♣ J62	♣ 973	1. Texas			
Contract: 4♠ North						

<b>Board: 170</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T8	♠ J62			1♦	1NT
Vul: N-S	♥ QJ7542	♥ A8	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7+2	♦ 64	♦ AK9	All Pass			
South HCP: 15+1	♣ A63	♣ KT852		1. Texas		
Contract: 4♥ South						

## North hands

## We\_Overcall\_NT\_then\_Texas

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 171</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ53	♠ J	1 ♠	1NT	Pass	4 ♦ <sup>1</sup>
Vul: Both	♥ K7	♥ AQJT6543	Pass	4 ♥	All Pass	
North HCP: 17	♦ KQT8	♦ 73				
South HCP: 8+4	♣ A86	♣ 73				1. Texas
Contract: 4 ♥ North						

<b>Board: 172</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 5	♠ KJT6			1 ♠	1NT
Vul: E-W	♥ KJ9875	♥ AT4	Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 9+3	♦ Q	♦ AK7	All Pass			
South HCP: 15	♣ K9864	♣ T73				1. Texas
Contract: 4 ♥ South						

<b>Board: 173</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ9	♠ J53	1 ♦	1NT	Pass	4 ♦ <sup>1</sup>
Vul: None	♥ Q7	♥ AJT6532	Pass	4 ♥	All Pass	
North HCP: 17+1	♦ A54	♦ J				
South HCP: 7+3	♣ KQJT4	♣ 53				1. Texas
Contract: 4 ♥ North						

<b>Board: 174</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQT98654	♠ K3			1 ♣	1NT
Vul: Both	♥ T2	♥ A95	Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
North HCP: 6+4	♦ 43	♦ KT85	All Pass			
South HCP: 16	♣ 8	♣ AQT3				1. Texas
Contract: 4 ♠ South						

## 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)

<b>Board: 171</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ53	♠ J	1 ♠	1NT	Pass	4 ♦ <sup>1</sup>
Vul: Both	♥ K7	♥ AQJT6543	Pass	4 ♥	All Pass	
North HCP: 17	♦ KQT8	♦ 73				
South HCP: 8+4	♣ A86	♣ 73				1. Texas
Contract: 4 ♥ North						

<b>Board: 172</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 5	♠ KJT6			1 ♠	1NT
Vul: E-W	♥ KJ9875	♥ AT4	Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 9+3	♦ Q	♦ AK7	All Pass			
South HCP: 15	♣ K9864	♣ T73				1. Texas
Contract: 4 ♥ South						

<b>Board: 173</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ9	♠ J53	1 ♦	1NT	Pass	4 ♦ <sup>1</sup>
Vul: None	♥ Q7	♥ AJT6532	Pass	4 ♥	All Pass	
North HCP: 17+1	♦ A54	♦ J				
South HCP: 7+3	♣ KQJT4	♣ 53				1. Texas
Contract: 4 ♥ North						

<b>Board: 174</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQT98654	♠ K3			1 ♣	1NT
Vul: Both	♥ T2	♥ A95	Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
North HCP: 6+4	♦ 43	♦ KT85	All Pass			
South HCP: 16	♣ 8	♣ AQT3				1. Texas
Contract: 4 ♠ South						