

North hands

We_Overcall_NT_then_Texas

Board: 1	♠ 64	RHO opens the bidding 1 ♦.
Dealer: West	♥ A873	You bid next.
Vul: E-W	♦ AKT8	East (LHO) Doubles 4 ♠ if possible.
HCP: 16	♣ KQ2	

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

Board: 3	♠ KQ3	RHO opens the bidding 1 ♦.
Dealer: West	♥ K932	You bid next.
Vul: None	♦ K95	West (RHO) Doubles 4 ♦ if possible.
HCP: 16	♣ KQ8	

Board: 4	♠ QJ6432	LHO opens the bidding 1 ♦.
Dealer: East	♥ A963	Partner bids next.
Vul: Both	♦ 3	West (RHO) Doubles 4 ♠ if possible.
HCP: 7+2	♣ 54	

Board: 5	♠ K7	RHO opens the bidding 1 ♦.
Dealer: West	♥ AT3	You bid next.
Vul: E-W	♦ A953	
HCP: 17	♣ AQT9	

Both hands (Answers Page)

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

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

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

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

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

South hands

We_Overcall_NT_then_Texas

Board: 1 ♠ JT97532 LHO opens the bidding 1 ♦ .
 Dealer: West ♥ 952 Partner bids next.
 Vul: E-W ♦ 2 East (RHO) Doubles 4 ♠ if possible.
 HCP: 5+3 ♣ A7

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

Board: 3 ♠ 8754 LHO opens the bidding 1 ♦ .
 Dealer: West ♥ AQT8765 Partner bids next.
 Vul: None ♦ 73 West (LHO) Doubles 4 ♦ if possible.
 HCP: 6+3 ♣ -

Board: 4 ♠ A5 RHO opens the bidding 1 ♦ .
 Dealer: East ♥ K72 You bid next.
 Vul: Both ♦ AKT7 West (LHO) Doubles 4 ♠ if possible.
 HCP: 15 ♣ J963

Board: 5 ♠ AT9 LHO opens the bidding 1 ♦ .
 Dealer: West ♥ QJ87642 Partner bids next.
 Vul: E-W ♦ 2
 HCP: 7+3 ♣ 42

Both hands (Answers Page)

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

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

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

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

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

North hands

We_Overcall_NT_then_Texas

Board: 6	♠ JT97653	LHO opens the bidding 1 ♦.
Dealer: East	♥ KJT	Partner bids next.
Vul: None	♦ 9	
HCP: 8+3	♣ KT	
Board: 7	♠ Q84	RHO opens the bidding 1 ♦.
Dealer: West	♥ AQ3	You bid next.
Vul: N-S	♦ AQ75	
HCP: 15	♣ JT5	
Board: 8	♠ QJT642	LHO opens the bidding 1 ♣.
Dealer: East	♥ Q7	Partner bids next.
Vul: Both	♦ 76	
HCP: 9+2	♣ A64	
Board: 9	♠ A73	RHO opens the bidding 1 ♥.
Dealer: West	♥ K84	You bid next.
Vul: N-S	♦ AKJ6	West (RHO) Doubles 4 ♥ if possible.
HCP: 15	♣ 965	
Board: 10	♠ T32	LHO opens the bidding 1 ♦.
Dealer: East	♥ AQ8642	Partner bids next.
Vul: None	♦ 9	East (LHO) Doubles 4 ♦ if possible.
HCP: 8+2	♣ Q86	

Both hands (Answers Page)

Board: 6

Dealer: East

Vul: None

North HCP: 8+3

South HCP: 15

Contract: 4 ♠ South

North:

♠ JT97653

♥ KJT

♦ 9

♣ KT

South:

♠ KQ8

♥ A875

♦ A72

♣ Q53

W	N	E	S
		1 ♦	1NT

Pass	4 ♥ ¹	Pass	4 ♠
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All Pass

1. Texas

Board: 7

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 4 ♥ North

North:

♠ Q84

♥ AQ3

♦ AQ75

♣ JT5

South:

♠ T6

♥ KJ7654

♦ K9

♣ Q42

W	N	E	S
1 ♦	1NT	Pass	4 ♦ ¹

Pass	4 ♥	All Pass	
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1. Texas

Board: 8

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ QJT642

♥ Q7

♦ 76

♣ A64

South:

♠ A87

♥ KJT8

♦ KT5

♣ KJ7

W	N	E	S
		1 ♣	1NT

Pass	4 ♥ ¹	Pass	4 ♠
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All Pass

1. Texas

Board: 9

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ A73

♥ K84

♦ AKJ6

♣ 965

South:

♠ Q98654

♥ Q

♦ T954

♣ AT

W	N	E	S
1 ♥	1NT	Pass	4 ♥ ¹

X	4 ♠	All Pass	
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1. Texas

Board: 10

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 4 ♥ South

North:

♠ T32

♥ AQ8642

♦ 9

♣ Q86

South:

♠ AKQ7

♥ T53

♦ AJ8

♣ J94

W	N	E	S
		1 ♦	1NT

Pass	4 ♦ ¹	X	4 ♥
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All Pass

1. Texas

South hands

We_Overcall_NT_then_Texas

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

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

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

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

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

Both hands (Answers Page)

Board: 6

Dealer: East

Vul: None

North HCP: 8+3

South HCP: 15

Contract: 4 ♠ South

North:

♠ JT97653

♥ KJT

♦ 9

♣ KT

South:

♠ KQ8

♥ A875

♦ A72

♣ Q53

W	N	E	S
		1 ♦	1NT

Pass	4 ♥ ¹	Pass	4 ♠
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All Pass

1. Texas

Board: 7

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 4 ♥ North

North:

♠ Q84

♥ AQ3

♦ AQ75

♣ JT5

South:

♠ T6

♥ KJ7654

♦ K9

♣ Q42

W	N	E	S
1 ♦	1NT	Pass	4 ♦ ¹

Pass	4 ♥	All Pass	
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1. Texas

Board: 8

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ QJT642

♥ Q7

♦ 76

♣ A64

South:

♠ A87

♥ KJT8

♦ KT5

♣ KJ7

W	N	E	S
		1 ♣	1NT

Pass	4 ♥ ¹	Pass	4 ♠
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All Pass

1. Texas

Board: 9

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ A73

♥ K84

♦ AKJ6

♣ 965

South:

♠ Q98654

♥ Q

♦ T954

♣ AT

W	N	E	S
1 ♥	1NT	Pass	4 ♥ ¹

X	4 ♠	All Pass	
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1. Texas

Board: 10

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 4 ♥ South

North:

♠ T32

♥ AQ8642

♦ 9

♣ Q86

South:

♠ AKQ7

♥ T53

♦ AJ8

♣ J94

W	N	E	S
		1 ♦	1NT

Pass	4 ♦ ¹	X	4 ♥
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All Pass

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 11	♠ A654	RHO opens the bidding 1 ♣.
Dealer: West	♥ K3	You bid next.
Vul: None	♦ AQ2	
HCP: 17	♣ A986	
Board: 12	♠ 64	LHO opens the bidding 1 ♣.
Dealer: East	♥ KQJ972	Partner bids next.
Vul: N-S	♦ K97	
HCP: 9+2	♣ 43	
Board: 13	♠ Q2	RHO opens the bidding 1 ♣.
Dealer: West	♥ Q53	You bid next.
Vul: N-S	♦ AKQ6	East (LHO) Doubles 4 ♠ if possible.
HCP: 16	♣ QJ76	
Board: 14	♠ QJT9874	LHO opens the bidding 1 ♣.
Dealer: East	♥ A6	Partner bids next.
Vul: None	♦ Q3	
HCP: 9+3	♣ 98	
Board: 15	♠ AQ76	RHO opens the bidding 1 ♥.
Dealer: West	♥ AK92	You bid next.
Vul: N-S	♦ Q53	
HCP: 15	♣ 72	

Both hands (Answers Page)

Board: 11

Dealer: West

Vul: None

North HCP: 17

South HCP: 6+3

Contract: 4♥ North

North:

♠ A654

♥ K3

♦ AQ2

♣ A986

South:

♠ 97

♥ AQT8654

♦ 9765

♣ -

W N E S

1♣ 1NT Pass 4♦¹

Pass 4♥ All Pass

1. Texas

Board: 12

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 4♥ South

North:

♠ 64

♥ KQJ972

♦ K97

♣ 43

South:

♠ KJ72

♥ 84

♦ AQ83

♣ AJ7

W N E S

1♣ 1NT

Pass 4♦¹ Pass 4♥

All Pass

1. Texas

Board: 13

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 6+3

Contract: 4♠X North

North:

♠ Q2

♥ Q53

♦ AKQ6

♣ QJ76

South:

♠ J97654

♥ -

♦ J9753

♣ A4

W N E S

1♣ 1NT Pass 4♥¹

Pass 4♠ X All Pass

1. Texas

Board: 14

Dealer: East

Vul: None

North HCP: 9+3

South HCP: 16

Contract: 4♠ South

North:

♠ QJT9874

♥ A6

♦ Q3

♣ 98

South:

♠ K2

♥ KJT4

♦ AT8

♣ KQT7

W N E S

1♣ 1NT

Pass 4♥¹ Pass 4♠

All Pass

1. Texas

Board: 15

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 4♠ North

North:

♠ AQ76

♥ AK92

♦ Q53

♣ 72

South:

♠ KJ8432

♥ 6

♦ K6

♣ J863

W N E S

1♥ 1NT Pass 4♥¹

Pass 4♠ All Pass

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 11	♠ 97	LHO opens the bidding 1 ♣.
Dealer: West	♥ AQT8654	Partner bids next.
Vul: None	♦ 9765	
HCP: 6+3	♣ -	
Board: 12	♠ KJ72	RHO opens the bidding 1 ♣.
Dealer: East	♥ 84	You bid next.
Vul: N-S	♦ AQ83	
HCP: 15	♣ AJ7	
Board: 13	♠ J97654	LHO opens the bidding 1 ♣.
Dealer: West	♥ -	Partner bids next.
Vul: N-S	♦ J9753	East (RHO) Doubles 4 ♠ if possible.
HCP: 6+3	♣ A4	
Board: 14	♠ K2	RHO opens the bidding 1 ♣.
Dealer: East	♥ KJT4	You bid next.
Vul: None	♦ AT8	
HCP: 16	♣ KQT7	
Board: 15	♠ KJ8432	LHO opens the bidding 1 ♥.
Dealer: West	♥ 6	Partner bids next.
Vul: N-S	♦ K6	
HCP: 8+2	♣ J863	

Both hands (Answers Page)

Board: 11

Dealer: West

Vul: None

North HCP: 17

South HCP: 6+3

Contract: 4♥ North

North:

♠ A654

♥ K3

♦ AQ2

♣ A986

South:

♠ 97

♥ AQT8654

♦ 9765

♣ -

W N E S

1♣ 1NT Pass 4♦¹

Pass 4♥ All Pass

1. Texas

Board: 12

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 4♥ South

North:

♠ 64

♥ KQJ972

♦ K97

♣ 43

South:

♠ KJ72

♥ 84

♦ AQ83

♣ AJ7

W N E S

1♣ 1NT

Pass 4♦¹ Pass 4♥

All Pass

1. Texas

Board: 13

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 6+3

Contract: 4♠X North

North:

♠ Q2

♥ Q53

♦ AKQ6

♣ QJ76

South:

♠ J97654

♥ -

♦ J9753

♣ A4

W N E S

1♣ 1NT Pass 4♥¹

Pass 4♠ X All Pass

1. Texas

Board: 14

Dealer: East

Vul: None

North HCP: 9+3

South HCP: 16

Contract: 4♠ South

North:

♠ QJT9874

♥ A6

♦ Q3

♣ 98

South:

♠ K2

♥ KJT4

♦ AT8

♣ KQT7

W N E S

1♣ 1NT

Pass 4♥¹ Pass 4♠

All Pass

1. Texas

Board: 15

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 4♠ North

North:

♠ AQ76

♥ AK92

♦ Q53

♣ 72

South:

♠ KJ8432

♥ 6

♦ K6

♣ J863

W N E S

1♥ 1NT Pass 4♥¹

Pass 4♠ All Pass

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 16	♠ AQ9875	LHO opens the bidding 1 ♦.
Dealer: East	♥ T3	Partner bids next.
Vul: Both	♦ Q76	West (RHO) Doubles 4 ♠ if possible.
HCP: 8+2	♣ 92	

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

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

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

Board: 20	♠ AT9875	LHO opens the bidding 1 ♦.
Dealer: East	♥ J3	Partner bids next.
Vul: None	♦ Q4	
HCP: 9+2	♣ Q85	

Both hands (Answers Page)

Board: 16

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 15

Contract: 4 ♠ X South

North:

♠ AQ9875

♥ T3

♦ Q76

♣ 92

South:

♠ 64

♥ K42

♦ KT85

♣ AKQ8

W	N	E	S
		1 ♦	1NT

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

Board: 17

Dealer: West

Vul: None

North HCP: 16

South HCP: 8+3

Contract: 4 ♠ North

North:

♠ AJT

♥ QJ76

♦ AT2

♣ A64

South:

♠ KQ87642

♥ 952

♦ 3

♣ K5

W	N	E	S
1 ♦	1NT	Pass	4 ♥ ¹

Pass	4 ♠	All Pass	
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1. Texas

Board: 18

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ KQT865

♥ 754

♦ K9

♣ J6

South:

♠ J32

♥ AT6

♦ A52

♣ AKT9

W	N	E	S
		1 ♦	1NT

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

Board: 19

Dealer: West

Vul: Both

North HCP: 16

South HCP: 6+2

Contract: 4 ♠ North

North:

♠ AQ3

♥ K2

♦ A952

♣ KT97

South:

♠ J97654

♥ A754

♦ J6

♣ 4

W	N	E	S
1 ♦	1NT	Pass	4 ♥ ¹

Pass	4 ♠	All Pass	
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1. Texas

Board: 20

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AT9875

♥ J3

♦ Q4

♣ Q85

South:

♠ Q642

♥ A82

♦ KJ6

♣ AJ3

W	N	E	S
		1 ♦	1NT

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

South hands

We_Overcall_NT_then_Texas

Board: 16	♠ 64	RHO opens the bidding 1 ♦.
Dealer: East	♥ K42	You bid next.
Vul: Both	♦ KT85	West (LHO) Doubles 4 ♠ if possible.
HCP: 15	♣ AKQ8	

Board: 17	♠ KQ87642	LHO opens the bidding 1 ♦.
Dealer: West	♥ 952	Partner bids next.
Vul: None	♦ 3	
HCP: 8+3	♣ K5	

Board: 18	♠ J32	RHO opens the bidding 1 ♦.
Dealer: East	♥ AT6	You bid next.
Vul: E-W	♦ A52	
HCP: 16	♣ AKT9	

Board: 19	♠ J97654	LHO opens the bidding 1 ♦.
Dealer: West	♥ A754	Partner bids next.
Vul: Both	♦ J6	
HCP: 6+2	♣ 4	

Board: 20	♠ Q642	RHO opens the bidding 1 ♦.
Dealer: East	♥ A82	You bid next.
Vul: None	♦ KJ6	
HCP: 15	♣ AJ3	

Both hands (Answers Page)

Board: 16

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 15

Contract: 4 ♠ X South

North:

♠ AQ9875

♥ T3

♦ Q76

♣ 92

South:

♠ 64

♥ K42

♦ KT85

♣ AKQ8

W	N	E	S
		1 ♦	1NT

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

Board: 17

Dealer: West

Vul: None

North HCP: 16

South HCP: 8+3

Contract: 4 ♠ North

North:

♠ AJT

♥ QJ76

♦ AT2

♣ A64

South:

♠ KQ87642

♥ 952

♦ 3

♣ K5

W	N	E	S
1 ♦	1NT	Pass	4 ♥ ¹

Pass	4 ♠	All Pass	
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1. Texas

Board: 18

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ KQT865

♥ 754

♦ K9

♣ J6

South:

♠ J32

♥ AT6

♦ A52

♣ AKT9

W	N	E	S
		1 ♦	1NT

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

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

1. Texas

Board: 19

Dealer: West

Vul: Both

North HCP: 16

South HCP: 6+2

Contract: 4 ♠ North

North:

♠ AQ3

♥ K2

♦ A952

♣ KT97

South:

♠ J97654

♥ A754

♦ J6

♣ 4

W	N	E	S
1 ♦	1NT	Pass	4 ♥ ¹

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

1. Texas

Board: 20

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AT9875

♥ J3

♦ Q4

♣ Q85

South:

♠ Q642

♥ A82

♦ KJ6

♣ AJ3

W	N	E	S
		1 ♦	1NT

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

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

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 21	♠ 65	RHO opens the bidding 1 ♣.
Dealer: West	♥ AK53	You bid next.
Vul: N-S	♦ KQT8	
HCP: 15	♣ K97	
Board: 22	♠ QJ98652	LHO opens the bidding 1 ♥.
Dealer: East	♥ A54	Partner bids next.
Vul: Both	♦ 7	
HCP: 9+3	♣ Q8	
Board: 23	♠ AJ76	RHO opens the bidding 1 ♦.
Dealer: West	♥ 96	You bid next.
Vul: N-S	♦ A54	
HCP: 15	♣ AQT2	
Board: 24	♠ KJT932	LHO opens the bidding 1 ♥.
Dealer: East	♥ 65	Partner bids next.
Vul: E-W	♦ 52	
HCP: 7+2	♣ K93	
Board: 25	♠ -	You bid first.
Dealer: North	♥ AKT	East (LHO) bids 1NT if possible.
Vul: N-S	♦ Q2	West (RHO) bids 4 ♥ if possible.
HCP: 13+4	♣ AT985432	East (LHO) Doubles 5 ♣ if possible.

Both hands (Answers Page)

Board: 21

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ 65

♥ AK53

♦ KQT8

♣ K97

South:

♠ AJ9873

♥ QT

♦ J932

♣ 6

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

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

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

1. Texas

Board: 22

Dealer: East

Vul: Both

North HCP: 9+3

South HCP: 16

Contract: 4 ♠ South

North:

♠ QJ98652

♥ A54

♦ 7

♣ Q8

South:

♠ K7

♥ KQJ2

♦ AT8

♣ KT75

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

		1 ♥	1 NT
--	--	-----	------

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

All Pass

1. Texas

Board: 23

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 4 ♥ North

North:

♠ AJ76

♥ 96

♦ A54

♣ AQT2

South:

♠ T9

♥ AQJ543

♦ Q2

♣ 653

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

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

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

1. Texas

Board: 24

Dealer: East

Vul: E-W

North HCP: 7+2

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ KJT932

♥ 65

♦ 52

♣ K93

South:

♠ Q4

♥ K32

♦ AKQ74

♣ J72

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

		1 ♥	1 NT
--	--	-----	------

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

All Pass

1. Texas

Board: 25

Dealer: North

Vul: N-S

North HCP: 13+4

South HCP: 4+1

Contract: 5 ♣ X North

North:

♠ -

♥ AKT

♦ Q2

♣ AT985432

South:

♠ A9874

♥ 9863

♦ 7643

♣ -

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

	1 ♣	1 NT	Pass
--	-----	------	------

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

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 21	♠ AJ9873	LHO opens the bidding 1 ♣.
Dealer: West	♥ QT	Partner bids next.
Vul: N-S	♦ J932	
HCP: 8+2	♣ 6	
Board: 22	♠ K7	RHO opens the bidding 1 ♥.
Dealer: East	♥ KQJ2	You bid next.
Vul: Both	♦ AT8	
HCP: 16	♣ KT75	
Board: 23	♠ T9	LHO opens the bidding 1 ♦.
Dealer: West	♥ AQJ543	Partner bids next.
Vul: N-S	♦ Q2	
HCP: 9+2	♣ 653	
Board: 24	♠ Q4	RHO opens the bidding 1 ♥.
Dealer: East	♥ K32	You bid next.
Vul: E-W	♦ AKQ74	
HCP: 15+1	♣ J72	
Board: 25	♠ A9874	Partner bids first.
Dealer: North	♥ 9863	East (RHO) bids 1NT if possible.
Vul: N-S	♦ 7643	West (LHO) bids 4 ♥ if possible.
HCP: 4+1	♣ -	East (RHO) Doubles 5 ♣ if possible.

Both hands (Answers Page)

Board: 21

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ 65

♥ AK53

♦ KQT8

♣ K97

South:

♠ AJ9873

♥ QT

♦ J932

♣ 6

W N E S

1 ♣ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 22

Dealer: East

Vul: Both

North HCP: 9+3

South HCP: 16

Contract: 4 ♠ South

North:

♠ QJ98652

♥ A54

♦ 7

♣ Q8

South:

♠ K7

♥ KQJ2

♦ AT8

♣ KT75

W N E S

Pass 1 ♥ 1NT

Pass 4 ♥¹ Pass 4 ♠

All Pass

1. Texas

Board: 23

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 4 ♥ North

North:

♠ AJ76

♥ 96

♦ A54

♣ AQT2

South:

♠ T9

♥ AQJ543

♦ Q2

♣ 653

W N E S

1 ♦ 1NT Pass 4 ♦¹

Pass 4 ♥ All Pass

1. Texas

Board: 24

Dealer: East

Vul: E-W

North HCP: 7+2

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ KJT932

♥ 65

♦ 52

♣ K93

South:

♠ Q4

♥ K32

♦ AKQ74

♣ J72

W N E S

Pass 1 ♥ 1NT

Pass 4 ♥¹ Pass 4 ♠

All Pass

1. Texas

Board: 25

Dealer: North

Vul: N-S

North HCP: 13+4

South HCP: 4+1

Contract: 5 ♣ X North

North:

♠ -

♥ AKT

♦ Q2

♣ AT985432

South:

♠ A9874

♥ 9863

♦ 7643

♣ -

W N E S

Pass 1 ♣ 1NT Pass

4 ♥¹ 5 ♣ X All Pass

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 26	♠ T	LHO opens the bidding 1 ♦.
Dealer: East	♥ KQ7532	Partner bids next.
Vul: N-S	♦ T873	
HCP: 8+2	♣ K5	
Board: 27	♠ A64	RHO opens the bidding 1 ♣.
Dealer: West	♥ 95	You bid next.
Vul: E-W	♦ AJ762	
HCP: 17+1	♣ AKJ	
Board: 28	♠ AJ8732	LHO opens the bidding 1 ♣.
Dealer: East	♥ Q96	Partner bids next.
Vul: N-S	♦ 5	
HCP: 9+2	♣ Q85	
Board: 29	♠ KJ	RHO opens the bidding 1 ♣.
Dealer: West	♥ AT6	You bid next.
Vul: N-S	♦ KJ87	
HCP: 16	♣ A964	
Board: 30	♠ 642	LHO opens the bidding 1 ♦.
Dealer: East	♥ AT86542	Partner bids next.
Vul: None	♦ J4	West (RHO) Doubles 4 ♥ if possible.
HCP: 5+3	♣ 8	

Both hands (Answers Page)

Board: 26

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 17

Contract: 4♥ South

North:

♠ T

♥ KQ7532

♦ T873

♣ K5

South:

♠ AQ75

♥ AJT

♦ AQ54

♣ 92

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

Board: 27

Dealer: West

Vul: E-W

North HCP: 17+1

South HCP: 7+2

Contract: 4♠ North

North:

♠ A64

♥ 95

♦ AJ762

♣ AKJ

South:

♠ QJT932

♥ A43

♦ 4

♣ T43

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

Board: 28

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 4♠ South

North:

♠ AJ8732

♥ Q96

♦ 5

♣ Q85

South:

♠ K5

♥ T743

♦ AJ86

♣ AK6

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

Board: 29

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 9+2

Contract: 4♥ North

North:

♠ KJ

♥ AT6

♦ KJ87

♣ A964

South:

♠ A98

♥ Q97542

♦ Q43

♣ J

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

Board: 30

Dealer: East

Vul: None

North HCP: 5+3

South HCP: 17

Contract: 4♥X South

North:

♠ 642

♥ AT86542

♦ J4

♣ 8

South:

♠ AK93

♥ 73

♦ AQ75

♣ A32

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

South hands

We_Overcall_NT_then_Texas

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

Both hands (Answers Page)

Board: 26

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 17

Contract: 4♥ South

North:

♠ T

♥ KQ7532

♦ T873

♣ K5

South:

♠ AQ75

♥ AJT

♦ AQ54

♣ 92

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

Board: 27

Dealer: West

Vul: E-W

North HCP: 17+1

South HCP: 7+2

Contract: 4♠ North

North:

♠ A64

♥ 95

♦ AJ762

♣ AKJ

South:

♠ QJT932

♥ A43

♦ 4

♣ T43

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

Board: 28

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 4♠ South

North:

♠ AJ8732

♥ Q96

♦ 5

♣ Q85

South:

♠ K5

♥ T743

♦ AJ86

♣ AK6

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

Board: 29

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 9+2

Contract: 4♥ North

North:

♠ KJ

♥ AT6

♦ KJ87

♣ A964

South:

♠ A98

♥ Q97542

♦ Q43

♣ J

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

Board: 30

Dealer: East

Vul: None

North HCP: 5+3

South HCP: 17

Contract: 4♥X South

North:

♠ 642

♥ AT86542

♦ J4

♣ 8

South:

♠ AK93

♥ 73

♦ AQ75

♣ A32

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

North hands

We_Overcall_NT_then_Texas

Board: 31	♠ J73	RHO opens the bidding 1 ♣.
Dealer: West	♥ K87	You bid next.
Vul: N-S	♦ AK82	
HCP: 15	♣ A65	
Board: 32	♠ QJT8765	LHO opens the bidding 1 ♥.
Dealer: East	♥ 987	Partner bids next.
Vul: E-W	♦ A3	West (RHO) Doubles 4 ♠ if possible.
HCP: 7+3	♣ T	
Board: 33	♠ 72	Partner bids first.
Dealer: South	♥ 32	West (RHO) bids 1NT if possible.
Vul: E-W	♦ KT9763	East (LHO) bids 4 ♦ if possible.
HCP: 4+2	♣ J63	West (RHO) bids 4 ♥ if possible.
		East (LHO) Doubles 5 ♦ if possible.
Board: 34	♠ 72	LHO opens the bidding 1 ♣.
Dealer: East	♥ AQT7542	Partner bids next.
Vul: E-W	♦ 97	West (RHO) Doubles 4 ♥ if possible.
HCP: 6+3	♣ 82	
Board: 35	♠ A9	RHO opens the bidding 1 ♣.
Dealer: West	♥ A74	You bid next.
Vul: Both	♦ AQ76	
HCP: 17	♣ K853	

Both hands (Answers Page)

Board: 31

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ J73

♥ K87

♦ AK82

♣ A65

South:

♠ AQT954

♥ J

♦ QT73

♣ 97

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

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

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

1. Texas

Board: 32

Dealer: East

Vul: E-W

North HCP: 7+3

South HCP: 16+1

Contract: 4 ♠ X South

North:

♠ QJT8765

♥ 987

♦ A3

♣ T

South:

♠ A2

♥ AQ5

♦ K72

♣ K8632

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

		1 ♥	1 NT
--	--	-----	------

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

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

1. Texas

Board: 33

Dealer: South

Vul: E-W

North HCP: 4+2

South HCP: 17+1

Contract: 5 ♦ X North

North:

♠ 72

♥ 32

♦ KT9763

♣ J63

South:

♠ QJ965

♥ J

♦ AQ4

♣ AK84

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

			1 ♠
--	--	--	-----

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

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

1. Texas

Board: 34

Dealer: East

Vul: E-W

North HCP: 6+3

South HCP: 15+1

Contract: 4 ♥ X South

North:

♠ 72

♥ AQT7542

♦ 97

♣ 82

South:

♠ A5

♥ J86

♦ AQ832

♣ AT3

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

		1 ♣	1 NT
--	--	-----	------

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

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

1. Texas

Board: 35

Dealer: West

Vul: Both

North HCP: 17

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ A9

♥ A74

♦ AQ76

♣ K853

South:

♠ QJ7532

♥ J853

♦ 9

♣ A9

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

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

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

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 31	♠ AQT954	LHO opens the bidding 1 ♣.
Dealer: West	♥ J	Partner bids next.
Vul: N-S	♦ QT73	
HCP: 9+2	♣ 97	
Board: 32	♠ A2	RHO opens the bidding 1 ♥.
Dealer: East	♥ AQ5	You bid next.
Vul: E-W	♦ K72	West (LHO) Doubles 4 ♠ if possible.
HCP: 16+1	♣ K8632	
Board: 33	♠ QJ965	You bid first.
Dealer: South	♥ J	West (LHO) bids 1NT if possible.
Vul: E-W	♦ AQ4	East (RHO) bids 4 ♦ if possible.
HCP: 17+1	♣ AK84	West (LHO) bids 4 ♥ if possible.
		East (RHO) Doubles 5 ♦ if possible.
Board: 34	♠ A5	RHO opens the bidding 1 ♣.
Dealer: East	♥ J86	You bid next.
Vul: E-W	♦ AQ832	West (LHO) Doubles 4 ♥ if possible.
HCP: 15+1	♣ AT3	
Board: 35	♠ QJ7532	LHO opens the bidding 1 ♣.
Dealer: West	♥ J853	Partner bids next.
Vul: Both	♦ 9	
HCP: 8+2	♣ A9	

Both hands (Answers Page)

Board: 31

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ J73

♥ K87

♦ AK82

♣ A65

South:

♠ AQT954

♥ J

♦ QT73

♣ 97

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

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

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

1. Texas

Board: 32

Dealer: East

Vul: E-W

North HCP: 7+3

South HCP: 16+1

Contract: 4 ♠ X South

North:

♠ QJT8765

♥ 987

♦ A3

♣ T

South:

♠ A2

♥ AQ5

♦ K72

♣ K8632

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

		1 ♥	1 NT
--	--	-----	------

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

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

1. Texas

Board: 33

Dealer: South

Vul: E-W

North HCP: 4+2

South HCP: 17+1

Contract: 5 ♦ X North

North:

♠ 72

♥ 32

♦ KT9763

♣ J63

South:

♠ QJ965

♥ J

♦ AQ4

♣ AK84

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

			1 ♠
--	--	--	-----

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

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

1. Texas

Board: 34

Dealer: East

Vul: E-W

North HCP: 6+3

South HCP: 15+1

Contract: 4 ♥ X South

North:

♠ 72

♥ AQT7542

♦ 97

♣ 82

South:

♠ A5

♥ J86

♦ AQ832

♣ AT3

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

		1 ♣	1 NT
--	--	-----	------

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

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

1. Texas

Board: 35

Dealer: West

Vul: Both

North HCP: 17

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ A9

♥ A74

♦ AQ76

♣ K853

South:

♠ QJ7532

♥ J853

♦ 9

♣ A9

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

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

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

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 36 ♠ T9 LHO opens the bidding 1 ♣.
 Dealer: East ♥ AQT843 Partner bids next.
 Vul: Both ♦ Q953
 HCP: 9+2 ♣ J

Board: 37 ♠ 42 RHO opens the bidding 1 ♦.
 Dealer: West ♥ AT6 You bid next.
 Vul: None ♦ AJ8
 HCP: 16+1 ♣ AKT74

Board: 38 ♠ 3 LHO opens the bidding 1 ♠.
 Dealer: East ♥ AQ87654 Partner bids next.
 Vul: Both ♦ 82
 HCP: 8+3 ♣ Q73

Board: 39 ♠ KJT RHO opens the bidding 1 ♥.
 Dealer: West ♥ A95 You bid next.
 Vul: None ♦ AQ942
 HCP: 16+1 ♣ Q4

Board: 40 ♠ QJT8543 LHO opens the bidding 1 ♦.
 Dealer: East ♥ K53 Partner bids next.
 Vul: Both ♦ 3
 HCP: 9+3 ♣ K7

Both hands (Answers Page)

Board: 36

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 4♥ South

North:

♠ T9

♥ AQT843

♦ Q953

♣ J

South:

♠ KQ76

♥ KJ7

♦ KT

♣ K963

W	N	E	S
		1♣	1NT

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

All Pass

1. Texas

Board: 37

Dealer: West

Vul: None

North HCP: 16+1

South HCP: 9+2

Contract: 4♠ North

North:

♠ 42

♥ AT6

♦ AJ8

♣ AKT74

South:

♠ AQJ963

♥ 8

♦ Q962

♣ 95

W	N	E	S
1♦	1NT	Pass	4♥ ¹

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

1. Texas

Board: 38

Dealer: East

Vul: Both

North HCP: 8+3

South HCP: 17+1

Contract: 4♥ South

North:

♠ 3

♥ AQ87654

♦ 82

♣ Q73

South:

♠ AK7

♥ 93

♦ AKQ93

♣ J65

W	N	E	S
		1♠	1NT

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

All Pass

1. Texas

Board: 39

Dealer: West

Vul: None

North HCP: 16+1

South HCP: 9+2

Contract: 4♠ North

North:

♠ KJT

♥ A95

♦ AQ942

♣ Q4

South:

♠ AQ8543

♥ J4

♦ J

♣ J962

W	N	E	S
1♥	1NT	Pass	4♥ ¹

Pass	4♠	All Pass	
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1. Texas

Board: 40

Dealer: East

Vul: Both

North HCP: 9+3

South HCP: 15

Contract: 4♠ South

North:

♠ QJT8543

♥ K53

♦ 3

♣ K7

South:

♠ A2

♥ A874

♦ AK9

♣ T985

W	N	E	S
		1♦	1NT

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

All Pass

1. Texas

South hands

We_Overcall_NT_then_Texas

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

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

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

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

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

Both hands (Answers Page)

Board: 36

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 4♥ South

North:

♠ T9

♥ AQT843

♦ Q953

♣ J

South:

♠ KQ76

♥ KJ7

♦ KT

♣ K963

W	N	E	S
		1♣	1NT

Pass	4♦ ¹	Pass	4♥
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All Pass

1. Texas

Board: 37

Dealer: West

Vul: None

North HCP: 16+1

South HCP: 9+2

Contract: 4♠ North

North:

♠ 42

♥ AT6

♦ AJ8

♣ AKT74

South:

♠ AQJ963

♥ 8

♦ Q962

♣ 95

W	N	E	S
1♦	1NT	Pass	4♥ ¹

Pass	4♠	All Pass	
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1. Texas

Board: 38

Dealer: East

Vul: Both

North HCP: 8+3

South HCP: 17+1

Contract: 4♥ South

North:

♠ 3

♥ AQ87654

♦ 82

♣ Q73

South:

♠ AK7

♥ 93

♦ AKQ93

♣ J65

W	N	E	S
		1♠	1NT

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

All Pass

1. Texas

Board: 39

Dealer: West

Vul: None

North HCP: 16+1

South HCP: 9+2

Contract: 4♠ North

North:

♠ KJT

♥ A95

♦ AQ942

♣ Q4

South:

♠ AQ8543

♥ J4

♦ J

♣ J962

W	N	E	S
1♥	1NT	Pass	4♥ ¹

Pass	4♠	All Pass	
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1. Texas

Board: 40

Dealer: East

Vul: Both

North HCP: 9+3

South HCP: 15

Contract: 4♠ South

North:

♠ QJT8543

♥ K53

♦ 3

♣ K7

South:

♠ A2

♥ A874

♦ AK9

♣ T985

W	N	E	S
		1♦	1NT

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

All Pass

1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 41	♠ J42	RHO opens the bidding 1♥.
Dealer: West	♥ AKQJ	You bid next.
Vul: E-W	♦ A973	
HCP: 16	♣ J5	
Board: 42	♠ AQ9643	LHO opens the bidding 1♦.
Dealer: East	♥ J82	Partner bids next.
Vul: None	♦ T5	West (RHO) Doubles 4♠ if possible.
HCP: 7+2	♣ 86	
Board: 43	♠ K93	RHO opens the bidding 1♣.
Dealer: West	♥ A83	You bid next.
Vul: Both	♦ KJ4	
HCP: 15	♣ A653	
Board: 44	♠ AT9	LHO opens the bidding 1♦.
Dealer: East	♥ Q98432	Partner bids next.
Vul: Both	♦ T6	East (LHO) Doubles 4♦ if possible.
HCP: 7+2	♣ JT	
Board: 45	♠ AT7	RHO opens the bidding 1♣.
Dealer: West	♥ 82	You bid next.
Vul: Both	♦ AK75	
HCP: 15	♣ A943	

Both hands (Answers Page)

Board: 41

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8+3

Contract: 4 ♠ North

North:

♠ J42

♥ AKQJ

♦ A973

♣ J5

South:

♠ KT8763

♥ 52

♦ KQ842

♣ -

W N E S

1 ♥ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 42

Dealer: East

Vul: None

North HCP: 7+2

South HCP: 15

Contract: 4 ♠ X South

North:

♠ AQ9643

♥ J82

♦ T5

♣ 86

South:

♠ JT8

♥ A76

♦ K63

♣ AQJ2

W N E S

Pass 1 ♦ 1NT

Pass 4 ♥¹ Pass 4 ♠

X All Pass

1. Texas

Board: 43

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ K93

♥ A83

♦ KJ4

♣ A653

South:

♠ AT8754

♥ Q96

♦ Q95

♣ 8

W N E S

1 ♣ 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 44

Dealer: East

Vul: Both

North HCP: 7+2

South HCP: 16

Contract: 4 ♥ South

North:

♠ AT9

♥ Q98432

♦ T6

♣ JT

South:

♠ KQ87

♥ AJT7

♦ K72

♣ K4

W N E S

Pass 1 ♦ 1NT

Pass 4 ♦¹ X 4 ♥

All Pass

1. Texas

Board: 45

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 4 ♥ North

North:

♠ AT7

♥ 82

♦ AK75

♣ A943

South:

♠ 95

♥ AQ7654

♦ Q3

♣ T87

W N E S

1 ♣ 1NT Pass 4 ♦¹

Pass 4 ♥ All Pass

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 41	♠ KT8763	LHO opens the bidding 1 ♥.
Dealer: West	♥ 52	Partner bids next.
Vul: E-W	♦ KQ842	
HCP: 8+3	♣ -	
Board: 42	♠ JT8	RHO opens the bidding 1 ♦.
Dealer: East	♥ A76	You bid next.
Vul: None	♦ K63	West (LHO) Doubles 4 ♠ if possible.
HCP: 15	♣ AQJ2	
Board: 43	♠ AT8754	LHO opens the bidding 1 ♣.
Dealer: West	♥ Q96	Partner bids next.
Vul: Both	♦ Q95	
HCP: 8+2	♣ 8	
Board: 44	♠ KQ87	RHO opens the bidding 1 ♦.
Dealer: East	♥ AJT7	You bid next.
Vul: Both	♦ K72	East (RHO) Doubles 4 ♦ if possible.
HCP: 16	♣ K4	
Board: 45	♠ 95	LHO opens the bidding 1 ♣.
Dealer: West	♥ AQ7654	Partner bids next.
Vul: Both	♦ Q3	
HCP: 8+2	♣ T87	

Both hands (Answers Page)

Board: 41

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8+3

Contract: 4 ♠ North

North:

♠ J42

♥ AKQJ

♦ A973

♣ J5

South:

♠ KT8763

♥ 52

♦ KQ842

♣ -

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

Board: 42

Dealer: East

Vul: None

North HCP: 7+2

South HCP: 15

Contract: 4 ♠ X South

North:

♠ AQ9643

♥ J82

♦ T5

♣ 86

South:

♠ JT8

♥ A76

♦ K63

♣ AQJ2

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

		1 ♦	1NT
--	--	-----	-----

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

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

1. Texas

Board: 43

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ K93

♥ A83

♦ KJ4

♣ A653

South:

♠ AT8754

♥ Q96

♦ Q95

♣ 8

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

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

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

1. Texas

Board: 44

Dealer: East

Vul: Both

North HCP: 7+2

South HCP: 16

Contract: 4 ♥ South

North:

♠ AT9

♥ Q98432

♦ T6

♣ JT

South:

♠ KQ87

♥ AJT7

♦ K72

♣ K4

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

		1 ♦	1NT
--	--	-----	-----

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

All Pass			
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1. Texas

Board: 45

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 4 ♥ North

North:

♠ AT7

♥ 82

♦ AK75

♣ A943

South:

♠ 95

♥ AQ7654

♦ Q3

♣ T87

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

1 ♣	1NT	Pass	4 ♦ ¹
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Pass	4 ♥	All Pass	
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1. Texas

North hands

We_Overcall_NT_then_Texas

Board: 46	♠ 95	LHO opens the bidding 1 ♦.
Dealer: East	♥ QT9762	Partner bids next.
Vul: N-S	♦ 92	
HCP: 8+2	♣ AQ7	
Board: 47	♠ AK5	RHO opens the bidding 1 ♣.
Dealer: West	♥ KJ5	You bid next.
Vul: None	♦ J743	
HCP: 15	♣ K32	
Board: 48	♠ J6	LHO opens the bidding 1 ♦.
Dealer: East	♥ AQ8764	Partner bids next.
Vul: Both	♦ 6	East (LHO) Doubles 4 ♦ if possible.
HCP: 9+2	♣ QT75	
Board: 49	♠ K7	RHO opens the bidding 1 ♦.
Dealer: West	♥ AK95	You bid next.
Vul: E-W	♦ K642	
HCP: 15	♣ QT4	
Board: 50	♠ AKJ	RHO opens the bidding 1 ♦.
Dealer: West	♥ K6	You bid next.
Vul: None	♦ K96	West (RHO) Doubles 4 ♦ if possible.
HCP: 15+1	♣ J8652	

Both hands (Answers Page)

Board: 46

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 15+1

Contract: 4♥ South

North:

♠ 95

♥ QT9762

♦ 92

♣ AQ7

South:

♠ AKT

♥ 83

♦ AJ6

♣ KT854

W	N	E	S
		1♦	1NT

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

All Pass

1. Texas

Board: 47

Dealer: West

Vul: None

North HCP: 15

South HCP: 11+2

Contract: 4♠ North

North:

♠ AK5

♥ KJ5

♦ J743

♣ K32

South:

♠ QJ9642

♥ 6

♦ Q2

♣ AQ94

W	N	E	S
1♣	1NT	Pass	4♥ ¹

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

1. Texas

Board: 48

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 4♥ South

North:

♠ J6

♥ AQ8764

♦ 6

♣ QT75

South:

♠ AKQ8

♥ 932

♦ AJT8

♣ J6

W	N	E	S
		1♦	1NT

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

All Pass

1. Texas

Board: 49

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+3

Contract: 4♠ North

North:

♠ K7

♥ AK95

♦ K642

♣ QT4

South:

♠ AQT9642

♥ Q72

♦ J9

♣ 6

W	N	E	S
1♦	1NT	Pass	4♥ ¹

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

1. Texas

Board: 50

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 7+4

Contract: 4♥ South

North:

♠ AKJ

♥ K6

♦ K96

♣ J8652

South:

♠ 86

♥ AQJT9743

♦ 5

♣ 74

W	N	E	S
1♦	1NT	Pass	4♦ ¹

X	Pass	Pass	4♥
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All Pass

1. Texas

South hands

We_Overcall_NT_then_Texas

Board: 46	♠ AKT	RHO opens the bidding 1 ♦.
Dealer: East	♥ 83	You bid next.
Vul: N-S	♦ AJ6	
HCP: 15+1	♣ KT854	
Board: 47	♠ QJ9642	LHO opens the bidding 1 ♣.
Dealer: West	♥ 6	Partner bids next.
Vul: None	♦ Q2	
HCP: 11+2	♣ AQ94	
Board: 48	♠ AKQ8	RHO opens the bidding 1 ♦.
Dealer: East	♥ 932	You bid next.
Vul: Both	♦ AJT8	East (RHO) Doubles 4 ♦ if possible.
HCP: 15	♣ J6	
Board: 49	♠ AQT9642	LHO opens the bidding 1 ♦.
Dealer: West	♥ Q72	Partner bids next.
Vul: E-W	♦ J9	
HCP: 9+3	♣ 6	
Board: 50	♠ 86	LHO opens the bidding 1 ♦.
Dealer: West	♥ AQJT9743	Partner bids next.
Vul: None	♦ 5	West (LHO) Doubles 4 ♦ if possible.
HCP: 7+4	♣ 74	

Both hands (Answers Page)

Board: 46

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 15+1

Contract: 4♥ South

North:

♠ 95

♥ QT9762

♦ 92

♣ AQ7

South:

♠ AKT

♥ 83

♦ AJ6

♣ KT854

W	N	E	S
		1♦	1NT

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

All Pass

1. Texas

Board: 47

Dealer: West

Vul: None

North HCP: 15

South HCP: 11+2

Contract: 4♠ North

North:

♠ AK5

♥ KJ5

♦ J743

♣ K32

South:

♠ QJ9642

♥ 6

♦ Q2

♣ AQ94

W	N	E	S
1♣	1NT	Pass	4♥ ¹

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

1. Texas

Board: 48

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 4♥ South

North:

♠ J6

♥ AQ8764

♦ 6

♣ QT75

South:

♠ AKQ8

♥ 932

♦ AJT8

♣ J6

W	N	E	S
		1♦	1NT

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

All Pass

1. Texas

Board: 49

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+3

Contract: 4♠ North

North:

♠ K7

♥ AK95

♦ K642

♣ QT4

South:

♠ AQT9642

♥ Q72

♦ J9

♣ 6

W	N	E	S
1♦	1NT	Pass	4♥ ¹

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

1. Texas

Board: 50

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 7+4

Contract: 4♥ South

North:

♠ AKJ

♥ K6

♦ K96

♣ J8652

South:

♠ 86

♥ AQJT9743

♦ 5

♣ 74

W	N	E	S
1♦	1NT	Pass	4♦ ¹

X	Pass	Pass	4♥
---	------	------	----

All Pass

1. Texas